This instrument prepared by:
Bell & Alexander Title Services, Inc.
8110 Isabella Lane, Suite 200
Brentwood, TN 37027

BILL GARRETT, Davidson County
Trans:T20140075824 AFFIDAVIT
Recvd: 10/07/14 14:29 2 pgs
Fees:12.00 Taxes:0.00
20141007-0093009

After Recording Return to:
Bell & Alexander Title Services, Inc.
8110 Isabella Lane, Suite 200
Brentwood, TN 37027

## AFFIDAVIT OF SCRIVENER'S ERROR

Come now DAVID KIMBROUGH, who, having first been duly sworn according to law, depose and say:

1. That I am an attorney at law licensed to practice in the Courts of the State of Tennessee, maintaining a law office and title company in Hendersonville, Sumner County, Tennessee;

2. That on or about the 8th day of May, 2014, my office, under my direction, witnessed the execution of a Warranty Deed in which Teddi E. Hinson-Knowles, An Unmarried Woman conveyed a certain parcel of land in Davidson County, Tennessee to Gloria J. Holmes, Single Woman, which deed is of record in Instrument No. 20140514-0041438, Register's Office for said County;

3. That the 2014 Welcome Home Retention Language Rider, which should have been attached to the Warranty Deed was missing, per the lender request, I am recording this document to add this Rider to said Warranty Deed of record in Instrument No: 20140514-0041438.

Further affiants say not.
Executed this 3rd day of October, 2014 for the purposes herein stated.

David Kimbrough

STATE OF TENNESSEE
COUNTY OF Sumner

Personally appeared before me, the undersigned authority, a Notary Public in and for said county and State, DAVID KIMBROUGH, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), who did say upon oath that the facts recited in this instrument are true, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 3rd day of October, 2014.

My Commission expires:
9/21/15

Lori Buie
NOTARY PUBLIC

LORI BUIE
STATE OF TENNESSEE
NOTARY PUBLIC
SUMNER COUNTY

[SEAL]

FEDERAL HOME LOAN BANK OF CINCINNATI

2014 Welcome Home Retention Language Acknowledgement for FHA Loans

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- of 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.