BILL GARRETT, Davidson County
Trans:T20140057331 AFFIDAVIT
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Fees:12.00 Taxes:0.00
20140806-0070610

State of Tennessee
County of Davidson

Scrivener's Affidavit of Preparation of Warranty Deed
(of record in Instrument Number 20140502-0037409)

Comes now Signature Title Services, LLC, by and through its authorized agent, and states on oath:

1. That Signature Title Services, LLC prepared a certain Warranty Deed dated April 30, 2014, wherein Jennifer Leigh Hudson, Unmarried, was stated to be the Grantees;
2. That the preparer intended to attach an Exhibit "A" to the Warranty Deed;
3. That said Warranty Deed did not contain an attached Exhibit "A";
4. That said Warranty Deed was recorded with the Register of Deeds of Davidson County, Tennessee in Instrument Number 20140502-0037409, on May 2, 2014;
5. That an Exhibit "A" containing "Retention Language" as required by the lender for the Grantee, should have been attached to the Warranty Deed;
6. That Signature Title Services, LLC is hereby with this instrument amending said Warranty Deed to include the "Retention Language" attached as Exhibit "A" to this instrument;
7. That this affidavit is given to correct and explain this mistake and to assist the present owner, as well as all future owners, lenders, title examiners and insurers.

Signature Title Services, LLC
By: Rachel Bellamy
Its: Processor

Subscribed and sworn to before me the undersigned on this 17 day of July, 2014

Notary Public
My commission expires: 9.21.15

MICHELLE HIGHTOWER
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY
My Commission Expires 09-21-2015

State of Tennessee
County of Davidson

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named Rachel Bellamy, 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 s/he Is the processor of Signature Title Services, LLC and that s/he is authorized by Signature Title Services, LLC to execute this instrument on its behalf by her/himself as such processor.

Witness my hand and seal at Nashville, TN, this 17 day of July, 2014.

Notary Public (notarizing above signature)
My commission expires: 9.21.15

MICHELLE HIGHTOWER
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY
My Commission Expires 09-21-2015

This instrument prepared by:
Realty Title and Escrow Company, Inc.
5111 Maryland Way, Ste. 101
Brentwood, TN 37027

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.