After recording return to:
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Coraopolis, PA 15108
File No. 2007448252

This document prepared by:
John O. Windsor, Esq.
8940 Main Street
Clarence, NY 14031
866-333-3081

Parcel ID No.: 075 11 0A 082.00

Karen Johnson Davidson County
Batch# 1481268 DEEDWARRSP
10/07/2026 01:49:30 PM 5 pgs
Fees: $27.00 Taxes: $0.00
20261007-0092251

SPECIAL WARRANTY DEED

This Deed is exempt from transfer tax pursuant to Tennessee Code 66-5-209(8).

THIS DEED made and entered into on this 29th day of September, 2026, by and between **THE FEDERAL SAVINGS BANK**, a mailing address of C/O Onity Mortgage Corporation f/k/a PHH Mortgage Corporation, 1661 Worthington Rd, Ste. 100, West Palm Beach, FL 33409, hereinafter referred to as Grantor(s) and **The Secretary of Veterans Affairs, an Officer of the United States**, a mailing address of Loan Guaranty Service, 3401 West End Avenue, Suite 760W, Nashville, TN 37203, hereinafter referred to as Grantee(s).

WITNESSETH: That the said Grantor(s), for and in consideration of the sum of TEN AND 00/100 ($10.00) DOLLARS and other good and valuable consideration, the receipt of which is hereby acknowledged, have this day given, granted, bargained, sold, conveyed and confirmed and do by these presents give, grant, bargain, sell, convey and confirm unto the said Grantee(s) the following described real estate located in Davidson County, Tennessee:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

Property commonly known as: 1461 Stoner Ridge, Hermitage, TN 37076

Being the same property conveyed to **THE FEDERAL SAVINGS BANK** by **Substitute Trustee's Deed** recorded on **09/11/2026** at **Instrument No. 20260911-0084665**, in the Register's Office of **Davidson** County, Tennessee.

TO HAVE AND TO HOLD the lot or parcel above described together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining unto the said Grantee(s) and unto the heirs, administrators, successors or assigns of the Grantee(s) forever in fee simple.

And the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby specially warrants that title to the land is free from all encumbrances made by Grantor, and will defend the same against the lawful claims of all persons claiming by, through or under Grantor, but against none other.

IN WITNESS WHEREOF, the said Grantor has hereunto set its hand and seal on this 29th day of September, 2026.

THE FEDERAL SAVINGS BANK, By Onity Mortgage Corporation f/k/a PHH Mortgage Corporation, as Attorney-in-Fact

By: Juliana Thurab

Print Name: Juliana Thurab

Title: Contract Management Coordinator

STATE OF FLORIDA
COUNTY OF PALM BEACH

I, Lisa Silva, a Notary Public, in and for said County in said State, hereby certify that Juliana Thurab, whose name as Contract Management Coordinator of **Onity Mortgage Corporation f/k/a PHH Mortgage Corporation, as Attorney-in-Fact for THE FEDERAL SAVINGS BANK**, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she, as such Contract Management Coordinator and with full authority, executed the same voluntarily for and as the act of said **THE FEDERAL SAVINGS BANK.**

Given under my hand and seal this the 29 day of September, 2026.

by means of [x] physical presence or [ ] online notarization
Personally Known To Me L.S. 09/29/2026

Notary Public

LISA SILVA
Notary Public - State of Florida
Commission # HH 732959
My Comm. Expires Oct 19, 2029
Bonded through National Notary Assn.

Print Name: Lisa Silva

My commission expires: 10/19/2029

No title search was performed on the subject property by the preparer. The preparer of this deed makes neither representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and/or their agents; no boundary survey was made at the time of this conveyance.

EXHIBIT "A"
LEGAL DESCRIPTION

The following described property:
Situated in the County of Davidson and State of Tennessee.
Being land in Davidson County, Tennessee, being Lot No. 77 on the plan of Phase Three, Heritage Meadows of Record in Plat Book 9700, Page 984, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description of the property.

Being the same property conveyed to THE FEDERAL SAVINGS BANK by Substitute Trustee's Deed recorded on 09/11/2026 at Instrument No. 20260911-0084665, in the Register's Office of Davidson County, Tennessee.

Parcel ID No. 075 11 0A 082.00

VALUATION AFFIDAVIT

STATE OF Pennsylvania
COUNTY OF Allegheny

I, hereby swear or affirm that to the best of my knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $435,400.00 which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary audit.

Alyssa Bresnay
Affiant

Print Name: Alyssa Bresnay

Subscribed and sworn to before me this 5 day of October, 2026.

Stephanie Marie Poland
Notary Public
My Commission Expires: MY COMMISSION EXPIRES JULY 20, 2030

Commonwealth of Pennsylvania - Notary Seal
Stephanie Marie Poland, Notary Public
Allegheny County
My commission expires July 20, 2030
Commission number 1470264
Member, Pennsylvania Association of Notaries

Name and address for person(s) responsible for taxes:
Department of Veterans Affairs
Loan Guaranty Service
3401 West End Avenue, Suite 760W
Nashville, TN 37203

Name and address of property owner:
The Secretary of Veterans Affairs, an Officer of the United States
Loan Guaranty Service
3401 West End Avenue, Suite 760W
Nashville, TN 37203

Tennessee Certification of Electronic Document

I, AlyssaBresnay, 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 9-29-24 (date of document).

AlyssaBresnay
Affiant Signature

10-5-24
Date

State of Pennsylvania
County of Allegheny

Sworn to and subscribed before me this 5 day of October, 2024.

Stephanie Marie Poland
Notary's Signature

MY COMMISSION EXPIRES: MY COMMISSION EXPIRES JULY 20, 2030

NOTARY'S SEAL

Commonwealth of Pennsylvania - Notary Seal
Stephanie Marie Poland, Notary Public
Allegheny County
My commission expires July 20, 2030
Commission number 1470264
Member, Pennsylvania Association of Notaries