

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

Oct 25 2022
MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

Oct 25, 2022
RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

Exemption/Conveyance Fee \$315.00
The Grantor and Grantee of this deed have
complied with the provisions of R.C. Sec.
319, 202 Randall E. Grapner, Mercer
County Auditor.
KS Oct 25, 2022
Deputy Aud. Date

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS that **Kevin M. Hague, a single man**, the Grantor herein, for valuable consideration paid, grants with general warranty covenants to **Jessica M. Lefeld**, whose tax mailing address is 3008 State Route 707, Rockford, Ohio 45882, the following described real property:

Situated in the Township of Dublin, County of Mercer and State of Ohio, bounded and described as follows:

Being a parcel of land situated in Dublin Township, Mercer County, Ohio, in the Northwest Quarter of the Northwest Quarter of Section 31, Township 4 South, Range 2 East, being more particularly described as follows:

Beginning at a "P.K." nail at the northwest corner of said Section 31; thence, South 89° 57' 30" East, along the North line of the Northwest Quarter of said Section 31 and the centerline of State Route Number 707, a distance of Two Hundred Sixty-six and 38/100 (266.38) feet to a railroad spike; thence, South, a distance of Two Hundred Seventy-seven and 61/100 (277.61) feet to a 5/8 inch iron bar; thence, North 89° 57' 30" West, a distance of Two Hundred Sixty-six and 38/100 (266.38) feet to a railroad spike in the West line of said Northwest Quarter of Section 31; thence, North along the West line of said Northwest Quarter of Section 31 and the centerline of Township Line Road, a distance of Two-Hundred Seventy-seven and 61/100 (277.61) feet to the place of beginning.

Containing 1.698 acres of land, more or less, subject to all easements and right-of-way of record.

Reference is made to a survey of this area by Gordon L. Geeslin, Registered Surveyor 5372, dated April, 1981, on file in the County Engineer's Office.

Subject to: Legal highways, easements, restrictions of record, taxes, and assessments to date.

Prior Instrument Reference: Instrument No. 201900003559

Tax Parcel Number: 07-061200.0100

Tax Map Number: 02-31-100-001

Address of Property: 3008 State Route 707, Rockford, Ohio 45882

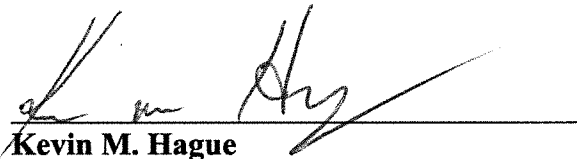
SUBJECT TO: Federal Home Loan Bank of Cincinnati's Affordable Housing Program
Welcome Home Retention as attached hereto as Exhibit A

Grantor and Grantee herein agree that the real estate taxes and assessments will be prorated to the date of closing.

Grantors hereby release all rights and expectancy of dower in the above described real estate.

A title examination was not performed during the preparation of this instrument.

Executed this 21 day of October, 2022

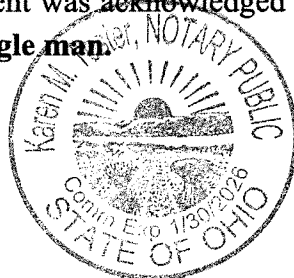


Kevin M. Hague

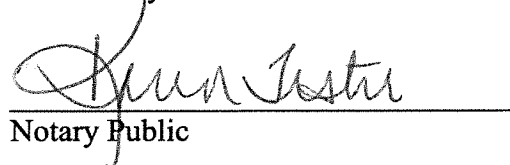
Notary Acknowledgement

STATE OF Ohio)
) ss.
COUNTY OF Marion)

The foregoing instrument was acknowledged before me this October 21, 2022,
by **Kevin M. Hague, a single man.**



Witness my hand and official seal.



Notary Public

This instrument prepared by: Evin Z. Bachelor, Attorney
PURDY, LAMMERS & SCHIAVONE, ATTYS.
113 East Market Street, P.O. Box 404
Celina, Ohio 45822

After recording, return to: Four Diamond Title Services LLC
405 Myers Road
Celina, Ohio 45822

EXHIBIT A

Welcome Home Retention Language

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.