SCRIVENER'S AFFIDAVIT

THIS INSTRUMENT PREPARED BY:
Cumberland Title Company
13026 Lebanon Road, Suite 100
Mt. Juliet, TN 37122

Davidson County AFFIDAVIT
Recvd: 07/27/10 10:48 3 pgs
Fees:17.00 Taxes:0.00
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State of Tennessee
County of Williamson

(Reference to Special Warranty Deed of record in Instrument No. 20100513-0036878, Register's Office for Davidson County, Tennessee.)

I, Heather Crawford, Closing Supervisor of Associates Closing & Title, PLLC, being duly sworn according to law, do hereby make oath that the following statements are true to the best of my information, knowledge and belief:

1. **That Associates Closing & Title, P.L.L. C. prepared a Special Warranty Deed dated April 2, 2010 for Fannie Mae a/k/a Federal National Mortgage Association, (Grantors) and Marcia L. Hillenbrand, a single woman (Grantee) of record in Instrument No. 20100513-0036878, Register's Office for Davidson County, Tennessee.**

2. **Whereas, said Warranty Deed included an Exhibit "A" which was an erroneous and outdated version of the "Federal Home Loan Bank of Cincinnati, 2010 Welcome Home Retention Language" document required for recording.**

3. **Whereas, the correct and current version of the "Federal Home Loan Bank of Cincinnati, 2010 Welcome Home Retention Language" document is shown as "Exhibit A" of this Scrivener's Affidavit.**

4. **Whereas, said "Exhibit A" is hereby accepted as a part of that Special Warranty Deed referenced herein of record in Instrument No. 20100513-0036878. It further serves as a replacement and entirely eliminates the "Exhibit A" referenced originally with said Warranty Deed.**

The purpose of this affidavit is to attest and affirm the above corrections to Special Warranty Deed of record in Instrument No. 20100513-0036878, Register's Office for Davidson County, Tennessee.

All other matters contained in said Warranty Deed remain the same.
Further, Affiant saith not.

By: Heather Crawford, Closing Supervisor

Associates Closing & Title, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V635-4899
A-01F2B

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally came before me this 22ND day of July, 2010, the above named Heather Crawford, to me personally well-known, who acknowledged that she is a Closing Supervisor for Associates Closing & Title, PLLC, a corporation, , and that she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained.

Witness my hand this 22nd day of July, 2010.

My commission expires: 07/16/2011

Notary Public

STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF RUTHERFORD

MY COMMISSION EXPIRES: 7-16-2011

EXHIBIT "A"

FEDERAL HOME LOAN BANK OF CINCINNATI

2010 Welcome Home Retention Language

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

Borrower(s), their successors, heirs and assigns for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the recording of this deed.

(i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale, refinancing, foreclosure, conveyance by deed in lieu of foreclosure, or change in ownership of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a sale or refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale or refinancing of the unit; unless:

(A) The unit was assisted with a permanent mortgage loan funded by an AHP advance;

(B) The purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser); or

(C) 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 Bank shall terminate after any foreclosure or conveyance by deed in lieu of foreclosure.

CERTIFICATE OF AUTHENTICITY

I, Tracey Trumphour, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Attorney or Custodian

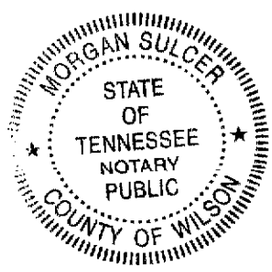
Cumberland Title

STATE OF TENNESSEE

COUNTY OF WILSON

Personally appeared before me, Morgan Sulcer, a notary public for this county and state Tracey Trumphour, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Public



My Commission Expires: September 2, 2013