Karen Johnson Davidson County
Batch# 1290609 DEEDWARRSP
06/26/2025 02:27:30 PM 4 pgs
Fees: $23.00 Taxes: $936.06
20250626-0050563

STATE OF TENNESSEE

COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $252,990.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26 Day of June, 2025.

Notary Public

MY COMMISSION EXPIRES: 3/24/26

(AFFIX SEAL)

DANIELLE CHANDLER NOTARY PUBLIC STATE OF TENNESSEE WILLIAMSON COUNTY MY COMMISSION EXPIRES MARCH 24, 2026

SPECIAL WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
Galbreath Costner, LLC, 4520 Mint Hill Village Ln, Suite 205, Charlotte, NC 28227

File No.: TNS-OSL-NX0915

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO.(S)
Jessica Lynn Layton 1402 Sweet Shrub Loop Antioch, TN 37013	Jessica Lynn Layton 1402 Sweet Shrub Loop Antioch, TN 37013	149070E00300CO

For and in consideration of the sum of TWO HUNDRED FIFTY TWO THOUSAND NINE HUNDRED NINETY AND 00/100, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, **NVR, Inc., a Virginia corporation T/A Ryan Homes**, hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto **Jessica Lynn Layton, an unmarried person,** hereinafter called Grantee(s), their heirs and assigns, that certain tract or parcel of land in Davidson County, TENNESSEE, described as follows, to-wit:

Land in Davidson County, Tennessee, being Unit No. 1402 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 a portion of the property conveyed to NVR, Inc., a Virginia Corporation, T/A Ryan Homes by Special Warranty Deed from Green Trails, LLC, a Tennessee limited liability company, dated March 31, 2025, and of record in Instrument No. 20250401-0024471, Register's Office for Davidson County, Tennessee.

This is improved property known as 1402 Sweet Shrub Loop, Antioch, TN 37013.
Exhibit A attacehd and part of this Deed for Down payment assistance

This conveyance is subject to: (i) easements, covenants, conditions, and/or restrictions or record; (ii) any statutory lien for ad valorem taxes which are not yet levied, published, due or payable; (iii) any homeowner's association documents restricting the use and enjoyment of the Property; (iv) zoning and other applicable laws and regulations, and (v) such facts as an accurate survey and personal inspection of the Property would reflect, provided same do not render title uninsurable or unmarketable.

Grantor does hereby covenant with Grantee that Grantor has not made, done, executed, allowed or suffered any act, instrument or thing whatsoever whereby said land, or any part thereof, now or at any time hereafter shall be charged or encumbered in any manner whatsoever; and Grantor does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to said land to said Grantee, its successors and assigns, against the lawful claims of all persons claiming by, through or under said Grantor, but not otherwise.

Witness my/our hand(s) this 26 day of June, 2025.

NVR, Inc., t/a Ryan Homes, a Virginia corporation

BY: _____

Stephen Power
Appointed Vice President

State of Tennessee
County of Williamson

I, Danielle Chandler, a Notary Public for the said County and State, do hereby certify that Stephen Power personally appeared before me this day and acknowledged that (s)he is the Appointed Vice President of NVR, Inc., t/a Ryan Homes, a Virginia corporation, and that by authority duly given and as the act of such entity, (s)he signed the foregoing instrument in its name on its behalf as its act and deed. Witness my hand and official seal, this the 26 day of June, 2025.

_____ Notary Public

DANIELLE CHANDLER
STATE OF TENNESSEE
NOTARY PUBLIC
WILLIAMSON COUNTY
MY COMMISSION EXPIRES MARCH 24, 2026

My Commission Expires: 3/24/26

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) Affordable Housing Program (AHP), 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 AHP 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 AHP 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 AHP 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 AHP-assisted household's investment; unless one of the following exceptions applies:

1. The unit was assisted with a permanent mortgage loan funded by an AHP advance;

2. 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 for the AHP (in which case the retention period ends with the conveyance to such purchaser);

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

4. 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 AHP-assisted homeowner.

CERTIFICATE OF AUTHENTICITY
(True Copy Certification)

I, Danielle Chandler 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 this 26 day of June, 2025.

Attorney/ Custodian

06/26/2025
Date

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, Rachel Richard, a Notary Public for this county and state, Danielle Chandler who acknowledges that this Certificate of Authenticity is true and correct and whose signature I have witnessed on this 26 day of June, 2025.

Notary Public (seal)
My commission expires on: 01/18/2027

RACHEL RICHARD
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY