ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NOS.
NASSER SOUS and MADONA BENIOTY 1382 Rural Hill Road, Unit 345 Antioch, TN 37013	US Bank National Association 4801 Frederica Street Owensboro, KY 42301	163-02-OC-345.00 CO

This instrument prepared by: Title Professionals of Tennessee, LLC, 101 Point East Drive
Nashville, TN 37216

Karen Johnson Davidson County
Batch# 446466 DEEDWARR
07/29/2020 02:47:31 PM 3 pgs
Fees: $17.00 Taxes: $0.00
20200729-0083656

DEED OF CORRECTION

This Deed of Correction made and entered into this 24th day of July, 2020 by and between Red Group LLC, a Tennessee limited liability company, Party of the First Part, and Nasser Sous and Madona Benioty, husband and wife, collectively Party of the Second Part,

WHEREAS, on March 30, 2020 by Warranty Deed recorded in Instrument Number 20200402-0035261, Register's Office for Davidson County, Tennessee, Party of the First Part described, conveyed certain property in Davidson County, Tennessee, to Party of the Second Part, and;

WHEREAS, the Exhibit "A" attached to the Warranty Deed was incorrect and the parties desire to correct said Exhibit "A", and

WHEREAS, the parties desire to correct the aforesaid Exhibit "A" attached to said Warranty Deed, recorded on April 2, 2020, to accurately describe the Retention Language in said Exhibit "A", conveyed to the Party of the Second Part as follows:

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Affordable Housing Program (AHP), 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 written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the AHP 5-year Retention Period.

(ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the AHP subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the AHP 5-year

retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the AHP-assisted household's investment; unless one of the following exceptions applies:

1. The unit was assisted with a permanent mortgage loan funded by an AHP advance;
2. The subsequent purchaser, transferee, or assignee 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);
3. The amount of the AHP subsidy that would be required to be repaid is $2,500 or less; or
4. 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 termite after any event of foreclosure or, conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the AHP-assisted homeowner.

To have and to hold the said tract or parcel of land shown as described in said deed with the appurtenances, estate, title and interest thereto belonging to the said Nasser Sous and wife, Madona Benioty, and their heirs, successors and assigns, forever.

And the Party of the First Part covenants that they were lawfully seized and possessed said land described above, in fee simple, at the time of these conveyances, had a perfect right to convey the same, and that said property was free and clear of all encumbrances at the time of conveyance, except as follows:

1. Taxes for the year 2020 and subsequent years for Davidson County, Tennessee.
2. All rights of way, easements and restrictions of record.
3. Any Mortgage indebtedness created by Party of the Second Part.

And the Party of the First Part covenants and binds itself, its heirs, successors and assigns, to warranty and forever defend the title to said property described in said deed to the said Party of the Second Part, their heirs, successors and assigns, against the lawful claims of all persons, whomsoever.

WITNESS our hands this 24th day of July, 2020.

Party of the First Part:

RED GROUP LLC, a Tennessee limited liability company

By: _____
Robin York, Chief Manager

Party of the Second Part:

_____
NASSER SOUS

_____
MADONA BENIOTY

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, THE UNDERSIGNED, a Notary Public within and for the State and County aforesaid, personally appeared ROBIN YORK, with whom I am personally acquainted and who upon oath(s) acknowledged himself to be the Chief Manager of RED GROUP LLC, a Tennessee limited liability company, the within named bargainor, and corporation, and that he as such Chief Manager, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said ROBIN YORK, as such Chief Manager.

Witness my hand and official seal at Nashville, Tennessee, on this 24th day of July, 2020.

_____
Notary Public

My Commission Expires: 12/22/2021

MARKA L. NETTLE
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, THE UNDERSIGNED, a Notary Public in and for said County and State, the within named NASSER SOUS and wife, MADONA BENIOTY, the bargainors, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this the 24th day of July, 2020.

_____
Notary Public

My Commission Expires: 12/22/2021

MARKA L. NETTLE
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY