This Instrument Prepared By and Return to:

Broker Title & Escrow, LLC
1404 17th Avenue S
Nashville, TN 37212

Davidson County AFFIDAVIT
Recvd: 08/26/16 15:17 3 pgs
Fees:17.00 Taxes:0.00
20160826-0089738

SCRIVENER'S AFFIDAVIT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Comes now, **Connie Taylor** hereinafter referred to as Affiant, on this 18th day of August 2016, and after first being duly sworn according to law, does state the following as true and correct to the best of her knowledge, information and belief:

1. The Affiant recorded a Warranty Deed dated March 25, 2016 and filed of record on March 28, 2016 in Instrument No. 20160328-0028521, in the Register's Office for Davidson County, Tennessee, between Frances Jones and Kelley Jones, Married (Grantors) and Kimberly Adams, an Unmarried Woman (Grantee). Said Warranty Deed should have included an Exhibit "A" Restrictive Covenant.

2. That the above mentioned Exhibit "A" Restrictive Covenant was not recorded with the original Warranty Deed.

3. The Affiant makes this affidavit for the purpose of amending the original Warranty Deed by including Exhibit "A" Restrictive Covenant which is attached to this affidavit.

Affiant(s):

Connie Taylor

STATE OF Tennessee

COUNTY OF Davidson

I, Greg Fairbetter, a Notary Public of the County and State first above written, do hereby certify that Connie Taylor personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the day of August, 2016.

GREG FAIRBETTER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Notary Public

My Commission Expires:

My Commission Expires NOV. 6, 2017

Exhibit "A"
Restrictive Covenant

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.

True Copy Certification

I, Connie Taylor, 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, Greg Fairbetter, a notary public for this county and state, Connie Taylor, 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: 11/06/2017

GREG FAIRBETTER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires NOV. 6, 2017