Davidson County AFFIDAVIT
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Prepared by & Return to:
Fearnley, Martin & McDonald, PLLC
25 Century Blvd, Suite 212
Nashville, TN 37214

AFFIDAVIT OF SCRIVENER'S ERROR

in

Warranty Deed

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Comes now, Memorie White, a principal, or employee, of Fearnley Martin & McDonald, and avers as follows:

1) That the document containing the error is the Warranty Deed of record in the Register's Office for Davidson County, Tennessee at Instrument Number 20140513-0041007.
2) That the Grantor(s) in said document was Bernadine T Stone.
3) That the Grantee(s) in said document was Willie S Ross.
4) That the date of execution of said document was May 12, 2014.
5) The real property affected by the said document is municipally known as 4405 Summertime Drive located in the city/town of Nashville, Davidson County, TN and is more particularly described to wit:

Land in Davidson County, Tennessee, being Lot No. 146 on the Plan of Quail Ridge Subdivision, Section One, recorded in Book 6250, Page 396 revised at Plat Book 6900, Page 300, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

6) That due to scrivener's error or oversight, said document was recorded with the following error: THE WELCOME HOME LANGUAGE IN SAID DEED WAS INCORRECT

7) That the above mentioned error is corrected to read as follows, instead:
SEE ATTACHED EXHIBIT A

8) That this Affidavit is made of the undersigned's own personal and factual knowledge and is intended to correct the above-described error.

EXECUTED on the 16th day of July, 2014.

Memorie White

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 16th day of July, 2014, before me, the undersigned officer, personally appeared **Memorie White** known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same for the purposes herein contained.

In witness whereof, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: _____

A. R. TURNER
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JUNE 21, 2015

EXHIBIT A

2014 Welcome Home Retention Language

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 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.

Certificate of Authenticity

I, S.J. Beaubouef, 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.

Signature

State of Tennessee
County of Davidson

Personally appeared before me, A.R. Turner, a notary public for this county and state, S.J. Beaubouef who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: A.R. TURNER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires JUNE 21, 2014