BILL GARRETT, Davidson County
Trans:T20120053579 DEEDWARRSP
Recvd: 07/20/12 13:00 5 pgs
Fees:27.00 Taxes:0.00
20120720-0064011

This instrument prepared by:
RENO & CAVANUGH, PLLC
424 Church Street, Suite 1750
Nashville, TN 37219

DEED OF CORRECTION

Address New Owner:	Send Tax Bills To:	Map/Parcel Number:
Dagnachew Berhanu and Jemanesh Negussie 1093 Lakewalk Drive Antioch, Tennessee 37013	Habitat for Humanity of Greater Nashville 2950 Kraft Drive, Suite 100 Nashville, TN 37204	164-08-0A-086

WHEREAS, by Special Warranty Deed dated June 11, 2012, of record in Instrument No. 20120613-0051636, Register's Office for Davidson County, Tennessee, (the "Prior Deed"), HABITAT FOR HUMANITY OF GREATER NASHVILLE (the "Grantor") did convey to Dagnachew Berhanu and Jemanesh Negussie, (together, the "Grantee"), certain real property located in Davidson County, Tennessee (the "Property"); and

WHEREAS, the Owner Retention Language on page two (2) of the Prior Deed (the "AHP Subsidy") contained incorrect language; and

WHEREAS, the correct AHP Subsidy Language is attached hereto as Exhibit A; and

WHEREAS, the parties desire to clarify the Prior Deed to reflect the proper AHP Subsidy Language.

NOW, THEREFORE, for and in consideration of the premises, the undersigned, has conveyed, remised, released and quitclaimed and by these presents, **HABITAT FOR HUMANITY OF GREATER NASHVILLE** does transfer and convey, unto **DAGNACHEW BERHANU** and **JEMANESH NEGUSSIE**, a certain tract or parcel of land in Davidson County, Tennessee, described on Exhibit B attached hereto and incorporated herein by reference, and any improvements thereon.

THIS DEED IS MADE TO CORRECT the Prior Deed, it having been the intention of the parties by such Prior Deed to convey the property herein described to Grantee with the correct AHP Subsidy Language attached hereto as Exhibit A.

IN WITNESS WHEREOF, the undersigned, Grantor has executed this instrument as of the 17 day of July, 2012.

GRANTOR:

HABITAT FOR HUMANITY OF GREATER NASHVILLE

By: _____
Danny Herron, President and Chief Executive Officer

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Danny Herron**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the President and Chief Executive Officer of **Habitat For Humanity of Greater Nashville**, the Grantor, and is authorized by the Grantor to execute this instrument on behalf of the Grantor.

Witness my hand, at office, this 17 day of July, 2012.

_____
Notary Public

My Commission expires: March 3, 2015

LOUIS TURNER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 3, 2015

Grantee hereby joins in the execution of this instrument for the purposes of consenting to the correction made to the AHP Subsidy Language.

Grantee(s):

Dagnachew Berhanu

Jemanesh Negussie

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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

Witness my hand, at office, this 17 day of July, 2012.

NOTARY PUBLIC

My Commission expires: March 3, 2015

LOUIS TURNER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 3, 2015

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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

Witness my hand, at office, this 17 day of July, 2012.

NOTARY PUBLIC

My Commission expires: March 3, 2015

LOUIS TURNER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires MAR 3, 2015

EXHIBIT A

OWNER RETENTION

Grantee(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 in this property 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 or any assignment of the first mortgage to the Secretary of HUD.

EXHIBIT B

Legal Description

Land in Davidson County, Tennessee, being Lot(s) 104, as shown on the map entitled Final Plat Section Two Hallmark "a Cluster Lot Subdivision", of record as Instrument No. 20070308-0028982, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being part of the same property conveyed to HABITAT FOR HUMANITY OF GREATER NASHVILLE, A TENNESSEE NONPROFIT CORPORATION, by deed from INFINITY HOME BUILDERS, A TENNESSEE GENERAL PARTNERSHIP, of record as Instrument No. 20120221-0015011, dated February 17, 2012, said Register's Office.

Being the same property conveyed to DAGNACHEW BERHANU and JEMANESH NEGUSSIE., by deed from HABITAT FOR HUMANITY OF GREATER NASHVILLE, of record as Instrument No. 20120613-0051636, dated June 11, 2012, said Register's Office.