Karen Johnson Davidson County
Batch# 1415349 DEEDWARR
05/04/2026 12:47:30 PM 4 pgs
Fees: $23.00 Taxes: $1,091.50
20260504-0039643

Name and Address of New Owner:
Fredy Ramos
608 Jasmin Drive
Nashville, TN 37211

Send Tax Bills To:
New Owner
Same

This Instrument Prepared By:
Bell Law Settlement Services, LLC
112 30th Avenue North
Nashville, TN 37203

Map & Parcel No: 134-09-0B-006-00

# WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and legal sufficiency of which are hereby irrevocably acknowledged, **Stacey Machelle Kremer, a married woman**, "the Grantor," has this day bargained and sold and by these presents does hereby sell, give, transfer and convey unto **Fredy Ramos Garcia, an unmarried man,** "the Grantee," the following described real estate in Davidson County, Tennessee:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being known as Lot No. 6 as shown on the map entitled Providence Park, Phase 1, Section 1, of record as Instrument No. 20031007-0148743, as corrected by Surveyor's Certificate of correction in Instrument No. 20031030-0159648, in the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Stacey Machelle Dykstra, a single woman, by Warranty Deed dated March 7, 2017 from Dimetra McCutcheon, Trustee of the Trust of Hope, dated March 5, 2017 and Semetrice Davine McCutcheon, recorded March 8, 2017 in Instrument No. 20170308-0023100 in the Register's Office. Oath is hereby made that Stacey Machelle Dykstra is now known as and is one and the same person as Stacey Kremer. Jeffrey Kremer joins in the execution of Warranty Deed to convey any marital interest in the subject proeprty.

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 tobe given written notice of any sale, transfer, assignment of title or deed such as to the Secretaryof 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 thehousehold during the Retention Period, the Bank shall be repaid the lesser of: (A) the RUPsubsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title ordeed transferred, or is refinanced, during the RUP 5-year retention period; or (B) any netproceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, asapplicable, minus the RUP-assisted household's investment; unless one of the followingexceptions applies:

1.The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-incomehouschold as defined in the applicable Federal Housing Finance Agency regulations (inwhich 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 legallyenforceable 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 offoreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal HousingAdministration first mortgage to the Secretary of HUD, or death of the RUP-assistedhomeowner.

TO HAVE AND TO HOLD said real estate unto the Grantee, and the Grantee's successors, heirs and assigns, forever in fee simple.

Grantor covenants that it is lawfully seized and possessed of said real estate, has good right and lawful authority to convey the same, that the title thereto is clear, free and unencumbered (except as hereinbefore specifically set out), and will forever warrant and defend said title against any and all lawful claims of all persons.



202605040039643

IN WITNESS WHEREOF, Grantor has caused this Warranty Deed to be executed on the 30th day of April, 2026.

_____(SEAL)
Stacey Kremer

_____(SEAL)
Jeffrey Kremer

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 30th day of April, 2026, before me personally appeared Stacey Kremer and Jeffrey Kremer, 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 30th day of April, 2026.

MARY B. LEEDOM NOTARY PUBLIC STATE OF TENNESSEE My Commission Expires on 05/08/2029 DAVIDSON COUNTY

_____
Notary Signature
My commission expires: 5/8/29

**AFFIDAVIT OF VALUE**

STATE OF TENNESSEE )
)
COUNTY OF DAVIDSON )

The undersigned hereby offers this instrument for recording within the meaning of the statutes of the State of Tennessee under Tenn. Code Ann. Section 67-4-409, and hereby swears and affirms that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $295,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
(Affiant)

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

MARY E. ARMOR STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY MY COMMISSION EXPIRES 5-9-2026

_____
Notary Public
My commission expires:_____
File No. 2026-8866-MA

# Tennessee Certification of Electronic Document

I, Regina Sullo, 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 4/30/26 (date of document)

Regina Sullo

Affiant Signature

5/4/26

Date

State Of TN

County of Davidson

Sworn and subscribed before me this 4 day of May, 2026

Mary E. Armor

Notary's Signature

MY COMMISSION EXPIRES: 5/9/2026

NOTARY SEAL

MARY E. ARMOR
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMM... 5-9-2026