WARRANTY DEED

Karen Johnson Davidson County
Batch# 1302037 DEEDWARR
07/25/2025 10:10:30 AM 3 pgs
Fees: $18.00 Taxes: $1,110.00
20250725-0058858

File #25-TC-0605-O

(SEAL)

LAURIE DAMEWOOD
TENNESSEE NOTARY PUBLIC
My Comm Exp. 2/26/29
COUNTY OF WILSON

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $300,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23 DAY OF July, 2025.

Notary Public
MY COMMISSION EXPIRES: 2/26/29

THIS INSTRUMENT WAS PREPARED BY AND RETURN TO

Carney Title, LLC
400 Overbeck Lane, Suite 101
Nashville, TN 37204
(615) 864-0770

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP / PARCEL NUMBER (S)
Nabil Gerges and Mervat Ibrahem Massoud	**Summit Funding Inc.**	
(NAME)	(NAME)	
605 Hamilton Crossings	**PO Box 15167**	**150 09 0C 039.00**
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	**Sacramento, CA 95813**	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged,

DONALD R. PENNINGTON, JR., AN UNMARRIED MAN,

hereinafter called the Grantor(s), has/have bargained and sold, and by these presents do/does transfer and convey unto

NABIL GERGES, AND MERVAT IBRAHEM MASSOUD, HUSBAND AND WIFE,

hereinafter called the Grantee(s), his/her/its/their heirs, successors and assigns, that certain tract or parcel of land in **DAVIDSON** COUNTY, STATE OF **TENNESSEE**, described as follows, to wit:

Being all of Unit J-39 on the plan of THE RIDGE AT ANTIOCH, a Horizontal Property Regime with Private Elements, as shown on Exhibit A of the Supplementary Declaration to Amended and Restated Declaration of Covenants, Conditions, and Restrictions to THE RIDGE AT ANTIOCH, of record in Instrument No. 20211230-0172041, and amended of record in Instrument No. 20220131-0010914 and Instrument No. 20220816-0092952 and Attorney's Certificate recorded in Instrument No. 20230523-0038818, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Donald R. Pennington, Jr., sole owner, by Warranty Deed from Ole South Properties, Inc., a Tennessee Corporation, of record in Instrument No. 20230109-0001715, in the Register's Office of Davidson County, Tennessee, dated January 09, 2023 and recorded on January 09, 2023.

This conveyance is subject to:
* Property Taxes for the year 2025 and all subsequent years.
* Liability as to taxes resulting from supplemental, revised or correction assessments pursuant to the provisions of Tennessee Code Ann _ 67-5-603, et seq.
* Restrictions, dedications, conditions, reservations, easements and other matters shown on the plat of FOREST VIEW PARK SOUTH, as recorded in Plat Book 6900, Pages 160 & 161.
* Declaration of Covenants, Conditions and Restrictions recorded in Instrument No. 20211230-0172041, as Amended in Instrument No. 20220131-0010914, Instrument No. 20220816-0092952 and Attorney's Certificate recorded in Instrument No. 20230523-0038818.
* Covenants, Conditions and Restrictions as set forth in Declaration of Covenants and Restrictions recorded in Book 7075, Page 790 and Correction recorded in Book 7079, Page 424.
* Covenants, Conditions and Restrictions as set forth in Declaration of Restrictions and Covenants for Stormwater Facilities and Systems recorded in Instrument No. 20160915-0097133 and Instrument No. 20210104-0000839.
* Easement for Right of Way, recorded in Book 4607, Page 484, Instrument No. 20121130-0109905 and Instrument No. 20140505-0037955.
* Easement for Post Closing and Temporary, recorded in Instrument No. 20160217-0014870 and Instrument No. 20161104-0117206.

* Right of Way Agreement as set forth in instrument recorded in Book 2244, Page 13 and Book 3463, Page 126.
* Charter for The Ridge at Antioch Homeowners Association recorded as Instrument No. 20230523-0038817.
* Any and all existing easements and restrictions as shown of record not stated herein

This is ____ **unimproved** __X___ **improved** property known as: **605 Hamilton Crossings, Antioch, TN 37013**.

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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(s) this the 23rd day of July, 2025.

x _____
Donald R. Pennington, Jr.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 23rd day of July, 2025, before me personally appeared Donald R. Pennington, Jr., 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 23rd day of July, 2025.

_____
Notary Signature
My commission expires:

C. LOY CARNEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 03-20-2028

TENNESSEE CERTIFICATION OF ELECTRONIC DOCUMENT

I, **J. Carlton Drumwright**, 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 July 23, 2025.

J. Carlton Drumwright

July 23, 2025
Date

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Sworn and subscribed before me on July 23, 2025.

Notary

My Commission Expires: 11/21/26

ELIZABETH J. BARNES
STATE OF TENNESSEE
NOTARY PUBLIC
WILLIAMSON COUNTY