

Exemption paragraph conveyance Fee 137.50
The Grantor and Grantee of this deed have
complied with the provisions of R. C. Sec.
319, 202 Mark Giesige Mercer
County Auditor.

KS 5/29/09
Deputy Aud. Date

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES **TRANSFERRED**

MAY 29 2009

MAY 29 2009

MERCER COUNTY
TAX MAP DEPARTMENT

MARK GIESIGE
COUNTY AUDITOR
MERCER COUNTY, OHIO

Know All Men by These Presents:

(General Warranty Deed)

THAT Robert S. Froning, Successor Trustee of the Ruth A. Deitsch Trust dated June 2, 2000, of Mercer County, Ohio

for valuable consideration paid, *Grants With General Warranty Covenants To*

**Robert A. Crouch, his heirs and assigns forever,
whose tax mailing address is 504 E. North Street, Coldwater, Ohio 45828**

the following described real estate:

Situated in the Village of Coldwater, County of Mercer and State of Ohio, to-wit:

Being Lot Number Two Hundred Forty-five (245) in Fetzer's First Addition to the Village of Coldwater, Ohio, as same is set forth on the recorded plat thereof in the Recorder's Office of Mercer County, Ohio, subject to all easements and restrictions of record imposed thereon.

Deed Reference: Volume OR114, Page 868, Mercer County Official Records.

Tax ID #05-062100.0000

Tax Map #08-27-378-005

Real estate taxes and assessments shall be prorated to the date of closing.

This conveyance is subject to the following restrictive covenants:

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 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.

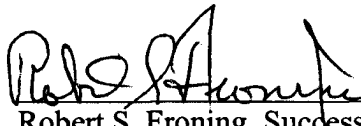
- (i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598, Cincinnati, Ohio 45201-0598, is to be given notice of any sale, refinancing, foreclosure, or change in ownership of the unit occurring prior to the end of the Retention Period.
- (ii) In the case of a sale or refinancing 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.

Affidavit as to Death of Trustee and Appointment of Successor Trustee for the Ruth A. Deitsch Trust is recorded in Instrument #20090000 4104, Mercer County Official Records.

And all the *Estate, Right, Title and Interest* of the said Grantor in and to said premises; *To have and to hold* the same, with all the privileges and appurtenances thereunto belonging, to said Grantee, **Robert A. Crouch**, his heirs and assigns forever. And the said Grantor, **Robert S. Froning, Successor Trustee of the Ruth A. Deitsch Trust**, does hereby *Covenant and Warrant* that the title so conveyed is *Clear, Free and Unencumbered*, and that he will *Defend* the same against all lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the said **Robert S. Froning, Successor Trustee of the Ruth A. Deitsch Trust dated June 2, 2000**, has hereunto set his hand on this 18th day of May, 2009.

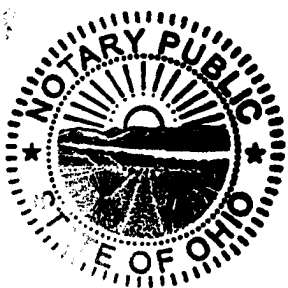


Robert S. Froning, Successor Trustee of the
Ruth A. Deitsch Trust

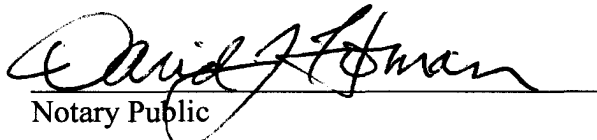
STATE OF OHIO, COUNTY OF MERCER, SS:

BE IT REMEMBERED, that on this 18th day of May, 2009, before me, the subscriber, a notary public in and for said state, personally came **Robert S. Froning, Successor Trustee of the Ruth A. Deitsch Trust dated June 2, 2000**, the Grantor in the foregoing deed, and acknowledged the signing thereof to be his voluntary act and deed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed my official seal on the day and year last aforesaid.



DAVID J. HOMAN
Notary Public, State of Ohio
My Comm. Expires Oct. 30, 2010



Notary Public