Karen Johnson Davidson County
Batch# 1415195 DEEDWARR
05/04/2026 10:52:30 AM 4 pgs
Fees: $23.00 Taxes: $1,024.90
20260504-0039421

This instrument prepared by:
Momentum Title, LLC
2500 21st Avenue South, Suite #102
Nashville, TN 37212
File Number: 4-8653-KP

KELLIE L. PARSONS
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

STATE OF TENNESSEE
COUNTY OF Rutherford
The actual consideration or value, whichever is greater, for this transfer is $277,000.00.

Affiant
Subscribed and sworn to before me, this the 30th day of April, 2026.

Notary Public
My Commission Expires: 8/21/27

Address New Owner(s)	Send Tax Bills To:	Map-Parcel Number(s)
Chantel Ejeh 1530 Smoketree Road Antioch, TN 37013	Fifth Third Bank, National Association 5001 Kingsley Drive Cincinnati, OH 45227	149 07 0E 064.00

WARRANTY DEED

For valuable consideration, the receipt of which is hereby acknowledged, Kayden Halsey (f/k/a Kaliyah Halsey) and Britney Halsey, married couple (individually and/or collectively, "Grantor"), transfer and convey unto Chantel Ejeh, unmarried woman, (individually and/or collectively, "Grantee"), a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Unit No. 1530 on the Plan of CANYON RIDGE, PHASE 3, A TOWNHOME PLANNED UNIT DEVELOPMENT, a Horizontal Property Regime with Private Elements, filed as Exhibit to and established by Declaration of Covenants, Conditions and Restrictions for CANYON RIDGE PHASE 3, A TOWNHOME PLANNED UNIT DEVELOPMENT, a Horizontal Property Regime with Private Elements, of record in Instrument No. 20210831-0117403 and corrected by Scrivener's Affidavit of record in Instrument No. 20210908-0120099, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kaliyah Halsey and Britney Halsey, married couple, by Warranty Deed from NVR, Inc., a Virginia corporation T/A Ryan Homes, of record in Instrument No. 20230731-0058805, in the Register's Office of Davidson County, Tennessee, dated July 31, 2023, and recorded on July 31, 2023.

This is improved property located at: 1530 Smoketree Road, Antioch, TN 37013

This conveyance is made subject to 1) property taxes for the year 2026 a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the Grantor paying the prorated share thereof to the Grantee who will be responsible for payment of said taxes; 2) all applicable zoning ordinances; 3) utility, sewer, drainage and other easements of record; 4) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record; 5) building restrictions; and 6) other matters of public record.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, their heirs and assigns forever; and I/we do covenant with the said Grantee 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 I/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 Grantee, their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Please see attached Exhibit "A" regarding Rise Up Program.

IN WITNESS WHEREOF, Grantors executed this instrument on this 30th day of April, 2026.

GRANTORS:

Kayden Halsey

Britney Halsey

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Kayden Halsey and Britney Halsey, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office this 30th day of April, 2026.

Notary Public
My Commission expires: 3-2-27

DEBORAH BISSELL
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

Rise Up Retention Language

FHLB

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.

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Tennessee Certification of Electronic Document

I, Emma Howard, 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 4/30/2026 (date of document).

Emma Howard
Affiant Signature

4/30/2026
Date

State of Tennessee
County of Rutherford

Sworn to and subscribed before me this 30 day of April, 2026.

KELLIE L. PARSONS
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

Kellie L. Parsons
Notary's Signature

MY COMMISSION EXPIRES: 8/21/27

NOTARY'S SEAL

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