

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

APR 26 2019

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

APR 26 2019

RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee 409⁵⁰
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 4-26-19
Deputy Aud. Date

Know All Men by These Presents:

(General Warranty Deed)

THAT Josh M. Obringer, unmarried, of Mercer County, Ohio

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

Jordan A. Obringer
his heirs and assigns forever
whose tax mailing address is 801 N. Seventh Street, Coldwater, Ohio 45828

the following described real estate:

Situated in the city of Coldwater, County of Mercer and State of Ohio:

Being Lot #1150 in Restful Acres, Inc. 9th Addition to the Village of Coldwater, Ohio
as shown on the recorded plat of said addition in Plat Book 11, Page 15, Recorder's
Office, Mercer County, Ohio.

Deed Reference: Instrument #201800002970, Mercer County Recorder's Office.

Tax ID #05-155800.0000

Tax Map #08-27-328-010

Real estate taxes and assessment shall be prorated to date of closing

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 his 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.

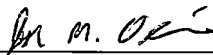
(ii) In the case of a sale or refinancing of the unit prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to the FHLB 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 advanced; (B) The purchase 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 all the *Estate, Right, Title and Interest* of the said Grantor in and to said premises; *To have and to hold* the same, with all the privileges and appurtenances thereunto belonging, to said Grantee, **Jordan A. Obringer**, his heirs and assigns forever. And the said Grantor, **Josh M. Obringer**, does hereby *Covenant and Warranty* that the title so conveyed is *Clear, Free and Unencumbered*, and that he will *Defend* the same against all lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the said **Josh M. Obringer, unmarried**, who hereby releases, all his right and expectancy of dower in said premises, has hereunto set his hand on this 22nd day of April, 2019.

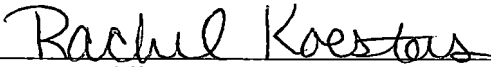


Josh M. Obringer

STATE OF OHIO, COUNTY OF MERCER, SS:

BE IT REMEMBERED, that on this 22nd day of April, 2019, before me, the subscriber, a notary public in and for said State, personally **Josh M. Obringer, unmarried**, the Grantor in the foregoing deed, and acknowledged the signing thereof to be his 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



RACHEL KOESTERS
Notary Public • State of Ohio
My Commission Expires:
September 2, 2019