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Tems. Schie HEATHER L. ENGEL HOFF

DIRECT DIAL: (513) 852-6022 E-MAIL: hlengel@woodlamping.com

May 12, 2005

Scot F. Lahrmer City Manager 6000 Mason-Montgomery Road Mason, Ohio 45040

RE:

Huff closing

644 Lindeman Lane, Mason, Ohio

Dear Scot:

Enclosed are the recorded Trustee's Deed and Owner's Policy of Title Insurance for the above property.

Please call if you have any questions regarding the enclosed.

Sincerely,

Heather L. Engel

Real Estate Paralegal

/he

Keturn to:

WOOD & LAMPING LLP 600 VINE STREET, SUITE 2500 CINCINNATI, OHIO 45202-2409

Sidwell No. 16-36-326-001



## TRUSTEE'S DEED

CAROLYN K. HUFF, Successor Trustee of the Wilburn C. O'Banion Revocable Living Trust dated April 14, 1999, for One Dollar (\$1.00) and other good and valuable consideration paid, grants with fiduciary covenants, subject to and excepting therefrom all non-delinquent real estate taxes and assessments, if any, and all zoning ordinances, legal highways, easements, reservations, limitations and restrictions of record, to CITY OF MASON, OHIO, a municipal corporation, whose mailing address is 6000 Mason-Montgomery Road, Mason, Ohio 45040, the real property described as follows:

real property described as follows:

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Lot 54 in Mason Meadows Subdivision to said Village, as the same is known and designated on the recorded plat thereof in Plat Book 3, Page 81, Warren County Recorder's Office.

Being the same premises conveyed to Grantor as evidenced by documents recorded in O.R. 3410, Page 950 and O.R. 1754, Page 642 of the Warren County, Ohio Records.

EXECUTED this 30th day of March, 2005.

Carolyn K. Huff, Successor Trustee of the Wilburn C. O'Banion Revocable Living Trust dated April 14, 1999

STATE OF OHIO	)	
	)	SS
COUNTY OF WARREN	)	

## AMERICAN LAND TITLE ASSOCIATION OWNER'S POLICY (10-17-92)

**Policy No. 72106-** 703009

## CHICAGO TITLE INSURANCE COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, CHICAGO TITLE INSURANCE COMPANY, a Missouri corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

- 1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
- 2. Any defect in or lien or encumbrance on the title;
- 3. Unmarketability of the title;
- 4. Lack of a right of access to and from the land.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title, as insured, but only to the extent provided in the Conditions and Stipulations.

In Witness Whereof, CHICAGO TITLE INSURANCE COMPANY has caused this policy to be signed and sealed as of Date of Policy shown in Schedule A, the policy to become valid when countersigned by an authorized signatory.

CHICAGO TITLE INSURANCE COMPANY

Issued by:

THOMAS M. WOEBKENBERG MARK S. RECKMAN ROCCINA S. NIEHAUS 600 Vine Street, Suite 2500 Cincinnati, Ohio 45202 513/852-6000 By: (18m1 Mfdie L

President

By:

ATTEST

Secretary

#### **EXCLUSIONS FROM COVERAGE**

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

- 1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
  - (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
- 3. Defects, liens, encumbrances, adverse claims or other matters:
  - (a) created, suffered, assumed or agreed to by the insured claimant;
  - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
  - (c) resulting in no loss or damage to the insured claimant;
  - (d) attaching or created subsequent to Date of Policy; or
  - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.
- 4. Any claim, which arises out of the transaction vesting in the Insured the estate or interest insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
  - (i) the transaction creating the estate or interest insured by this policy being deemed a fraudulent conveyance or fraudulent transfer: or
  - (ii) the transaction creating the estate or interest insured by this policy being deemed a preferential transfer except where the preferential transfer results from the failure:
    - (a) to timely record the instrument of transfer; or
    - (b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

## Chicago Title Insurance Company

### **SCHEDULE A**

File Number: 04-12-0886

Policy Number:

Amount of Insurance: \$ 105,000.00

Premium: \$ 603.75

Date of Policy: April 6, 2005 at 11:19 AM

1. Name of Insured:

CITY OF MASON, OHIO

2. The estate or interest in the land which is covered by this policy is:

Fee Simple

3. Title to the estate or interest in the land is vested in:

CITY OF MASON, OHIO

4. The land referred to in this policy is described as follows:

Lot 54 in Mason Meadows Subdivision to said Village, as the same is known and designated on the recorded plat thereof in Plat Book 3, Page 81, Warren County Recorder's Office.

CHICAGO TITLE INSURANCE COMPANY

SCHEDULE B

File Number: 04-12-0886

Policy Number:

## **EXCEPTIONS FROM COVERAGE**

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

- Any encroachment, easements, discrepancies, conflicts in boundary lines, variations or shortages in area or content or any other facts which an accurate survey would disclose.
- Roads, streams, ways or easements, if any, not shown of the public record, riparian rights and title to any filled-in lands.
- Storm sewer easement along rear lot line in favor of the City of Mason, as set forth at Plat Book 11, page 16 of the Warren County, Ohio records.
- Subject to the following recorded at Plat Book 3, Page 81 of the Warren County, Ohio records:

  - 30-foot setback line; and
     Residential use restrictions.



City of Mason

6000 Mason-Montgomery Road Mason, OH 45040 513-229-8510

Fax: 513-229-8511

March 30, 2005

Ms. Carolyn Huff 230 Kings Mills Road Mason, Ohio 45040

Dear Carolyn,

As discussed this morning at the closing of the property at 644 Lindemann Lane, you have requested and I have agreed to extend occupancy of the property until June 30, 2005. Please forward the \$400 monthly rent to my attention prior to the first of May and June. If you find you need additional time, the City is willing to work with you on this matter.

In addition, Larry Rudd, the City's facility manager will be contacting you to walk through the house at your convenience. He will also be the contact for the property in regards to turning over keys, utility transfer, etc. Effective this date, the City of Mason is responsible for insuring the property but contents and renter's insurance are your responsibility.

Thank you for working with the City of Mason on this transaction. If you have any questions, please let me know.

Sincerely.

Scot F. Lahrmer City Manager