

DESCRIPTION  
SUFFICIENT  
FOR TAX MAPPING PURPOSES

APR 06 2016

MERCER COUNTY  
TAX MAP DEPARTMENT

TRANSFERRED

APR 06 2016

RANDALL E. GRAPNER  
COUNTY AUDITOR  
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee 514.50  
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 4/6/2016  
Deputy Aud. Date

# Know All Men by These Presents:

(General Warranty Deed)

**THAT Kyle R. Koesters and Rachel R. Koesters, fka Rachel R. Hein, husband and wife, of Mercer County, Ohio**

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

**Bradley M. Brookhart,  
his heirs and assigns forever  
whose tax mailing address is 602 Briarwood Drive, 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 1067 in the Selhorst 12th Addition to the Incorporated Village of Coldwater, Ohio, as shown on the recorded plat of said Addition in Plat Book 11, Page 7, Recorder's Office, Mercer County, Ohio, subject to all easements, conditions, restrictions and rights-of-way of record.

Deed Reference: Instrument #200900006127, Mercer County Recorder's Office.

Tax ID #05-147400.0000

Tax Map #08-28-328-014

Real estate taxes and assessments shall be prorated (long proration) to date of closing.

This conveyance is subject to the following restrictive covenant:

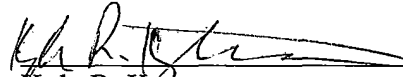
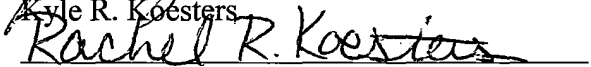
Borrower(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (FHLB Cincinnati) Affordable Housing Program, must maintain ownership in this property for a period of five (5) years (Retention Period) from the date of the recording of this deed.

- (i) The FHLB 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 FHLB 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 FHLB 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 all the *Estate, Right, Title and Interest* of the said Grantors in and to said premises; *To have and to hold* the same, with all the privileges and appurtenances thereunto belonging, to said Grantee, **Bradley M. Brookhart**, his heirs and assigns forever. And the said Grantors, **Kyle R. Koesters and Rachel R. Koesters**, do hereby *Covenant and Warrant* that the title so conveyed is *Clear, Free and Unencumbered*, and that they will *Defend* the same against all lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the said **Kyle R. Koesters and Rachel R. Koesters, husband and wife**, who hereby release all their right and expectancy of dower in said premises, have hereunto set their hands on this 1<sup>ST</sup> day of APRIL, 2016.

  
\_\_\_\_\_  
Kyle R. Koesters  
  
\_\_\_\_\_  
Rachel R. Koesters

STATE OF OHIO, COUNTY OF MERCER, SS:

BE IT REMEMBERED, that on this 1<sup>ST</sup> day of APRIL, 2016, before me, the subscriber, a notary public in and for said State, personally **Kyle R. Koesters and Rachel R. Koesters, husband and wife**, the Grantors in the foregoing deed, and acknowledged the signing thereof to be their voluntary act and deed.

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

  
\_\_\_\_\_  
Notary Public



SHIRLEY PLEMAN  
Notary Public • State of Ohio  
My Commission Expires:  
July 18, 2019