

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

APR 05 2019

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

APR 05 2019

RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee 367⁵⁰
The Grantor and Grantee of this deed have
complied with the provisions of R.C. Sec 319,
202 Randall E. Grapner Mercer County Auditor.

KP 4-5-19
Deputy Aud. Date

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that **Gary R. Borger, an unmarried person**, the Grantor herein, for valuable consideration paid, grants with general warranty covenants to **Daniel C. Stalder**, whose tax mailing address is 806 S. Dogwood Dr., Coldwater, Ohio 45828, the following described real property:

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

Being Lot Number Nine Hundred Eighty-six (986) in Restful Acres Sixth Addition, as shown on the recorded plat of said Addition in Plat Book 10, Page 6, Recorder's Office, Mercer County, Ohio, subject to all the restrictions, conditions and provisions shown on said plat and also in Miscellaneous Record Volume 4, Pages 563 and 564, all in the Recorder's Office of Mercer County, Ohio, which are incorporated herein by reference, the same as if fully rewritten herein, and subject to zoning restrictions of the Village of Coldwater, Ohio.

Prior Instrument Reference: Instrument # 200600001479

Tax Parcel Number: 05-138700.0000

Tax Map Number: 08-27-452-008

Property Address: 806 S. Dogwood Dr., Coldwater, OH 45828

Grantee, 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 and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the loan closing or certification of project completion.

(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.

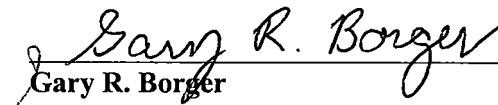
(ii) In the case of a sale or refinancing of the unit prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP Subsidy that financed the purchase, construction, or

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 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.

The Grantor and Grantee herein agree that all taxes and assessments shall be prorated to the day of closing.

Gary R. Borger has hereunto set his hand on the date set forth in the acknowledgment.



Gary R. Borger

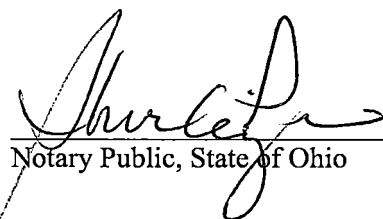
STATE OF OHIO, COUNTY OF MERCER, ss:

Before me, a Notary Public in and for said State, personally appeared the above-named **Gary R. Borger, an unmarried person**, who acknowledged that he did sign the foregoing instrument and that the same is his free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal this 30th day of March, 2019.



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



Notary Public, State of Ohio

This instrument prepared by:

PURDY, LAMMERS & SCHIAVONE, ATTYS. (TDL/dg)
113 East Market Street, P.O. Box 404
Celina, OH 45822