Instrument #201800003350 Recorded: 7/16/2018 4:46 PM 2 Pages, DEED Total Fees: \$28.00 Angela N. King, Recorder, Mercer County, OH Dropped off by: KNAPKE/GINA

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

TRANSFERRED

JUL 1 8 2018

JUL 1 6 2018

MERCER COUNTY TAX MAP DEPARTMENT RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY. OHIO

Exemption paragraph, conveyance Fee <u>310.00</u> The Grantor and Grantee of this deed have complied with the provisions of R.C. Sec 319, 202 Randall E. Grapner Mercer County Auditor.

#S 7/16/2016

OHIO WARRANTY DEED

Know All Persons By These Presents

That, Neil E. Field and Michelle A. Field, husband and wife, for valuable consideration paid, grants with general warranty covenants, to

Melissa A. Nusbaum

whose tax mailing address is 212 West Walnut Street, Rockford, Ohio 45882, the following real property:

Situated in the VILLAGE of ROCKFORD, COUNTY of MERCER, and STATE of OHIO, to wit:

Being a part of lots number four hundred thirty-nine (439) and four hundred forty (440) of Bellevue Addition of the revised numbering to the Village of Rockford, Ohio, and more particularly described as follows:

Being a parcel of land commencing at a point 60.5 feet east of the northwest corner of lot number four hundred thirty-nine (439) of Bellevue Addition; thence south 132 feet to the south boundary line of lot number four hundred forty (440); thence East 60.5 feet; thence north 132 feet to the north line of lot number four hundred thirty-nine (439); thence west 60.5 feet to the place of beginning. Subject to easements and restrictions of record, if any. A survey was made of said premises by Rolly E. Pion, Surveyor's #5013.

ALSO:

Being fifty (50) feet of uniform width off of the East side of lots number four hundred thirty-nine (439) and four hundred forty (440) in the Bellevue Addition to the Village of Rockford, Ohio.

Tax Parcel I.D. #08-048000.0000 / Tax Map #02-17-478-002

Prior Instrument Reference: Instrument #201600001361, 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.

Grantee(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 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 Cincinnati 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 Neil E. Field and Michelle A. Field, husband and wife, do hereby remise and release unto the said Grantee, her heirs and assigns, all their right and expectancy of DOWER in the above described premises.

Dated: July 16, 2018

<u>Neil E. Frell</u> Neil E. Field

Michelle A. Field

STATE OF OHIO - COUNTY OF MERCER - ss:

Before me, as **Notary Public** in and for said County and State, personally appeared the above-named **Neil E. Field and Michelle A. Field, 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 16th day of July, A.D. 2018.

SHELLY J. BILLS
Notary Public, State of Ohio
My Commission Expires
March 10, 2022
Recorded in Mercer County



Notary Public for Ohio
My Commission:



SHELLY J. BILLS

Notary Public, State of Ohio
My Commission Expires
March 10, 2022

Recorded in Mercer County