Karen Johnson Davidson County
Batch# 303882 AFFIDAVIT
10/22/2019 08:06:30 AM 3 pgs
Fees: $17.00 Taxes: $0.00
20191022-0107831

Prepared by:
Wagon Wheel Title
204 South 11th Street
Nashville, TN 37206

SCRIVENER'S AFFIDAVIT

State of TENNESSEE
County of DAVIDSON

The undersigned, Anne Marie Chandler, being first duly sworn, deposes and makes oath as follows:

I prepared the following documents:

A Special Warranty Deed dated 04/25/2019, from JRG Properties, LLC, a Tennessee Limited Liability Company to Michael Hoffman, an unmarried man, which was recorded in Instrument No. 20190430-0040032, said Register's Office;

The Retention Language added on the deed referenced is incorrect in that it is not the updated 2019 language.

Therefore, in order to comply with the intentions of the parties to said instruments, the 2019 Retention Language attached hereto as Exhibit A is hereby substituted in its entirety for the Retention Language originally contained in the above-referenced instruments.

Witness my hand this 21st day of October, 2019.

Affiant

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Anne Marie Chandler, the within named Affiant, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), who made oath that the statements contained in the foregoing Affidavit are true of Affiant's own knowledge and who acknowledged that he executed the within instrument for the purposes therein contained.

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

Notary Public

My Commission Expires: 5/3/21

DREW T. BANDY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires May 3, 2021

EXHIBIT A

Housing and Community Investment

2019 Welcome Home Retention Language

FHLB

The language below should be inserted into the Warranty Deed or as a Restrictive Covenants to the Warranty Deed. If it is attached to the Warranty Deed as an addendum or attachment, the Warranty Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the Warranty Deed.

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 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 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 FHLB 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 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.

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True Copy Certification

I, **Angie Lawless**, 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 **TN**
County of **Davidson**

Personally appeared before me, **J. Brandon Miller**, a notary public for this county and state, **Angie Lawless** 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: 5-2-22

J. BRANDON MILLER
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 05-02-2022