RECORD AND RETURN TO:
Limestone Title, LLC
580 Franklin Rd.
Suite 203
Franklin, Tennessee 37069
File No.: QMTL-38634-26

Karen Johnson Davidson County
Batch# 1410996 DEEDWARR
04/24/2026 08:42:30 AM 4 pgs
Fees: $23.00 Taxes: $1,043.40
20260424-0034769

WARRANTY DEED

J. KAYE CLARK
STATE OF TENNESSEE
NOTARY PUBLIC
My Commission Expires on
09/05/2028
DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $282,000.00.

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22 day of April 2026.

NOTARY PUBLIC

My commission expires: 9-5-2028

THIS INSTRUMENT PREPARED BY:
Limestone Title, LLC, 580 Franklin Road, Suite 203, Franklin, Tennessee 37069

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Juan Reyes Ciprian 278 Becklea Dr. Madison, TN 37115	Same address as new owner	043-06-0-266.00

FOR AND IN CONSIDERATION of the sum of TWO HUNDRED EIGHTY TWO THOUSAND AND 00/100 Dollars ($282,000.00) and other good and valuable consideration, cash in hand paid by the hereinafter named Grantee(s), the receipt of which is hereby acknowledged; the undersigned, **CHRISTOPHER M. HAYNES, MARRIED**, hereinafter called the Grantor(s), has bargained and sold and by these presents do hereby transfer and convey unto, **JUAN REYES CIPRIAN, AN UNMARRIED MAN,** hereinafter called the Grantee(s), their heirs and assigns forever, that certain parcel of real estate situated in Davidson County, Tennessee, and being further described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 224 on the Plan of Section Six, Madison Park (incorrectly referred to in previous deeds as Madison Parks), of record in Book 4300, page 58, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Christopher M. Haynes, married, from Steven Browning, single, by Warranty Deed dated September 22, 2020 and recorded September 25, 2020 in Instrument #20200925-0110460, said Register's Office.

Grantor covenants with Grantee that Grantor owns the Property as Grantor's sole and separate property, and that the Property has never been a marital residence and as such is not subject to any homestead, dower, or other marital interest.

This conveyance is made subject to all matters as shown of record in the Register's Office for Davidson County, Tennessee; and to the zoning and subdivision regulations of the appropriate governmental body.

**** This conveyance is made subject to Rise Up Retention as in the attached Exhibit "A".***

This is improved property, known as: 278 Becklea Drive, Madison, TN 37115.

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate and title thereunto belonging, unto the said Grantee(s), their heirs and assigns, forever.

The undersigned covenant with the said Grantee(s) that they are lawfully seized and possessed of said real estate; that they have a good right to convey the same; and that it is unencumbered except by lien of the current year property taxes, which taxes are being prorated between the parties.

The undersigned further covenant and bind themselves, their heirs and assigns, forever to warrant and defend the title to said real estate unto the said Grantee(s), their heirs and assigns, against the lawful claims of all persons, whomsoever.

WITNESS MY/OUR HANDS, this 22 day of April, 2026

GRANTOR(S)

Christopher M. Haynes

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, a Notary Public, Christopher M. Haynes, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand and seal, this the 22 day of April 2026.

Notary Public

Shannon ONeill

Printed Notary Name

My commission expires: 1/22/29

SHANNON ONEILL
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

EXHIBIT A

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Rise Up Program (RUP), must maintain ownership in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

(i) The FHLB Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the RUP 5-year Retention Period.

(ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the RUP subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the RUP 5-year retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the RUP-assisted household's investment; unless one of the following exceptions applies:

1. The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations (in which case the retention period ends with the conveyance to such purchaser);

2. The amount of the RUP subsidy that would be required to be repaid is $2,500 or less; or

3. Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.

(iii) The obligation to repay Subsidy to the FHLB Cincinnati shall terminate after any event of foreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the RUP-assisted homeowner.

Certificate of Authenticity

I, Holly A Mason, do hereby make oath that I am a licensed attorney and/or the custodian of the original version of the electronic document tendered for registration herewith and that this electronic document is a true and exact copy of the original document executed and authenticated according to law on 4/22/26

Affiant Signature

4/22/26
Date

State of Tennessee
County of Davidson

Sworn to and subscribed before me this 22 day of April, 2026

Notary's Signature (Notary Seal)

My Commission Expires: 03/06/29

JORDYN NESBITT
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON