Prepared By:
Signature Title Services, LLC
4711 Trousdale Dr. Suite 120
Nashville TN 37220

Please Record & Return to:
Signature Title Services, LLC
4711 Trousdale Dr. Ste 120
Nashville TN 37220

SCRIVENER'S AFFIDAVIT

(Reference Warranty Deed of record in Instrument No. 20100408-0026410, in the Register's Office of Davidson County, Tennessee)

Comes now that I, **Michelle Crawford** having an address of 4711 Trousdale Dr. Suite 120, Nashville TN, 37220 states on oath:

1.) That I, Michelle Crawford, prepared a certain Warranty Deed dated April 5, 2010 where Samuel G. Brick and Ashly Brick, husband and wife conveyed said property to Reed O. Neff;

2.) Said Property having an address of 1982 Shaylin Loop, Antioch TN 37013;

3.) That said documents was originally recorded with the Register's Office of Davidson County, Tennessee, in Instrument No. 20100408-0026410;

4.) That the following information should have been added to the Warranty Deed:

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;
The purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal House 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.

5.) Warranty Deed attached hereto as Exhibit A;

6.) That this affidavit is given to correct and explain the errors and to assist the present owner, as well as all future owners, lenders, title examiners, and insurers.

Michelle Crawford

BILL GARRETT, Davidson County
Trans:T20100074716 AFFIDAVIT
Recvd: 11/24/10 14:54 4 pgs
Fees:22.00 Taxes:0.00
20101124-0094346

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, within named, MICHELLE CRAWFORD, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purpose therein contained.

Witness my hand and seal at Nashville, TN, this 24TH day of November, 2010.

Notary Public

My Commission Expires:

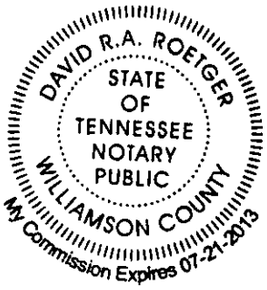


EXHIBIT A

20100 3005

(1) 21

	STATE OF TENNESSEE COUNTY OF DAVIDSON The actual consideration or value, whichever is greater, for this transfer is $120,000.00 Affiant Subscribed and sworn to before me, this 5th day of April, 2010. Notary Public My commission expires: 11-4-13

CHRIS A. REESE STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Signature Title Services, Inc.
505 E Main Street
Hendersonville TN 37075

BILL GARRETT, Davidson County
Trans: T20100020608 DEEDWARR
Recvd: 04/08/10 08:33 2 pgs
Fees:13.00 Taxes:444.00
[redacted]
20100408-0026410

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
Reed O. Neff	FIFTH THIRD BANK	173050A09100CO
1982 Shaylin Loop	210 E. MAIN ST.	
Antioch, TN 37013	FRANKLIN, TN 37064	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGE, WE,

Samuel G. Brick and Ashly Brick, husband and wife

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Reed O. Neff

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Being all of Lot No. 91, on the plan of Barnes Crossing, Planned Unit Development, according to Master Deed appearing of record in Instrument Number 20050721-0084791, as re-recorded in Instrument Number 20050805-0092480, and Amended of record in Instrument Number 20051114-0136938 and 20071227-0147998, of the Register's Office of Davidson County, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Ashly Brick and Samuel G. Brick by Special Warranty Deed from LaSalle Bank National Association as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust 2007-4, Mortgage Loan Asset Backed Certificates, Series 2007-4, by its duly authorized attorney in Fact, National City Home Loan Services, Inc. n/k/a Home Loan Services, Inc., recorded on the 27th day of June, 2008 in Instrument No. 20080627-0066559, in the Register's Office of Davidson County, Tennessee.

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 recording of this deed.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

All matters shown on the pan of record in Planned Unit Development, according to Master Deed appearing of record in Instrument Number 20050721-0084791, as re-recorded in Instrument Number 20050805-0092480, and Amended of record in Instrument Number 20051114-0136938 and 20071227-0147998, of the Register's Office of Davidson County, to which plat reference is hereby made for more complete details of location and description of said lot.

This is improved (__X__) unimproved (____) property known as 1982 Shaylin Loop, 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 the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same in 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 GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my/our hand(s) this 5th day of April, 2010.

Samuel G. Brick

Ashly Brick

Ashly Brick

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, Samuel G. Brick and Ashly Brick , the within named Grantors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 5th day of April, 2010.

Notary Public

My Commission Expires: 9/19/2011

MICHELLE HIGHTOWER
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY
My Commission Expires 09-19-2011