SPECIAL WARRANTY DEED

Karen Johnson Davidson County
Batch# 1396292 DEEDWARRSP
03/23/2026 01:19:30 PM 4 pgs
Fees: $23.00 Taxes: $1,820.40
20260323-0022971

STATE OF TENNESSEE
COUNTY OF ~~DAVIDSON~~ Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $492,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 20th day of March, 2026.

Notary Public

MY COMMISSION EXPIRES: 3/9/2027
(AFFIX SEAL)

STACY R JACOBS
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON

THIS INSTRUMENT WAS PREPARED BY
Foundation Title & Escrow Series, LLC, 277 Mallory Station Road, Suite 102, Franklin, TN 37067

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO(S).
Manzoor Osmani, a single person and Khan Osmani, a married person and Zuhoor Osmani, a single person and Pakiza Osmani, a single person, as tenants in common	U.S. Bank, N.A.	182 07 0A 042.00
(NAME)	(NAME)	
881 Lewis Way	2800 Tamarack Rd	
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Owensboro, KY 42301	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For Good and valuable consideration, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned **Meritage Homes of Tennessee, Inc, an Arizona Corporation,** hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto **Manzoor Osmani, a single person and Khan Osmani, a married person and Zuhoor Osmani, a single person and Pakiza Osmani, a single person, as tenants in common,** hereinafter referred to as Grantee, his/her/their heirs and assigns forever, all of its right, title and interest in the following described real estate, situated Davidson County, State of Tennessee, described as follow, to-wit:

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

Being all of Lot No. 42 of Briarcreek F/K/A Parks at Cane Ridge by Final Plat for Parks at Cane Ridge Phase 1D of record in Instrument No. 20241217-0097884, Register's Office for Davidson County, Tennessee, for a more complete description of said lot.

Being part of the same property conveyed to Meritage Homes of Tennessee, Inc., an Arizona corporation by Special Warranty Deed from Cane Ridge TN, LLC, a Delaware limited liability company fka DRAPAC GROUP 46, LLC, dated January 30, 2023 and filed of record on January 31, 2023, of record in Instrument No. 20230131-0007154, Register's Office for Davidson County, Tennessee.

SEE ATTACHMENT A FOR FHLB RETENTION LANGUAGE

This conveyance is subject to (a) all restrictions of record; (b) all easements of record; (c) all visible easements; (d) all matters appearing on the plan(s) of record; and (e) all matters referenced in the master deed and by-laws; and (f) all applicable government and zoning regulations.

unimproved ☐
This is improved ☒ property, known as 881 Lewis Way 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 said GRANTEE(S), his/her/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), his/her/their heirs and assigns, against the lawful claims of all persons claiming by, through or under GRANTOR, but not otherwise. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

Witness our hands this 20th day of March, 2026.

Meritage Homes of Tennessee, Inc.

BY: _____
Dave Jennings, Vice President of Finance

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Dave Jennings, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Vice President of Finance, and is authorized to execute the instrument on behalf of Meritage Homes of Tennessee, Inc., an Arizona Corporation, the within named bargainor, and that he as such Vice President of Finance, executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this the 20th day of March, 2026.

Stacy R Jacobs
Notary Public

My Commission Expires: 3/9/2027

(SEAL)

STACY R JACOBS
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON

Rise Up Retention Language

FHLB

The language below should be inserted into the Deed or as a Restrictive Covenants to the Deed. If it is attached to the Deed as an addendum or attachment, the Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the Deed.

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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Certificate of Authenticity

I, Lacey Chumley, 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

March 20, 2026.

Date

Lacey Chumley

Affiant Signature

March 23, 2026

Date

State of Tennessee

County of Williamson

Sworn to and subscribed before me this 23rd day of March, 2026

Stacy R Jacobs

Notary Signature

My Commission Expires: 3/9/2027

STACY R JACOBS
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON