

DESCRIPTION
SUFFICIENT
FOR TAX MAPPING PURPOSES

MAY 07 2021

MERCER COUNTY
TAX MAP DEPARTMENT

TRANSFERRED

MAY 07 2021

RANDALL E. GRAPNER
COUNTY AUDITOR
MERCER COUNTY, OHIO

Exemption paragraph, conveyance Fee **\$ 682.50**
The Grantor and Grantee of this deed have
complied with the provisions of R.C. Sec 319,
202 Randall E. Grapner Mercer County Auditor.

[Signature] 5/7/2021
Deputy Aud. Date

GENERAL WARRANTY DEED

Eric T. Siebert, an unmarried man, of Mercer County, Ohio, Grantors, for valuable consideration, the receipt and sufficiency of which is hereby acknowledged, grants with general warranty covenants to **Trey M. Manger, of Mercer County, Ohio, Grantee**, whose tax mailing address is 125 Mallard Cove, Celina, Ohio 45822, his entire interest in the following real property situated in Mercer County, Ohio:

Situated in the Township of Jefferson, County of Mercer and State of Ohio, to-wit:

Being Lot Number Nine (9) of Mallard Cove Subdivision, as shown on the recorded plat of said Subdivision in Plat Cabinet 1, Pages 245 and 246, Recorder's Office, Mercer County, Ohio, subject to all restrictions, conditions and provisions recorded as said Plat and the zoning ordinances of Jefferson Township, Mercer County, Ohio.

DEED RESTRICTION PER ATTACHED "EXHIBIT A"

FOR PARCEL IDENTIFICATION AND VESTING PURPOSES ONLY:

Auditor's Parcel No.: 26-243700.0900 Tax Map No.: 09-05-401-018

Property Address: 125 Mallard Cove, Celina, Ohio 45822

Prior Instrument Reference: Mercer County Recorder O.R. Instrument No. 201900002357

Subject to all easements, conditions, legal highways, restrictions of record, and the lien of unpaid real estate taxes. **Real Estate Taxes shall be prorated to the date of the closing.**

Grantors hereby release dower interest in the above described real estate.

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

Executed this 6th day of May, 2021.

Eric T. Siebert
Eric T. Siebert

Notary Acknowledgement

STATE OF OHIO)
COUNTY OF Meigs) ss.

The foregoing instrument was acknowledged before me this 6th day of May, 2021 by **Eric T. Siebert, an unmarried man.**



Witness my hand and official seal.

Karen M. Tester
Notary Public

Instrument prepared by Evin Z. Bachelor, Attorney at Law, WRIGHT & MOORE LAW CO. LPA,
92 North Sandusky Street, Suite 300, Delaware, Ohio 43015.

EXHIBIT A

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 PO. 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.