

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

MAR 25 2014

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

MAR 25 2014

RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

Exemption paragraph, conveyance fee 217.00
The Grantor and Grantee of this deed have
complied with the provisions of R.C. Sec 310,
302 Randall E. Grapner, Mercer County Auditor.

KS 3/25/2014
Deputy Aud. Date

WARRANTY DEED

Know All Persons By These Presents,

That, Allan A. Irish and Doloros A. Irish, husband and wife, for valuable consideration paid, grants with general warranty covenants, to

Dustin Pease

whose tax mailing address is 421 East North Street, Coldwater, Ohio 45828, the following real property:

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

Being Lot No. Two Hundred Twenty-eight (228) in Fetzer's Addition to the Village of Coldwater, Ohio, as the same is shown on the recorded plat of said Village, subject to all easements and restrictions of record imposed thereon and the zoning laws of the Village of Coldwater, Ohio.

Tax Parcel I.D. #05-060600.0000 / Tax Map #08-27-360-002

Prior Instrument Reference: Instrument #200900005197, 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
2014 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 **Allan A. Irish and Doloros A. Irish, 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: 3-22-14

Allan A. Irish
Allan A. Irish

Doloros A. Irish
Doloros A. Irish

STATE OF OHIO - COUNTY OF MERCER - ss:

Before me, as **Notary Public** in and for said County and State, personally appeared the above-named **Allan A. Irish and Doloros A. Irish, 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 ~~CONSUMERS~~ Mercer County, Ohio, this 22 day of MARCH, A.D. 2014.

[Signature]
Notary Public for Ohio
My Commission Expires:



STEVEN J. SCHMIDT
Notary Public, State of Ohio
My Commission Expires June 2, 2014