Karen Johnson Davidson County
Batch# 236551 AFFIDAVIT
05/30/2019 10:11:40 AM 2 pgs
Fees: $12.00 Taxes: $0.00
20190530-0051173

This Instrument Prepared By and Return to:
Rudy Title & Escrow
2012 21st Avenue South
Nashville, TN 37212
A-VRES-19-1205

Maximum Principal Indebtedness for Tennessee tax recording purposes is $-0-.

SCRIVENER'S AFFIDAVIT

Comes now, **Christopher Jackson, Authorized Agent for Stewart Title Company,** hereinafter referred to as Affiant, on this 21st day of May, 2019, 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 is an employee of Stewart Title.

2. On April 17, 2019, Stewart Title prepared a Warranty Deed for real property located at **1205 Clarke Street, Old Hickory, Tennessee,** executed by **Meganne R. Price and Charles F. Price, III** conveying property to **Jennifer Norwood, an unmarried woman** recorded in **Instrument Number 20190422-0036849,** Register's Office for **Davidson** County, Tennessee.

3. Said Warranty Deed was recorded without the 2019 Welcome Home Retention Language noted as an attachment to the Warranty Deed.

4. Said Warranty Deed is amended to state that the conveyance therein is further subject to the 2019 Welcome Home Retention Restrictions as follows:

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (FHLB Cincinnati) Affordable Housing Program, must maintain ownership in this property and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

(i) The FHLB , 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 of the unit 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 (inwhich 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 FHLB Cincinnati 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.

AFFIANT

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State aforesaid, **Christopher Jackson**, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 21st day of May 2019.

Notary Public

My Commission Expires: 2/15/2021

ROBYN DUBRAY
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires