

OHIO WARRANTY DEED

That the Grantor, Emily R. Siegrist, fka Emily R. Stammen, a married woman,
for valuable consideration paid, grants, with general warranty covenants, to the
Grantee,

Zachary T. Stammen
91 E. Main St.
Burkettsville, OH 45310

the following real property:

Situated in the Village of Burkettsville, County of Mercer and State of Ohio, bounded
and described as follows:

Being Lots Number Three (3) and Four (4) in Rammel Addition to the Village of
Burkettsville, Ohio, as shown on the recorded plat of said Addition.

Last transfer of record appears as Instrument #200600001510 of the Mercer County,
Ohio, Official Records.

Grantor to pay the December, 2007 and the June, 2008 installments of real estate
taxes and assessments, Grantee assumes and agrees to pay the December, 2008
installment of real estate taxes and assessments and all taxes and assessments due
and payable thereafter.

Parcel No. 22-013200.0000 and 22-013100.0000

Tax Map Number: 14-34-457-003 and 14-34-457-004

Grantee(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 and reside in this property as their primary
residence 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 Box 598, Cincinnati, OH 45201-0598, is to be given notice of any sale or refinancing of the unit occurring prior to the end of the Retention Period.
- (ii) In the case of a sale prior to the end of the Retention Period, an amount equal to a pro rata share of the direct 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 of the unit after deduction for sales expenses, unless the purchaser is a low-or moderate-income household as defined in the applicable Federal Housing Finance Board regulations for the AHP; and
- (iii) In the case of a refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the occupying household has owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the refinancing, unless 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), (iii), and (iv) contained herein.
- (iv) The obligation to repay Subsidy to the Bank shall terminate after any foreclosure.

Emily R. Siegrist and Joseph A. Siegrist, her husband, hereby release their dower interest in the premises.

Signed this 12 day of March, 2008..

Emily R. Siegrist
Emily R. Siegrist

Joseph A. Siegrist
Joseph A. Siegrist

STATE OF OHIO, COUNTY OF MERCER, SS:

Before me, a notary public in and for said County and State, personally appeared the above named Emily R. Siegrist and Joseph A. Siegrist, her husband, who acknowledged that they did sign the foregoing instrument and that the same is their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 12 day March, 2008.



DANIEL R. BROERING
Notary Public for the State of Ohio
Recorded in Mercer County
My Commission Expires July 18, 2012

Daniel R. Broering
Notary Public



DANIEL R. BROERING
Notary Public for the State of Ohio
Recorded in Mercer County
My Commission Expires July 18, 2012

This instrument prepared by: Meikle, Tesno & Luth, Attys.
100 N. Main St., Celina, OH 45822.

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

MAR 14 2008

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

MAR 14 2008

MARK GIESIGE
COUNTY AUDITOR
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee \$218.80
The Grantor and Grantee of this deed have
complied with the provisions of R. C. Sec.
319.202 Mark Giesige Mercer
County Auditor.
Mark Giesige 3-14-08
Deputy Aud. Date