

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

MAR 27 2015

MERCER COUNTY
TAX MAP DEPARTMENT

WARRANTY DEED

TRANSFERRED

MAR 27 2015

RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

~~Completion paragraph, conveyance fee~~ 322⁰⁰
The Grantor and Grantee of this deed have
complied with the provisions of R.C. Sec 2139,
202 Randall E. Grapner Mercer County Auditor.

KP 3-27-15
Deputy Aud. Date

Know All Persons By These Presents,

That, Donald L. Homan and Rebecca A. Homan, husband and wife, for
valuable consideration paid, grants with general warranty covenants, to

Michael Homan

whose tax mailing address is 315 East College Street, Coldwater, Ohio 45828, the
following real property:

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

Being Lot Number Three Hundred Fifteen (315) in the Fetzer's Second Addition to the Village of
Coldwater, Ohio, as the same is shown on the recorded plat thereof, subject to all restrictions
imposed thereon and the zoning regulations of the Village of Coldwater, Ohio.

Tax Parcel I.D. #05-069500.0000 / Tax Map #08-34-112-004

Prior Instrument Reference: Deed Volume 271, Page 356, 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
2015 Welcome Home Retention Language

Borrower(s), 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, assignment of the first mortgage to the Secretary of HUD, 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 of the unit 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 **Donald L. Homan and Rebecca A. Homan, 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: 3-24-2015

Donald L. Homan
Donald L. Homan

Rebecca A. Homan
Rebecca A. Homan

STATE OF OHIO - COUNTY OF MERCER - ss:

Before me, as **Notary Public** in and for said County and State, personally appeared the above-named **Donald L. Homan and Rebecca A. Homan, 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 Caldwater, Mercer County, Ohio, this 24th day of March, A.D. 2015.

Alice A. Ahrens
Notary Public for Ohio
My Commission Expires:



Alice A. Ahrens
Notary Public • State of Ohio
My Comm. Expires: May 31, 2015
Recorded in Mercer County