Instrument #201900002229 Recorded: 5/31/2019 10:51 AM 2 Pages, DEED Total Fees: \$28.00 Angela N. King, Recorder, Mercer County, OH Dropped off by: SHB/JUDY

DESCRIPTION SUFFICIENT FOR TAX MAPPING PURPOSES

MAY 3 1 2019

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

MAY 3 1 2019

RÀNDALL E. GRAPNER COUNTY AUDITOR MERCER COUNTY, OHIO Exemption paragraph, conveyance Fee 329 CO 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 5-31-19 Doputy Aud. Date

Know All Men by These Presents:

(General Warranty Deed)

THAT Dustin Pease, married, of Mercer County, Ohio

for valuable consideration paid, Grants With General Warranty Covenants To

Austin L. Rutschilling
his heirs and assigns forever
whose tax mailing address is 421 E. North Street, Coldwater, Ohio 45828

the following described real estate:

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

Being Lot No. Two Hundred Twenty-eight (228) in Fetzer's Addition to the Village of Coldwater, Ohio, as the same is shown on the recorded plat of said Village, subject to all easements and restrictions of record imposed thereon and the zoning laws of the Village of Coldwater, Ohio.

Deed Reference: Instrument #201400001143, Mercer County Recorder's Office.

Tax ID #05-060600.0000 Tax Map #08-27-360-002

Real estate taxes and assessment are 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.

The obligation to repay Subsidy to the FHLB Cincinnati shall terminate after (iii) 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, Austin L. Rutschilling, his heirs and assigns forever. And the said Grantor, Dustin Pease, does hereby Covenant and Warrant 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 Dustin Pease and Alexandra L. Pease, his wife, who hereby release all their right and expectancy of dower in said premises, have hereunto set their hands on this $\rightarrow 5$ day of May, 2019.

STATE OF OHIO, COUNTY OF MERCER, SS:

BE IT REMEMBERED, that on this _> 5 day of May, 2019, before me, the subscriber, a notary public in and for said State, personally Dustin Pease and Alexandra L. Pease, his 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.

ALEXANDER L MONNIER Notary Public Notary Public, State of Ohio

My Comm. Expires __//_ 3