BILL GARRETT, Davidson County
Trans:T20150091435 AFFIDAVIT
Recvd: 10/27/15 11:57 2 pgs
Fees:12.00 Taxes:0.00
20151027-0109223

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

(In Reference To Warranty Deed of record in Instrument No. 20150415-0033157, Register's Office of Davidson County, Tennessee)

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Comes Stacey Palmer, Affiant herein who, after being first duly sworn according to law, deposes and states upon the basis of her personal knowledge as follows:

1.) That I, Stacey Palmer, am an employee of Signature Title Services, LLC ;

2.) That in the course of my employment, I was the escrow officer on a transaction conveying certain real property bearing the street address of 705 Knightsbridge Way, Antioch, TN 37013, from Marcella Lee Davis, unmarried, formerly known as Marcie Lee Bailey to Sherri L. Costes, the same being of record in Instrument No. 20150415-0033157, Register's Office of Davidson County, Tennessee.

3.) That through mistake and inadvertence, the 2015 Welcome Home Retention Language Acknowledgement for FHA Loans was erroneously left out of the deed of record.

4.) That the purpose of this instrument is to carry out the intent of the parties to said Warranty Deed and to add and correct the language to the following:

2015 Welcome Home Retention Language Acknowledgement for FHA Loans

Borrower(s), 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, assignment of the first mortgage to the Secretary of HUD, 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.

Stacey Palmer

Sworn to and subscribed before me this 27 day of October, 2015.

My commission expires: 2-11-16

NOTARY PUBLIC

ELIZABETH MAISON
STATE OF TENNESSEE NOTARY PUBLIC
CHEATHAM COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, within named, Stacey Palmer, 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 and seal in Nashville, Tennessee this 27 day of October, 2015.

Notary Public
My Commission Expires: 5/3/16

KAYLA E. LODGE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires MAY 3, 2016