THIS INSTRUMENT PREPARED BY:
Southland Title & Escrow Co.
7101 Executive Center Drive, Suite 151
Brentwood, TN 37027

Davidson County AFFIDAVIT
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SCRIVENER'S AFFIDAVIT

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Comes now Jennifer S. Dunlap, who is over eighteen (18) years of age and whose address is 7101 Executive Center Drive, Brentwood, Tennessee and would state as follows:

On the 15th day of December, 2008, I prepared the legal description attached to the Warranty Deed of record in Instrument No. 20081218-0121081, Register's Office for Davidson County, Tennessee conveying property from Newmark Homes, L.P. to Michaela Brathwaite (the "Warranty Deed"), and the Deed of Trust of record in Instrument No. 20081218-0121082, said Register's Office, purporting to describe certain real property that was executed by Michaela Brathwaite, an unmarried woman, as Grantor(s) to MetLife Home Loans, a Division of MetLife Bank, N.A., as Lender (the "Deed of Trust").

The legal descriptions that appear of record in both the Warranty Deed and the Deed of Trust are set forth as follows:

> A certain condominium apartment in Davidson County, TN, described as Unit No. 112 of Autumn Ridge Townhomes, a Condominium, a Horizontal Property Regime With Private Elements, located in Antioch, TN, as established and described in a Master Deed recorded in Instrument No. 20060404-0038533 as amended in Instrument No. 20060419-0045063, Instrument No. 20061115-0141803 and Instrument No. 20080108-0002295, said Register's Office, to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the apartments, property, co-owners and tenants of Autumn Ridge Townhomes, Condominium Apartments contained in the Master Deed recorded in Instrument No. 20060404-0038533 as amended in Instrument No. 20060419-0045063, Instrument No. 20061115-0141803 and Instrument No. 20080108-0002295, and By-Laws appended thereto, Register's Office for Davidson County, TN, are incorporated herein by reference and made a part hereof the same as though copied herein.

The foregoing description contains a scrivener's error in that an incorrect description was used on the Warranty Deed and attached as an Exhibit A on the Deed of Trust. This error was unintentional. The proper legal description which should appear in the instrument of record in Instrument No. 20081218-0121081 and Instrument No. 20081218-0121082, said Register's Office, is as follows:

Certain property in Davidson County, TN, described as Unit No. 112 of Autumn Ridge Townhomes, located in Antioch, TN, as established and described in a Master Deed recorded in Instrument No. 20060404-0038533 as amended in Instrument No. 20060419-0045063, Instrument No. 20061115-0141803 and Instrument No. 20080108-0002295, said Register's Office, to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the apartments, property, co-owners and tenants of Autumn Ridge Townhomes, contained in the Master Deed recorded in Instrument No. 20060404-0038533 as amended in Instrument No. 20060419-0045063, Instrument No. 20061115-0141803 and Instrument No. 20080108-0002295, and By-Laws appended thereto, Register's Office for Davidson County, TN, are incorporated herein by reference and made a part hereof the same as though copied herein.

This Affidavit is made of my personal knowledge to correct the error above described.

EXECUTED this 18th day of February, 2009.

Jennifer S. Dunlap

OATH AND ACKNOWLEDGMENT

On this the 18th day of February, 2009, before me, a Notary Public, duly commissioned and qualified, personally appeared **Jennifer S. Dunlap**, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, who executed the foregoing **Scrivener's Affidavit** and who acknowledged that she executed the same as her free act and deed. She also made oath that she has read the foregoing Affidavit and the things and matters contained therein are true. The Affiant did further acknowledge that she executed the within described document for the purpose of correcting the scrivener's error herein described.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal the day and year above written.

Notary Public

WANDA F. NOKES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission expires:

9/19/09