

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

JAN 31 2020

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

JAN 31 2020

RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee EM
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 1-31-2020
Deputy Aud. Date

SURVIVORSHIP DEED

Know All Persons By These Presents

That, Ryan D. Siefring, a married man, for valuable consideration paid, grants with general warranty covenants, to

**Ryan D. Siefring and Madison Lynn Siefring, husband and wife,
for their joint lives, remainder to the survivor of them**

whose tax mailing address is 50 West Chestnut Street, Burkettsville, Ohio 45310, the following real property:

Situated in the **VILLAGE** of **BURKETTSVILLE**, **COUNTY** of **MERCER** and **STATE** of **OHIO**:

Being Lot Number Ten (10) in Heinrich's First Addition to the Village of Burkettsville, Ohio, as the same is shown on the plat thereof recorded in Volume 11, Page 10, Plat Records of Mercer County, Ohio, subject to all easements and restrictions of record.

Tax Parcel I.D. #22-004600.0000

Tax Map #14-34-378-001

Prior Instrument Reference: Instrument #201600001726, Mercer County Recorder's Records.


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 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 **Ryan D. Siefiring, a married man, and Madison Lynn Siefiring, his wife**, do hereby remise, release and forever quitclaim unto the said Grantees, their heirs and assigns, all their right and expectancy of DOWER in the above described premises.

Dated: January 31, 2020


Ryan D. Siefiring


Madison Lynn Siefiring


STATE OF OHIO - COUNTY OF MERCER - ss:

Before me, as **Notary Public** in and for said County and State, personally appeared the above-named **Ryan D. Siefiring, a married man, and Madison Lynn Siefiring, his 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 31st day of January, A.D. 2020.



GINA ROSE
Notary Public, State of Ohio
My Commission Expires
August 2, 2023
Recorded in Mercer County


Notary Public for Ohio
My Commission Expires: 8/2/2023