JOSEPH E CORBINJR The ciled: 10-26-08
P.O. BOX 839
ROMNEY, W 26757-0839

73951

BOOK 478 PAGE 573

STANDARD BANK, PASB

THIS DEED, Made this 24th day of September, 2008, by and between Standard Bank, PaSB, grantor, party of the first part, and Joseph E. Corbin, Jr., grantee, party of the second part,

TO: DEED

JOSEPH E. CORBIN, JR.

WITNESSETH: That for and in consideration of the sum of Ten Dollars (\$10.00), cash in hand paid, receipt whereof being hereby acknowledged, and other good and valuable consideration deemed valid at law, the said party of the first part does, by these presents, grant and convey unto the said party of the second part, with Covenants of Special Warranty of Title, the following described lot, tract, or parcel of real estate, situate, lying and being in Romney District, Hampshire County, West Virginia, being more particularly described as follows, to-wit:

All that certain tract or parcel of real estate, together with the improvements thereon, and all rights, rights of way, easements, waters, minerals, oil and gas and appurtenances thereunto belonging, situate in Romney District, Hampshire County, West Virginia, being known and designated as Lot No. 15 of Community Knolls Subdivision, originally containing 5 acres, and now containing 6.927 acres, more or less, as shown on that certain plat as prepared by Richard L. Moreland, Professional Surveyor, dated March 28, 2007, which Plat of Survey is of record in the Office of the Clerk of the County Commission of Hampshire County, West Virginia, in Map Book 10, at page 275.

And being the same real estate conveyed unto Standard Bank, PaSB by deed of William C. Keaton, Trustee, dated July 3, 2008, and of record in the Office of the Clerk of the County Commission of Hampshire County, West Virginia, in Deed Book No. 475, at page 440.

The real estate herein conveyed is subject to the restrictive provisions of the Community Knolls Subdivision Declaration of Plat and Declaration of Protective Covenants, Conditions and Restrictions of record in the aforesaid Clerk's Office in Deed Book No. 321, at page 422, and is further subject to those certain Amended Declaration of Protective Covenants, Conditions and Restrictions of record in the aforesaid Clerk's Office in Deed Book No. 333, at page 702, which said restrictive provisions shall run with the land. Any transferee, as a condition of acceptance of a Deed to a lot, covenants and agrees to conform and abide by all of said restrictions, and to join in the Community Knolls Property Owners Association. By accepting this deed, the grantee acknowledges and

CARL, KEATON & FRAZER, PLLC ATTORNEYS AT LAW 56 E. MAIN STREET ROMNEY, WV 26757 accepts the privileges and obligations associated with membership in this property owners association as set forth in the aforesaid Community Knolls Dedication of Plat and Declaration of Protective Covenants Conditions and Restrictions, and do agree for itself, its successors, and assigns, to perform and carry out all duties and obligations arising out of the membership in said association.

For the consideration aforesaid, there is conveyed with said real estate the right to use that certain right of way thirty (30) feet in width, as shown on that certain plat of record in the aforesaid Clerk's Office, said right of way being within the bounds of the real estate herein conveyed, same to be used as a means of ingress and egress to an from County Route 10/2. Norman D. Reckart, Inc., a prior Grantor, has reserved for itself, its successors and assigns, and for subsequent lot owners of the former Tract D, Romney Orchards real estate, the right to use said right of way.

This conveyance is made expressly subject to any easements, conditions, restrictions, reservations and right of ways contained in duly recorded deeds, plats and other instruments constituting constructive notice in the chain of title to the property, hereby conveyed, which have not expired by a limitation of time contained therein or have otherwise become ineffective including any matters shown on any and all plats and surveys.

Although the real estate taxes may be prorated between the parties as of the day of closing for the current tax year, the grantee agrees to assume and be solely responsible for the real estate taxes beginning with the calendar year 2009, although same may still be assessed in the name of the grantor.

TO HAVE AND TO HOLD the aforesaid real estate unto the said grantee, together with all rights, ways, buildings, houses, improvements, easements, timbers, waters, minerals and mineral rights, and all other appurtenances thereunto belonging, in fee simple forever. I hereby certify, under penalties as prescribed by law, that the actual consideration paid for the real estate conveyed by the foregoing and attached deed is \$179,000.00. The grantor affirms that it is exempt from the tax withholding requirements of WV Code § 11-21-71b, as said transfer

CARL, KEATON & FRAZER, PLLC ATTORNEYS AT LAW 56 E. MAIN STREET ROMNEY, WV 26757

is pursuant to a foreclosure of a Mortgage Deed of Trust. WITNESS the following signature and seal:

STANDARD BANK, PASB

| BY: (SEAL) |
|--|
| Adthorized Officer |
| COUNTY OF Allahan, TO WIT: |
| I, Pamola J. Siebeat, a Notary Public, in and for the |
| county and state aforesaid, do hereby certify that / Land B. Harbard J. Authorized Officer for Standard Bank PaSB, whose |
| name is signed and affixed to the foregoing and attached deed dated the |
| 24th day of September, 2008, has this day acknowledged the same before |
| me in my said county and state. |
| Given under my hand and Notarial Seal this day of October, |
| 2008. Notary Public |

Notary Seal

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Pamela J. Siebert, Notary Public Monroeville Boro, Allegheny County My Commission Expires May 2, 2009

Member. Pennsylvania Association of Notaries

This instrument was prepared by William C. Keaton, Attorney at Law, Romney, West Virginia. njh/deeds.Corbin.StandardBankPaSB.2008.1009 spk.9.24.08

Carl, Keaton & Frazer, pllc Attorneys at Law 56 E. Main Street ROMNEY, WV 26757

| STATE OF WEST VIRGINIA, | Hampshire Co | ounty Commission | Clerk's Office |
|-------------------------|--------------|------------------|----------------|
|-------------------------|--------------|------------------|----------------|

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The foregoing Instrument, together with the certificate of its acknowledgment, was this day presented in said office Sharon H. Link and admitted to record.