

DESCRIPTION  
**SUFFICIENT**  
FOR TAX MAPPING PURPOSES

APR 20 2012

MERCER COUNTY  
TAX MAP DEPARTMENT

**TRANSFERRED**

APR 20 2012

RANDALL E. GRAPNER  
COUNTY AUDITOR  
MERCER COUNTY, OHIO

Exemption paragraph, conveyance fee 475.70  
The Grantor and Grantee of this deed have  
complied with the provisions of R.C. Sec 319,  
202 Randall E. Grapner Mercer County Auditor.

KS 4/20/2012  
Deputy Aud. Date

## WARRANTY DEED

### Know All Persons By These Presents,

That, **Jerry M. Fleck and Nancy M. Fleck, husband and wife**, for valuable consideration paid, grants with general warranty covenants, to

**Ryan S. Gerlach**

whose tax mailing address is 805 West Butler Street, Coldwater, Ohio 45828, the following real property:

Situated in the **VILLAGE** of **COLDWATER**, **COUNTY** of **MERCER**, and **STATE** of **OHIO**:

Being Lot Number Nine Hundred Forty-Eight (948) in Selhorst 9th Addition to the Village of Coldwater, Ohio, as the same is shown upon the recorded plat thereof in Plat Book 9, Page 35, and being subject to all easements, conditions, restrictions and right-of-way of record.

Tax Parcel I.D. #05-134400.0000 / Tax Map #08-28-327-009

Prior Instrument Reference: Deed Volume 332, Page 699, Mercer County Recorder's Records.

Grantors and Grantee hereby acknowledge and agree that all real estate taxes and special assessments shall be prorated to the date of closing.

Federal Home Loan Bank of Cincinnati  
2012 Welcome Home Retention Language

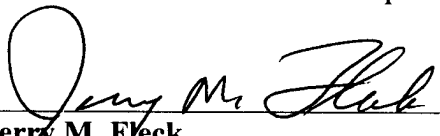
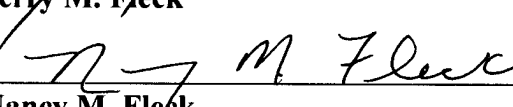
Borrower(s), their successors, heirs and assigns for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership in this property for a period of five (5) years (Retention Period) from the date of the recording of this deed.

- (i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale, refinancing, foreclosure, conveyance by deed in lieu of 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 or conveyance by deed in lieu of foreclosure or any assignment of the first mortgage to the Secretary of HUD.

And for valuable consideration **Jerry M. Fleck and Nancy M. Fleck, husband and wife**, do hereby remise, release and forever quitclaim unto the said Grantee, his heirs and assigns, all their right and expectancy of DOWER in the above described premises.


Dated: April 20, 2012

  
Jerry M. Fleck  
  
Nancy M. Fleck

**STATE OF OHIO - COUNTY OF MERCER - ss:**

Before me, as **Notary Public** in and for said County and State, personally appeared the above-named **Jerry M. Fleck and Nancy M. Fleck, husband and wife**, 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 at Celina, Mercer County, Ohio, this 20th day of April, A.D. 2012.

  
Notary Public for Ohio  
My Commission Expires:

Jeffrey P. Knapke Attorney at Law  
Notary Public State of Ohio  
My Commission has no expiration date  
Section 147.03 R.C.

SEAL