

DESCRIPTION  
SUFFICIENT  
FOR TAX MAPPING PURPOSES

MAR 10 2023

MERCER COUNTY  
TAX MAP DEPARTMENT

**TRANSFERRED**

MAR 10 2023

RANDALL E. GRAPNER  
COUNTY AUDITOR  
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee 647.50  
The Grantor and Grantee of this deed have  
complied with the provisions of R.C. Sec 319,  
202 Randall E. Grapner Mercer County Auditor.

KS 3/10/2023  
Deputy Aud. Date

## OHIO WARRANTY DEED

### Know All Persons By These Presents

**That, Todd M. Ridder, a married man,** for valuable consideration paid,  
grants with general warranty covenants, to

**Ryan Henry Wilker**

whose tax mailing address is 5255 South Pointe Boulevard, Celina, Ohio 45822, the  
following real property:

Situated in the **TOWNSHIP** of **FRANKLIN, COUNTY** of **MERCER**, and **STATE** of **OHIO**, to-  
wit:

Being Lot Numbered One (1) of SOUTH POINTE SUBDIVISION FIRST ADDITION as shown  
on the recorded plat thereof as recorded in Plat Cabinet 1, Pages 261-262, subject to all  
easements, conditions and restrictions of record, and also subject to the Declaration of  
Covenants, Conditions, and Restrictions and Reservations of Easements as recorded in  
Official Records Volume 15, Pages 1013-1029, Mercer County Recorder's Office.

Tax Parcel I.D. #09-033000.0100 / Tax Map #09-20-282-006

Prior Deed Reference: Instrument #201800004037, Mercer County Recorder's Records.

Grantor and Grantee hereby acknowledge and agree that all real estate taxes and special  
assessments shall be prorated to the date of closing.

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.

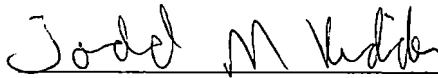
- (i) The FHLB Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598,  
is to be given written notice of any sale, transfer, assignment of title or deed such as to the  
Secretary of HUD, foreclosure, or refinancing of the unit by the household occurring during  
the AHP 5-year 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;

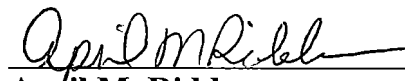
2. The subsequent purchaser, transferee, or assignee is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser);
  3. The amount of the AHP subsidy that would be required to be repaid is \$2500 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.

And for valuable consideration **Todd M. Ridder, a married man, and April M. Ridder, his wife**, do hereby remise and release unto the said Grantee, his heirs and assigns, all their right and expectancy of DOWER in the above-described premises.

**Dated:** March 7, 2023



**Todd M. Ridder**

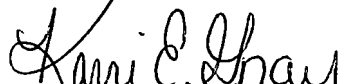


**April M. Ridder**

**STATE OF OHIO - COUNTY OF MERCER - ss:**

“This is an acknowledgement; no oath or affirmation was administered to the signers as a part of this notarial act.” Before me, as **Notary Public** in and for said County and State, personally appeared the above-named **Todd M. Ridder, a married man, and April M. Ridder, 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 on this 7 day of March, A.D. 2023.



**Notary Public for Ohio**  
**My Commission:**



**KARRI E. GRAY**  
**Notary Public\*State of Ohio**  
**My Commission Expires:**  
**November 13, 2026**  
**Recorded in Mercer County**