

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

APR 19 2013

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

APR 19 2013

RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

\$262.20
~~Exemption paragraph, conveyance fee~~
The Grantor and Grantee of this deed have
complied with the provisions of R.C. Sec 320,
202 Randall E. Grapner Mercer County Auditor.

[Signature] 4/19/13
Deputy Auditor

FR12005128

REO #1013644

Limited Warranty Deed

This Deed is from Federal Home Loan Mortgage Corporation, a corporation organized and existing under the laws of the United States of America ("Grantor"), to Julie M. Kunk Kohler, ("Grantee")

For value received, Grantor hereby grants, remises, aliens and conveys unto Grantee, and to Grantee's heirs and assign forever, but without recourse, representation or warranty, except as expressed herein, all of grantor's right, title and interest in and to that certain tract or parcel of land commonly known as 701 Fairview Drive, Coldwater, OH 45828 and situated in the City of Coldwater, County of Mercer, State of Ohio, described as follows (the "Premises"):

SEE EXHIBIT "A" WHICH IS ATTACHED HERETO AND INCORPORATED HEREIN.

SEE EXHIBIT "B" FOR APPLICABLE RESTRICTIONS

Subject to easements and restrictions of record.

Permanent Parcel #: 05-145100.0000 *MAP # 0827331008*

Tax Mailing Address: 701 Fairview Drive, Coldwater, OH 45828

Prior Instrument Reference: Instrument #201200007602 of the Official Records of Mercer County, Ohio.

And Grantor, for itself and its successors does covenant, promise and agree, to and with Grantee, Grantee's heirs and assigns, that Grantor has not done or caused anything whereby the Premises hereby granted are, or may be, in any manner encumbered or charged, except as herein recited; and that Grantor will specially warrant title to the Premises, against all persons lawfully claiming or who may claim the same, by, through or under Grantor but not otherwise.

Dated this 11 day of April, 2013.

Federal Home Loan Mortgage Corporation
by Lerner Sampson & Rothfuss as Attorney in Fact

by: *Andrew M. Top*
Andrew M. Top, Assistant Secretary
POA Recorded: 201100004331

STATE OF OHIO) SS:

COUNTY OF HAMILTON)

BE IT REMEMBERED, That on this 11 day of April, 2013 before me, the subscriber, a Notary Public in and for said County and State, personally came, Andrew M. Top, Assistant Secretary of Lerner Sampson & Rothfuss, as Attorney in Fact for Federal Home Loan Mortgage Corporation, the Grantor in the foregoing Deed, and acknowledged the signing thereof to be his/her voluntary act and deed and the voluntary act and deed on behalf of the corporation.

IN TESTIMONY THEREOF, I have hereunto subscribed my name and affixed my Official seal on the day and year first aforesaid.



MARY CAROL ALBERS
Notary Public State of Ohio
My Commission Expires
December 7 2017

Mary Carol Albers

Notary Public

My Commission expires: 12.7.2017

This instrument was prepared by:
Lerner, Sampson & Rothfuss
120 East Fourth Street
Cincinnati, OH 45202

EXHIBIT "A"

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

Lot Ten Hundred Forty-four (1044) in Restful Acres, Inc., 7th Addition.

Parcel No.: 05-145100.0000

EXHIBIT "B"

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.