Karen Johnson Davidson County
Batch# 1411809 DEEDWARR
04/27/2026 01:14:30 PM 4 pgs
Fees: $23.00 Taxes: $1,257.63
20260427-0036404

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $339,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th day of April, 2026

Notary Public

MY COMMISSION EXPIRES: 7-3-28
(AFFIX SEAL)

CARI ALLEN NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY My Commission Expires 07-03-2028

File No. SG-26-1728

THIS INSTRUMENT WAS PREPARED BY
Magnolia Title & Escrow, LLC, 1104 Fatherland Street, Nashville, TN 37206

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Maria B. Cedillo	New Owner	
(NAME)	(NAME)	151-10-0A-302.00-CO
1305 South Hampton Court		
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013		
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/we, **Asil M. Formoly and Rahima Formoly, Husband and Wife**, HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Maria B. Cedillo, an unmarried person**, HEREINAFTER CALLED THE GRANTEE, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING ALL OF LOT NO. 227, ON THE PLAN OF PHASE 3, VILLAGES OF LONG HUNTER, A PLANNED UNIT DEVELOPMENT, AS SHOWN BY PLAT APPEARING OF RECORD IN PLAT BOOK INSTRUMENT 20030707-0093205 OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

Being the same property conveyed to Asil M Formoly and Rahima Formoly, husband and wife by Warranty Deed from John Ndagije, a married man of record in Instrument No. 20210310-0031683 Register's Office for Davidson County, Tennessee, dated March 4, 2021 and recorded on March 10, 2021.

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.

This is property more commonly known as 1305 South Hampton Court, Antioch, TN 37013.

THIS CONVEYANCE IS MADE SUBJECT TO: (1) any and all applicable governmental and/or zoning regulations; (2) property taxes for 2026 and thereafter; and (3) All matters shown on the Plan of record, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my/our hand this 13th day of April, 2026.

Asil M. Formoly

Rahima Formoly

STATE OF TENNESSEE
COUNTY OF ~~DAVIDSON~~ WILLIAMSON

On this 13 th day of April, 2026, before me personally appeared Asil M Formoly and Rahima Formoly, to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed.

Witness my hand, at office, this 13 th day of April, 2026.

Notary Signature
My commission expires:

JOHN HINTON
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires 03-04-2028

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 4/24/24.

Affiant Signature

4/24/24
Date

State of TN
County of Davidson

Sworn to and subscribed before me this 24 day of April, 20__.

Notary's Signature

(Notary Seal)

ASHLEE D. PAGE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires: 9/7/2026