Karen Johnson Davidson County
Batch# 1378467 DEEDWARRSP
02/09/2026 04:04:30 PM 7 pgs
Fees: $37.00 Taxes: $0.00
20260209-0009766

Tax Parcel I.D. No. 182 06 0A 292.00
Prepared by and Return to:
Albertelli Law
5404 Cypress Center Dr., Suite 300
Tampa, FL 33609
25-005443

————[SPACE ABOVE THIS LINE FOR RECORDING DATA]————

PURSUANT TO TENN. CODE ANN. §66-5-209(8), THIS TRANSFER IS TO A GOVERNMENTAL ENTITY OF PUBLIC OR QUASI-PUBLIC HOUSING AUTHORITY OR AGENCY AND IS THUS EXEMPT FROM TRANSFER TAXES.

****

SPECIAL WARRANTY DEED

THIS INDENTURE, between **Planet Home Lending, LLC**, 321 Research Parkway, Suite 303 Meriden CT 06450-8301 party of the first part, and **THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, ITS' SUCCESSORS AND/OR ASSIGNS**, whose address is Department of Veterans Affairs, Loan Guaranty Service, 3401 West End Avenue, Suite 760W, Nashville, TN 37203, party of the second part:

THAT the said party of the first part, for and in consideration of the sum of **TEN AND NO/100 ($10.00) DOLLARS**, to it in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said party of the second part, and its assigns forever, the following-described land, to-wit:

ALL THE FOLLOWING DESCRIBED REAL ESTATE IN DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING ALL OF LOT NO. 357, ON THE FINAL PLAT FOR CLUSTER - LOT SUBDIVISION, OLD HICKORY HILLS, PHASE THREE - SECTION ONE, AS SHOWN BY PLAT APPEARING OF RECORD IN INSTRUMENT NO. 20060420-0045296, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR MORE COMPLETE DETAILS OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO LESLIE HEREFORD, SINGLE MAN ON 04/14/2023, BY DEED FROM DAVID A. BAKER, UN UNMARRIED MAN, FILED FOR RECORD ON 04/18/2023 IN INSTRUMENT NO. 20230418-0028384, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

PARCEL ID#: 182 06 0A 292.00
A/K/A: 8849 Cressent Glen Ct Antioch TN 37013

SUBJECT TO: Real estate taxes for 2026 and subsequent years; conditions, restrictions, limitations and easements of record;

TO HAVE AND TO HOLD the same unto the said party of the second part in fee simple.

AND the said party of the first part does hereby covenant with the said party of the second part that, except as above noted, that at the time of the delivery of this deed the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through or under it, but against none other.

Dated this 20th day of January, 2026.

Signed, Sealed and Delivered in Our Presence:

Witness Signature
Print Name: Synrynth Potts

Witness Signature
Print Name: Carmen Ramos

Planet Home Lending, LLC

By: _____

Printed Name: Thomas O'Connell

Title: Sr. Vice President

(Affix Corporate Seal)

STATE OF Connecticut

COUNTY OF New Haven

Before me, Robert James Duplease (Notary's Name) of the state and county aforesaid, personally appeared Thomas O'Connell (person/persons who appeared), with whom I am personally acquainted, and who, upon oath, acknowledged himself to be Sr. Vice President (Title/Position) of **Planet Home Lending, LLC**, the within named bargainor, a corporation, and that he as such Sr. Vice President (Title/Position), being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Sr. Vice President (Title/Position).

Witness my hand and seal, at office in Meriden, CT, this 20 day of January, 2026.

Notary Public Signature

My Commission expires: September 30 2029

Robert James Duplease
Notary Public Printed Name

NOTARY SEAL

Robert James Duplease
Notary Public-Connecticut
My Commission Expires
September 30, 2029

NAME AND ADDRESS OF PROPERTY OWNER:
The Secretary of Veterans Affairs, an Officer of the United States of America
c/o Department of Veterans Affairs, Loan Guaranty Service
3401 West End Avenue, Suite 760W
Nashville, TN, 37203

NAME AND ADDRESS OF THE PERSON OR ENTITY
RESPONSIBLE FOR THE PAYMENT OF REAL PROPERTY TAX:
The Secretary of Veterans Affairs, an Officer of the United States of America
c/o Department of Veterans Affairs, Loan Guaranty Service
3401 West End Avenue, Suite 760W
Nashville, TN, 37203

25-005443

PLANET HOME LENDING, LLC
Written Consent
of the Sole Member
In Lieu of a Meeting

September 1, 2022

The undersigned, Green Planet Mortgage, LLC, ("Member") being the sole member of Planet Home Lending, LLC, a Delaware limited liability company, does hereby consent, pursuant to Section 18-302(d) of the Delaware Limited Liability Company Act of the State of Delaware, to the following action and adopt the following resolutions by written consent in lieu of a meeting, and agrees that said resolutions shall have the same force and effect as if duly adopted at a meeting of the Member held for that purpose.

Election of Officers

WHEREAS, Member is the sole member of Planet Home Lending, LLC;

WHEREAS, Member deems it desirable and in the best interest of Planet Home Lending, LLC to appoint certain officers to serve it;

NOW, THEREFORE, BE IT:

RESOLVED, that the following persons are appointed to the office indicated next to their names to serve as an officer of Planet Home Lending, LLC and to take their respective positions, effective from and after such person's date of hire and until their successors shall be duly appointed, unless he or she resigns, is removed from the position, or is otherwise disqualified from serving in a position for Planet Home Lending, LLC:

Office at Planet Home Lending, LLC	*Name*
Chief Executive Officer	Michael Dubeck
President	Sandra Jarish
President, Mortgage Lending	John Bosley
Executive Vice President, Chief Financial Officer; Secretary	Teresa McDermott
Executive Vice President, Chief General Counsel and Enterprise Risk Officer	Dierk Hohman
Executive Vice President, Chief Human Resource Officer	Ben T. Hughes
Executive Vice President, Chief Business Development and Brand Officer	Samantha Manfer
Executive Vice President, Private Client Services	James DePalma
Senior Vice President, Chief Technology Officer	Daniel Granieri

Chief Information Officer	Jeffrey Ratter
Senior Vice President, Deputy General Counsel and Chief Compliance Officer	Daniel Gray
Senior Vice President, Associate General Counsel	Jason Wiley
Senior Vice President, Default Management	Thomas O'Connell
Senior Vice President, Servicing Operations	Dawnmarie Pawelczyk
Senior Vice President, Finance and Treasury	Allyson Jackson
Senior Vice President, Private Client Services	Janina Woods
Senior Vice President, Deputy General Counsel	Daniel Collins
Senior Vice President, Branch Development and Strategic Initiatives	Henry Brandt
Senior Vice President, Servicing Platform Development	Patrick Couture
Senior Vice President, Information Technology	Andras Bellak
Senior Vice President, Enterprise and Credit Risk Officer	Christopher Joles
Senior Vice President, Quality Control	Michael Eckrote
Senior Vice President, Corporate Real Estate	Justin Schwing
Senior Vice President, Information Security	David Peterson
Senior Vice President, National Fulfilment	Lauren M. Reames
Senior Vice President, National Fulfilment	Michele Kryczkowski
Vice President, Associate General Counsel	Lee Barrett
Senior Vice President, Talent Acquisition	Brian Miller
Senior Vice President, Associate General Counsel	Crystal Gray
Vice President, Associate General Counsel	Andrew Murray
Vice President, Associate General Counsel	Laura Byrd
Vice President, Underwriting Credit Risk	Josephine Chiodo

RESOLVED, that each officer listed above is hereby authorized, empowered and directed to take all such actions and cause to be prepared or filed all such documents necessary and appropriate to serve Planet Home Lending, LLC, including, without limitation, to make all expenditures, to make any appropriate filings with federal or state governmental or regulatory agencies or authorities, to authorize or complete the purchase and sale of real property, to incur or secure payment of indebtedness, and to execute all other

documents or instruments he or she deems necessary or appropriate for carrying out, directing, and overseeing the business of Planet Home Lending, LLC or any of its direct or indirect subsidiaries;

RESOLVED, that the performance of such acts and the execution by such officer of any such document, instrument, or agreement shall be conclusive evidence of the approval thereof and the authority therefor by and from Planet Home Lending, LLC;

RESOLVED, that any and all actions taken by an officer of Planet Home Lending, LLC and any and all agreements entered into by Planet Home Lending, LLC on or prior to the date hereof that are within the authority conferred by this or any of the prior written consents of the member are hereby ratified, confirmed and approved in all respects;

RESOLVED, that this Written Consent of the Sole Member in Lieu of a Meeting shall revoke and replace those written consents of the member on the subject of officer appointments prior to the date hereof, provided however, that all actions taken pursuant to such prior written consents of the member are hereby ratified and remain in effect; and

RESOLVED, that the actions taken by this Written Consent of the Sole Member in Lieu of a Meeting shall have the same force and effect as if taken by the undersigned at a meeting of the Member duly called and constituted pursuant to the Limited Liability Company Agreement of Planet Home Lending, LLC and applicable laws of the State of Delaware.

[SIGNATURE PAGE TO FOLLOW]

IN WITNESS WHEREOF, the undersigned has duly executed this Written Consent of the Sole Member in Lieu of a Meeting as of the date first written above.

Green Planet Mortgage, LLC, sole member of
Planet Home Lending, LLC

By: _____
Name: Sandra Jarish
Title: President

TENNESSEE CERTIFICATION OF ELECTRONIC DOCUMENT

I, Stephanie Alexander, 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

01/20/2026 (date of document).

Affiant Signature

Stephanie Alexander
Printed Name

02/05/2026
Date

STATE OF GEORGIA

COUNTY OF COBB

Sworn to and subscribed before me this 5th day of February, 2026.

Notary's Signature

BRIAN K. WIDENER
Printed Name:

MY COMMISSION EXPIRES: 1-2-28

NOTARY'S SEAL

Brian Keith Widener
NOTARY PUBLIC
FULTON COUNTY, GEORGIA
My Commission Expires 01/02/2028

25-005443
8849 Cressent Glen Ct Antioch TN 37013