

DESCRIPTION  
SUFFICIENT  
FOR TAX MAPPING PURPOSES

## TRANSFERRED

MAY 26 2020

MAY 26 2020

MERCER COUNTY  
TAX MAP DEPARTMENT

RANDALL E. GRAPNER  
COUNTY AUDITOR  
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee 591.50  
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 5-26-2020  
Deputy Aud. Date

### OHIO WARRANTY DEED

That the Grantor, **Ruth Ann Hartings**, an unmarried woman, for valuable consideration paid, grants, with general warranty covenants, to the Grantee, **Andrew J. Wendel**, whose tax mailing address is 3586 Tangeman Rd., Coldwater, OH 45828, the following real property:

Situated in the Village of Philothea, County of Mercer and State of Ohio, and bounded and described as follows:

Being parts of lots Three (3), Four (4) and Five (5) Original Plat, Philothea, Ohio as shown on the Plat recorded in Plat Book 1, Page 25, Mercer County Recorder's Records, Celina, Ohio and more definitely described as follows: Beginning at a point 350 feet south of the northwest corner of Lot Five (5); thence East 243 1/2 feet across Lots Five (5), Four (4), and Three (3) Original Plat, Philothea, Ohio; thence South along east line of Lot Three (3) 160 feet to Little Beaver Creek; thence following the meanderings of Little Beaver Creek in a southwesterly direction to a point where the west line of Lot Five (5) intersects meander line of Little Beaver Creek; thence North along west line of Lot Five (5) a distance of 306 feet to point of beginning.

The portion being transferred being as follows: Beginning at a point 350 feet South of northwest corner of Lot Five (5), Original Plat, Philothea, Ohio; thence East 118', thence South 90', thence West 118', thence North 90' to the place of beginning.

ALSO: Beginning at a point 440 feet south of the northwest corner of Lot No. 5 Original Plat of the Village of Philothea Ohio, thence East 118 feet, thence South 10 feet, thence West 118 feet, thence North 10 feet to the place of beginning.

ALSO: Being Twelve (12) feet of uniform width off of the center part of Lots Three (3), Four (4), and Five (5) Original Plat, Philothea, Ohio, as shown on Plat recorded in Plat Book 1, Page 25, Mercer County Recorder's Records, Celina, Ohio, more fully described as follows: Beginning at the Northwest corner of Lot 5, thence South 338 feet along the West line of Lot 5, thence East parallel to the North line of Lots 3, 4, and 5, a distance of 243.5 feet to the East line of Lot 3, thence South 12 feet; thence West 243.5 feet; thence North along the West line of Lot 5, a distance of 12 feet to the point of beginning.

ALSO: Beginning Three Hundred Fifty (350) feet south of the northwest corner of Lot Number Five (5) of the Village of Philothea; thence East One Hundred Eighteen (118) feet, using said point as the place of beginning, thence East One Hundred Twenty-five and One-half (125 1/2) feet; thence South One Hundred (100) feet, thence West One Hundred Twenty-five and One-half (125 1/2) feet, thence North One Hundred (100) feet, to the place of beginning.

PARCEL No. 03-054200.0000

TAX MAP No. 11-05-452-003

By the acceptance of the transfer herein, the Grantee shall be bound by the terms and conditions set forth in the attached Exhibit A.

Last transfer of record appears in 201600001250, Official Records, of the Mercer County Recorder's Office.

All real estate taxes and assessments shall be pro-rated to the date of closing.

Witness my hand this 15<sup>th</sup> day of May, 2020.

Ruth Ann Hartings  
Ruth Ann Hartings

STATE OF OHIO, COUNTY OF MERCER, ss:

Before me, a Notary Public in and for said County and State, personally appeared the above named, Ruth Ann Hartings, an unmarried woman, who acknowledged that she did sign the foregoing instrument and that the same is her free act and deed.

IN TESTIMONY WHEREOF, I have hereto set my hand and official seal at Fort Recovery, Ohio, this 15<sup>th</sup> day of May, 2020.



Sandra K. Keller Sandra K Keller  
Notary Public  
Notary Public-State of Ohio  
My Comm. Exp. 11-3-2023

This instrument prepared by:  
Tesno Law, LLC by Attorney James A. Tesno  
100 N. Main St., Celina, OH 45822

EXHIBIT A

 Housing and Community Investment

Welcome Home Retention Language



*The language below should be inserted into the Deed or as a Restrictive Covenants to the Deed. If it is attached to the Deed as an addendum or attachment, the Deed must reference the addendum or exhibit. If recorded as a Restrictive Covenants, the document must reference the Deed.*

Grantee(s), for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's (the FHLB Cincinnati) Affordable Housing Program (AHP), 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 written notice of any sale, transfer, assignment of title or deed such as to the Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during the AHP 5-year Retention Period.
- (ii) In the case of a sale, transfer, assignment of title or deed, or refinancing of the unit by the household during the Retention Period, the Bank shall be repaid the lesser of: (A) the AHP subsidy, reduced on a pro rata basis per month until the unit is sold, transferred, or its title or deed transferred, or is refinanced, during the AHP 5-year retention period; or (B) any net proceeds from the sale, transfer, or assignment of title or deed of the unit, or the refinancing, as applicable, minus the AHP-assisted household's investment; unless one of the following exceptions applies:
  1. The unit was assisted with a permanent mortgage loan funded by an AHP advance;
  2. The subsequent purchaser, transferee, or assignee 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);
  3. The amount of the AHP subsidy that would be required to be repaid is \$2,500 or less; or
  4. 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 event of foreclosure or conveyance by deed in lieu of foreclosure, an assignment of a Federal Housing Administration first mortgage to the Secretary of HUD, or death of the AHP-assisted homeowner.