# APPRAISAL OF REAL PROPERTY



# LOCATED AT 2215-2217 Morgan St Springfield, OH 45503 LINK & LINK W PT 9258;

# FOR

The Peoples Savings Bank 10 Monument Square Urbana, OH 43078

> AS OF 05/07/2021

> > BY

Curtis M Quimby STP Appraisal Services 30725 State Route 31 Richwood, OH 43344 419-674-1302 stpappraisal@outlook.com

# **Appraiser Independence Certification**

Indepe limited	hereby certify, I have followed the appraiser independence and any applicable state laws I may be required to the following:  I am currently licensed and/or certified by the state in My license is the appropriate license for the apprapraisal report.  I certify that there have been no sanctions against my to perform appraisals pursuant to the required guideling.	which the property to be appraised is located aisal assignment(s) and is reflected on the
or any compa to infli	sert that no employee, director, officer, or agent of any other third party acting as joint venture partner, in the partner or behalf of	dependent contractor, appraisal management ings Bank , influenced, or attempted of my appraisal through coercion, extention.
l furth followi	her assert that The Peoples Savings Bank ving prohibited behavior in our business relationship:	has never participated in any of the
1)	Withholding or threatening to withhold timely payme	nt or partial payment for an appraisal report;
2)	Withholding or threatening to withhold future busine threatening to demote or terminate me;	ess with me, or demoting or terminating or
3)	Expressly or impliedly promising future business, myself:	promotions, or increased compensation for
4)	Conditioning the ordering of my appraisal report or to bonus on the opinion, conclusion, or valuation to be requested from me;	he payment of my appraisal fee or salary or e reached, or on a preliminary value estimate
5)	Requesting that I provide an estimated, predetermine prior to the completion of the appraisal report, or a comparable sales at any time prior to my completion.	equesting that I provide estimated values or
6)	Provided me an anticipated, estimated, encouraged, proposed or target amount to be toaned to the borro for purchase transactions may be provided;	or desired value for a subject property or a wer, except that a copy of the sales contract
7)	Provided to me, or my appraisal company, or any appraisal company, stock or other financial or no	entity or person related to me as appraiser, n-financial benefits;
8)	Any other act or practice that impairs or attempts impartiality or violates law or regulation, including, (TILA) and Regulation Z, or the USPAP.	to impair my independence, objectivity, or but not limited to, the Truth in Lending Act
	( ) () ()	
Cinantd	1 1/2	/2021
Signature Curtis M C	Date 2010	005061
Appraiser		License or Certification #
OH State Title		/2021 OH ation Date of License or Certification State
SIGIO TRIC	cxpii	ation Date of License or Certification State
	17 Morgan St, Springfield, OH 45503 of Property Appraised	

# **USPAP ADDENDUM**

File No. 21040246CQ

Borrower	Timothy M Russell II		
Property Address	2215-2217 Morgan St		
City	Springfield	County Clark	Stale OH Zip Code 45503
Lender	The Peoples Savings I	sank	
This report	was prepared under the fo	ollowing USPAP reporting option:	
Apprai		- · · · · · · · · · · · · · · · · · · ·	n com local note a pro-
N wbhigh	arnoput	This report was prepared in accordance with USPAI	IP Stanoards Rule 2-2(a),
Restric	ted Appraisal Report	This report was prepared in accordance with USPAI	P Standards Rule 2-2(b).
Reasonabl	e Exposure Time		
My opinion	of a reasonable exposure tim	e for the subject property at the market value stated in th	hls report is: 90-180 days
Additional	Certifications		11111
	, to the best of my knowledge	and belief:	
_			
		n appraiser or in any other capacity, regarding the prope	erty that is the subject of this report within the
truee-y	ear period immediately prece	ding acceptance of this assignment.	
☐ THAVE	performed services, as an ac	praiser or in another capacity, regarding the property th	eat is the subject of this report within the three-year
		tance of this assignment. Those services are described	
1 '	ments of fact contained in this i	•	
			imiting conditions and are my personal, impartial, and unbiased
	analyses, opinions, and conclus		anning deviations and are my passeries impasses and analysis
			ct of this report and no personal interest with respect to the parties
involved.			
— I have no	bias with respect to the propert	y that is the subject of this report or the parties involved with	h this assignment.
		not contagent upon developing or reporting predetermined re	
			ng of a predetermined value or direction in value that favors the cause of
			subsequent event directly related to the intended use of this appraisal.
			ormity with the Uniform Standards of Professional Appraisal Practice that
	t at the time this report was pre		······································
		a personal inspection of the property that is the subject of th	his report.
			on(s) signing this certification (if there are exceptions, the name of each
individual pro	oviding significant real property:	appraisal assistance is stated elsewhere in this report).	
		•	
Additional	Comments		
Curtis M C	Quimby (Registered Real	Estate Appraiser Apprentice 2019005061) assi	isted on this appraisal.
		,	• •
1			
Į.			
1			
Annous			(ICODY ADDDAIGED / ) 'S
APPRAISER		. ( / SUPERVI	ISORY APPRAISER: (only if required)
	/ -	/.	W. V (W)
Signature:		Signature:	MH P With
Name: Curt	is M Quimby		Steve D Allen
Date Signed:			d: 05/10/2021
State Certification			ication#: 2006001656
	#: 2019005061	or State Lice	
State: OH	20.000001	State: OH	
	of Certification or License: 01		Date of Certification or License: 12/04/2021
Effective Date of		-	Appraiser Inspection of Subject Property:
	OUIVIEVE		N Sterior only from Street Interior and Exterior

# Small Residential Income Property Appraisal Report

File#	210402460	cq

Г	The purpose of this summary appraisal re	nort is to now	ide the landarict	one ne diby the	the akti	detrugah	Sinnorted arin	ion of the r	narket srakee	of the entire	ri proporti
			ina no icinic((f)	MARK TENNE DIE BEI			журолец ора	<del></del>			
	Property Address 2215-2217 Morgan	15[			Cily Spri				ale OH	Zip Code 45	2503
	Borrower Timothy M Russell II		Owner (	f Public Record	Kathie M	lacGillivr	ay	Co	unty Clari	<u> </u>	
	Legal Description LINK & LINK W.P.	Γ <u>9258;</u>									
	Assessor's Parcel # 3400700023311				Tax Year	2020		R.	E. Taxes \$	1,696.15	
<b>}-</b>	Neighborhood Name Suburban Spring			·	Map Refere	nce 44	220		nsus Tract		
Ы	Occupant Owner 🔀 Tenant 🗌 V		Special	Assessments \$	0		☐ PU£			per year	per month
8	Property Rights Appraised X Fee Simple			describe)	<u> </u>				·	<u> </u>	, , , , , , , , , , , , , , , , , , , ,
7	Assignment Type Purchase Transacti		ance Transaction	Other (de	regital						
	Lender/Client The Peoples Savings						ana, OH 43				
	is the subject property currently offered for sa									Yes No	
	Report data source(s) used, offering price(s),	and date(s).	The subject	t has not bee	en listed on	the ope	n market, bu	nt is selling	for \$29,0	00.	
	l 🔀 did 🔲 did not analyze the contract	for sale for the sc	object purchase tra	nsaction. Explain	the results of	the analysi	s of the contract	for sale or wh	y the analysi	was not	
	performed. with an informed buyer										n
H											-
ğ	Contract Price \$ 29,000 Date of C		3/2021 Is the		o or may of out	Ec record?	N Vac	C No Date	Sourcafel	Public Rec	
Ë	Is there any financial assistance (loan charge						May 163	the hereast	200106(3)		
CONTRACT	is diere any mancial assessance float chalds:			yment assistance	, etc.) to ne pa	no by any p	arty on benaa bi	ale oottower	ı	□ Y	es 🔀 No
O	If Yes, report the total dollar amount and desc	noe une xems to	ве раю,								
	<u> </u>										
	Note: Race and the racial composition of t	ne neighborhoo	od are not apprais								
E	Neighborhood Characteristic	S	tigation principles	2-4 Unit 1	lousing Trenx	s	indepolitation.	2-4 Unit	Housing	Present L	and Use %
	Location 🗌 Urban 🔀 Suburban	Rural	Property Values	Increasing	X Stabi		Declining	PRICE	AGE	One-Unit	70 %
	Buit-Up ☐ Over 75% ※ 25-75%		Demand/Supply		X In Ba		Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
								····			
Ω	Growth Rapid Stable	Slow	Marketing Time				Over 6 mths	10 Lo		Multi-Family	5 %
8	4		is Bird Rd to	he east, Spri	ng St to th	e west, (	Croft Rd to		gh 160	Commercial	15 %
Е	the north, and Kenton St to the so								ed. 60	0ther	5%
Ρ	Neighborhood Description The subje	ct property is	located in su	burban Spring	gfield, OH:	and gen	erally confort	ns to the p	properties	in the mark	et area.
H	There is access to goods and sen										
	within the community as well as su										
			<del></del>		-						
г	Market Conditions (including support for the a	bove conclusion	s) Gene	ral market c	onditions a	e well ac	nronerty va	uae annes	er to be st	able There	are no
	adverse conditions known by the a										
ı							n me area. r	oreciosure	sales pre	Sent Wither	file
	market do not appear to be having	j an influence	e on the trade	ional sales m	arket at th	is time.					
	<u> </u>							······································			· · · · · · · · · · · · · · · · · · ·
	Dimensions 69X45			3,105 sf			Rectangula		View N	l;Res;	
	Specific Youlud Classification CITA B2-	5			ow Densit					l;Res;	
			Zonii	g Description		y Single	Family Resid			l;Res;	
	Specific Zoning Classification CITY RS-: Zoning Comptiance 🔀 Legal 🗌 Legal	lonconforming (C	Zonii Grandfathered Use	ng Đescription   L	ng 🗌 Illega	y Single I (describe)	Family Resk	dence Dist			
	Specific Zoning Classification CITY RS-	lonconforming (C	Zonii Grandfathered Use	ng Đescription   L	ng 🗌 Illega	y Single I (describe)	Family Resk	dence Dist	rict		
	Specific Zoning Classification CITY RS - Zoning Compliance X Legal Legal regal Is the highest and best use of subject propert	lonconforming (C	Zonii Grandfathered Use r as proposed per	ng Description L No Zonir plans and specific	ng 🔲 Illega cations) the pr	y Single I (describe)	Family Resk	dence Dist	rict ło If No, de	scribe	Private
TE	Specific Zoning Classification CITY RS-Zoning Compliance ☑ Legal ☐ Legal Is the highest and best use of subject propert Utilities Public Other (describe)	ionconforming (6 y as improved (6	Zonii Grandfathered Use r as proposed per P	ng Description       No Zonir plans and specific ublic Other (de	ng 🔲 Illega cations) the pr	y Single I (describe)	Family Resk	dence Dist Yes ] I vements - Typ	rict ło If No, de	scribe Public	Private
SITE	Specific Ioning Classification CITY RS-I Zoning Compliance ☑ Legal ☐ Legal Is the highest and best use of subject propert Utilities Public Other (describe) Electricity ☑ ☐	lonconforming (d y as improved (o	Zonii Grandfathered Use r as proposed per P Water	ng Description     No Zonir plans and specific ublic Other (de	ng 🔲 Illega cations) the pr	y Single I (describe)	Family Resk  Off-site Impro	Yes I I  Vements - Typ ne asphalt	rict ło If No, de	scribe	Private
SITE	Specific Zoning Classification CITY RS-Zoning Compilance ☑ Legal ☐ Legal is the highest and best use of subject propert Utilities Public Other (describe)  Electricity ☑ ☐  Gas ☑ ☐	ionconforming (i y as improved (o	Zoni Grandfathered Use r as proposed per P Water Sankary Sewer	ng Description     No Zonir   No	ng Illega cations) the pr scribe)	y Single I (describe) esent use?	Family Resk  Off-site Impro  Street 2 lar  Alley none	Yes I I  Vements - Typ ne asphalt	rict Io If No, de e	Scribe Public	
SITE	Specific Zoning Classification CITY RS- Zoning Comptiance  Legal  Legal   Legal   Is the highest and best use of subject propert  Utilities Public Other (describe)  Electricity	Honconforming (i y as improved (o s Mo Fi	Zoni Grandfathered Use r as proposed per P Water Sanitary Sewer EMA Flood Zone	ng Description     No Zonir   No Zonir   Plans and specific   Ublic Other (de	ng Illega cations) the pr scribe) FEMA Map #	y Single I (describe) esent use?	Family Resk  Off-site Impro	Yes I I  Vements - Typ ne asphalt	rict Io If No, de e	scribe Public	
SITE	Specific Zoning Classification CITY RS- Zoning Compliance  Legal  Legal   Legal   Is the highest and best use of subject propert  Utilities  Public  Other (describe)  Electricity	Honconforming (i y as improved (o s Mo Fi typical for the ma	Zonii Grandfathered Use r as proposed per P Water Sankary Sewer EMA Flood Zone orket area?	ng Description     No Zonir   No Zonir   Plans and specific   Ublic Other (de	ng Illega cations) the pr scribe)  FEMA Map #	y Single I (describe) esent use? 4 3902 cribe	Off-site Impro Street 2 lar Alley none 3C0192E	Yes I I  Yes I I  Yenents - Type asphalt	rict to If No, de e FEMA Ma	Public  Public  Department of the control of the co	7/2010
SITE	Specific Zoning Classification CITY RS- Zoning Comptiance  Legal  Legal   Legal   Is the highest and best use of subject propert  Utilities Public Other (describe)  Electricity	Honconforming (i y as improved (o s Mo Fi typical for the ma	Zonii Grandfathered Use r as proposed per P Water Sankary Sewer EMA Flood Zone orket area?	ng Description     No Zonir   No Zonir   Plans and specific   Ublic Other (de	ng Illega cations) the pr scribe)  FEMA Map #	y Single I (describe) esent use? 4 3902 cribe	Off-site Impro Street 2 lar Alley none 3C0192E	Yes I I  Vements - Typ ne asphalt	rict ło if No, de e FEMA Ma	Scribe Public	7/2010
SITE	Specific Zoning Classification CITY RS- Zoning Compliance  Legal  Legal   Legal   Is the highest and best use of subject propert  Utilities  Public  Other (describe)  Electricity	Honconforming (i y as improved (o s Mo Fi typical for the ma	Zonii Grandfathered Use r as proposed per P Water Sankary Sewer EMA Flood Zone orket area?	ng Description     No Zonir   No Zonir   Plans and specific   Ublic Other (de	ng Illega cations) the pr scribe)  FEMA Map #	y Single I (describe) esent use? 4 3902 cribe	Off-site Impro Street 2 lar Alley none 3C0192E	Yes I I  Yes I I  Yenents - Type asphalt	rict to If No, de e FEMA Ma	Public  Public  Department of the control of the co	7/2010
SITE	Specific Zoning Classification CITY RS- Zoning Compliance  Legal  Legal   Legal   Is the highest and best use of subject propert Utilities  Public Other (describe) Electricity	Honconforming (i y as improved (o s Mo Fi typical for the ma	Zonii Grandfathered Use r as proposed per P Water Sarakary Sewer EMA Flood Zone urket area? ments, encroachm	ng Description   1   No Zonir plans and specific ublic Other (de	ng Illega cations) the pr scribe)  FEMA Map # fo If No, des tal conditions,	y Single I (describe) esent use? * 3902 cribe land uses,	Family Resk Off-site Impro Street 2 lar Alley none 3C0192E etc.)?	dence Dist Yes	rict  to If No, de  pe  FEMA Ma  S No	Public  Public  Do Date 02/1	7/2010 be
SITE	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  is the highest and best use of subject propert  Utilities  Public Other (describe)  Electricity  Gas	Ionconforming (i y as improved (o s Mo Fi yypical for the ma al factors (easer	Zonii Grandfathered Use r as proposed per P Water Sankary Sewer EMA Flood Zone riket area? ments, encroachm	ng Description   1   No Zonir plans and specific ublic Other (de	ng Illega cations) the pr scribe)  FEMA Map # fo If No, des tal conditions.	y Single I (describe) esent use?  4 3902 cribe land uses,	Family Resk Off-site Impro Street 2 lar Alley none 3C0192E etc.)?	Yes I I  Yes I I  Yenents - Type asphalt	rict fo If No, de te  FEMA Ma s  No	Public  Public  Do Date 02/1  If Yes, descrit	7/2010 be
SITE	Specific Zoning Classification CITY RS- Zoning Compliance  Legal  Legal   Legal   Is the highest and best use of subject propert Utilities  Public Other (describe) Electricity	Honconforming (i y as improved (o s Mo Fi typical for the ma	Zonii Grandfathered Use r as proposed per P Water Sankary Sewer EMA Flood Zone riket area? ments, encroachm	ng Description   1   No Zonir plans and specific ublic Other (de	ng Illega cations) the pr scribe)  FEMA Map # fo If No, des tal conditions,	y Single I (describe) esent use?  4 3902 cribe land uses,	Family Resk Off-site Impro Street 2 lar Alley none 3C0192E etc.)?	dence Dist Yes	rict  to If No, de  pe  FEMA Ma  S No	Public  Public  Do Date 02/1	7/2010 be
SITE	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  is the highest and best use of subject propert  Utilities  Public Other (describe)  Electricity  Gas	Ionconforming (i y as improved (o s Mo Fi yypical for the ma al factors (easer	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? ments, encroachm  Foundation e Slab   Cr	ng Description   1   No Zonir plans and specific ublic Other (de	ng Illega cations) the pr scribe)  FEMA Map # fo If No, des tal conditions.	y Single I (describe) esent use?  4 3902 cribe land uses, cription	Family Resk  Off-site Impro Street 2 lar Alkey none 3C0192E  etc.)?	dence Dist Yes	rict fo If No, de te  FEMA Ma s  No	Public  Public  Do Date 02/1  If Yes, descrit	7/2010 be
SITE	Specific Zoning Classification CITY RS-Zoning Compitance  Legal  Legal  Legal  Is the highest and best use of subject propert  Utilities  Public Other (describe) Electricity  Gas	s Mo Fi sypical for the ma al factors (easer	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachm Foundation te Slab	ng Description   1   No Zonkr plans and specific ublic Other (de	g lilega cations) the pr scribe)  FEMA Map # (o If No, des tal conditions,  Exterior Des Foundation V Exterior Waß	y Single I (describe) esent use?  4 3902 cribe land uses, scription	Family Resk Off-site Impro Stred 2 lar Alkey none 3C0192E etc.)?  material block/avg vin/avg	Yes I verments - Type a sphall	rict fo If No, de re  FEMA Ma s  No  Interior	Public  Public  Public  Public  Public  Virginia of the control of	7/2010 be
SITE	Specific Zoning Classification CITY RS- Zoning Compliance  Legal  Legal  Legal  Is the highest and best use of subject propert  Utilities  Public  Other (describe)  Electricity	s No Filippocal for the manal factors (easen	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone urket area? nents, encroachm  Foundation te Slab	ng Description I No Zonir No Zonir Plans and specific Ublic Other (de X	g Illega ations) the prescribe)  FEMA Map # (o If No, destal conditions,  Exterior Destruction Wall Roof Surface	y Single I (describe) esent use?  4 3902 cribe land uses, scription Vals	Family Resk  Off-site Impro Street 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg	Yes I verments - Type a sphall	FEMA Ma s No Interior FROOTS Walls Trim/Finish	Public  Public	7/2010 be
SITE	Specific Zoning Classification CITY RS- Zoning Compliance  Legal  Legal   Legal   Is the highest and best use of subject propert  Utilities  Public Other (describe)  Electricity	s No fi special for the manal factors (easer Concrete Full Basement Au itt Basement Fil	Zonii Grandfathered Use r as proposed per P Water Sarikary Sewer EMA Flood Zone urket area? nents, encroachm Foundation e Slab	ng Description I No Zonir No Zonir Plans and Specific Value	g Illega ations) the prescribe)  FEMA Map # for If No, destal conditions,  Exterior Destruction of Exterior Wall Roof Surface Gutters & Des	y Single I (describe) esent use? 4 3902 cribe land uses, scription Vals	Family Resk  Off-site Impro Street 2 lar Alley none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg	Yes I verments - Type a sphall	FEMA Ma S No Interior Floors Walls TrimsFinish Bath Floor	Public Pu	7/2010 be
SITE	Specific Zoning Classification CITY RS- Zoning Compliance  Legal  Legal   Legal   Is the highest and best use of subject propert  Billius  Public Other (describe)  Electricity	s Mo Fi spical for the manal factors (easer Concret Full Base Basement Ar it Basement Fi st. Outside	Zonii Grandfathered Use r as proposed per  P Water Sanatary Sewer EMA Flood Zone orket area? nents, encroachm  Foundation. te Slab	ng Description I No Zonir No Zonir Plans and specific Ublic Other (de X	g llega ations) the prescribe)  FEMA Map # to If No, destal conditions,  Exterior Des Foundation I Exterior Was Gutters & De Window Typ	y Single I (describe) esent use?  2 3902 cribe land uses, scription Walls 5	Family Resk Off-site Impro Street 2 lar Alkey none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg	Yes I ! Yes I ! Yes I ! Yes I ! Yenents - Tyge He asphalt Yes Yes Yes	FEMA Ma s No Interior FROOTS Walls Trim/Finish	Public  Public  Public  Public  Public  If Yes, describ  If Yes, describ  mater hw/avg dw/avg wd/avg yin/hw/a of fiber/tul	7/2010 be lals/condition avg
SITE	Specific Zoning Classification CITY RS-Zoning Compliance  Legal  Legal  Legal  Is the highest and best use of subject propert  Litities  Public Other (describe)  Electricity  Gas	s Mo Fi sypical for the ma al factors (easer Concret Fill Basement Fi st. Uside Evidence of	Zonii Grandfathered Use r as proposed per P Water Sarakary Sewer EMA Flood Zone riket area? nends, encroachm E Slab	ng Description   No Zonir   No Zonir   No Zonir   Plans and Specific   Ublic Other (de   X	g Illega attons) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Des Foundation Valle Roof Surface Gutters & Do Window Type Storm Sashiff	y Single I (describe) esent use?  2 3902 cribe land uses, scription Walls 5	Family Resk Off-site Impro Street 2 lar Alkey none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg	Yes I ! Yes I ! Yes I ! Yes I ! Yenents - Tyge He asphalt Yes Yes Yes	FEMA Ma s Mo Interior Floors Walls Him/Finish Bath Floor Bath Walnsc	Public Pu	7/2010 be lals/condition avg
SITE	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Litities  Public Other (describe)  Electricity  Gas	s Mo Fi spical for the manal factors (easer Concret Full Base Basement Ar it Basement Fi st. Outside	Zonii Grandfathered Use r as proposed per  P Water Saratary Sewer EMA Flood Zone riket area? nends, encroachm  Foundation te Slab	ng Description I No Zonir No Zonir Plans and specific Ublic Other (de X	g llega ations) the prescribe)  FEMA Map # to If No, destal conditions,  Exterior Des Foundation I Exterior Was Gutters & De Window Typ	y Single (describe) esent use?  4 3902 cribe land uses, scription Wals a mynspouts a nsulated	Family Resk Off-site Impro Stred 2 lar Alley none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg	Yes I ! Yes I ! Yes I ! Yes I ! Yenents - Tyge He asphalt Yes Yes Yes	FEMA Ma s S No Interior Floors Walls Trim/Finish Bath Wainso	Public  Public	7/2010 be lais/condition avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Leitlies  Public Other (describe)  Electricity	s Mo Files of the management Autit Basement Autit Basement Autit Dampne	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nends, encroachim  Foundation te Slab	ng Description I No Zonir No Zonir Plans and specific Ublic Other (de X	g Illega attons) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destroid attorned a	y Single (describe) esent use?  4 3902 cribe land uses, cription Vals s myspouts n sulated	Family Resk Off-site Impro Stred 2 lar Alkey none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avq vin/avg thermal/avg mesh/avg enities	Yes I verments - Type a sphall	FEMA Ma s S No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainsc None Orivewa	Public  Public  Public  If yes, descrit  If Yes, descrit  mater  hw/avg  dw/avg  yn/hw//ot  fiber/ful  Car Storage	7/2010 be lais/condition
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Leitlies  Public Other (describe)  Electricity	s Mo Fi yybcal for the ma all factors (easer  Concret Full Bas Basement A iit Basement Fi sel. Outside Evidence of Dampne	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachin e Slab	ng Description   1   No Zonkr plans and specific ublic Other (de	g Illega ations) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destruction Wall Roof Surface Gutters & De Window Typ Storm Sash/ Screens	y Single I (describe) esent use?  # 3902 cribe land uses, cription Vals s munspouts ensulated Americal # 2	Family Resk Off-site Impro Street 2 lar Alley none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg enlites	Yes I I Yes I I Yes I I Yes I I Yements - Typ ne asphalt  Yes Yes Yes Yes Yes Yes Yes Yes	FEMA Ma s No  Interior Floors Walls Trimt/Finish Bath Floor Bath Wainso None Driveway Su	Public  If Yes, descrift  Material  hw/avg  dw/avg  wd/avg  vin/hw/atot  fiber/ful  Car Storage  y # of Cars  rface	7/2010 be lals/condition
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Leitlies  Public Other (describe)  Electricity	s Mo Files of the management Autit Basement Autit Basement Autit Dampne	Zonii Grandfathered Use r as proposed per  Water Sanatary Sewer EMA FRod Zone orket area? nents, encroachm  E Slab	ng Description       No Zonic   No Zonic   Plans and Specific ublic Other (de	g Illega ations) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destruction Wall Roof Surface Gutters & De Window Typ Storm Sash/ Screens	y Single (describe) esent use?  4 3902 cribe land uses, cription Vals s myspouts n sulated	Family Resk Off-site Impro Street 2 lar Alkey none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg entites	Yes I !  Yes I !  Yes I !  Yennents - Type  The asphalt  Yes  S/condition !  Gre(s) # 0  Tood	FEMA Ma s No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainsc  None Driveway Su Garage	Public  Fiver  Maker	7/2010 be lials/condition avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Leitlies  Public Other (describe)  Electricity	s Mo Fi yybcal for the ma all factors (easer  Concret Full Bas Basement A iit Basement Fi sel. Outside Evidence of Dampne	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachin e Slab	ng Description       No Zonic   No Zonic   Plans and Specific ublic Other (de	g Illega ations) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destruction Wall Roof Surface Gutters & De Window Typ Storm Sash/ Screens	y Single I (describe) esent use?  # 3902 cribe land uses, cription Vals s muspouts e nsulated  Am 2(s) # 2 ck none	Family Resk Off-site Impro Street 2 lar Alley none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg enlites	Yes I !  Yes I !  Yes I !  Yennents - Type  The asphalt  Yes  S/condition !  Gre(s) # 0  Tood	FEMA Ma s No  Interior Floors Walls Trimt/Finish Bath Floor Bath Wainso None Driveway Su	Public  If Yes, descrift  Material  hw/avg  dw/avg  wd/avg  vin/hw/atot  fiber/ful  Car Storage  y # of Cars  rface	7/2010 be lials/condition avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Leitlies  Public Other (describe)  Electricity	s No Fi yybcal for the ma al factors (easer  Concret Full Bas Basement A it Basement Fi st. Outside Evidence of Dampne	Zonii Grandfathered Use r as proposed per P Water Sarakary Sewer EMA Flood Zone riket area? ments, encroachm E Slab	ng Description       No Zonic   No Zonic   Plans and Specific ublic Other (de	g   Illega ations) the pr scribe)  FEMA Map # (o If No, des tal conditions,  Exterior Des Foundation Vall Roof Surface Gutters & De Window Typ Screens    Key Surface Surface Gutters   Window Typ Surface Sur	y Single (describe) esent use? 4 3902 cribe land uses, cription Vals s muspouts ensulated Am 2(s) # 2 ck none	Family Resk Off-site Impro Street 2 lar Alkey none 3C0192E etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg entites	Yes I !  Yes I !  Yes I !  Yennents - Type  The asphalt  Yes  S/condition !  Gre(s) # 0  Tood	FEMA Ma s No  Interior Floors Walls Trim/Finish Bath Floor Bath Wainsc  None Driveway Su Garage	Public  Fiver  Maker	7/2010 be lals/condition avg b/avg
JPROVEMENTS SITE	Specific Zoning Classification CITY RS- Zoning Compilance  Legal  Legal  Legal  Legal  Is the highest and best use of subject propert  Littles  Public Other (describe)  Electricity  Gas	s Mo Fi sypical for the ma lal factors (easen Concret Fill Bas Basement Ai it Basement Fi st. Outside Evidence of Dampne FWA Other Cooling	Zonii Grandfathered Use r as proposed per P Water Sarakary Sewer EMA Flood Zone riket area? ments, encroachm E Slab	ng Description         No Zonir plans and specific ublic Other (de	g   Illega attons) the prescribe)  FEMA Map # for If No, destate conditions.  Exterior Des Foundation Valle (Surface Surface) to the prescribe of the prescribe	y Single (describe) esent use?  4 3902 cribe land uses, cription vals s nsulated Am es(s) # 2 cone	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg enlites  □ □ Woodstor  ▼ Fence w  ▼ Porch c	Yes I !  Yes I !  Yes I !  Yements - Tyg  te asphalt  Yes  S/condition  G  G  G  G  G  G  G  G  G  G  G  G  G	FEMA Ma s Mo None  Interior Floors Walls Thim/Finish Bath Hoor Bath Wainsc None Driveway Su G Graport Att.	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compliance  Legal  Legal  Legal  Is the highest and best use of subject propert  Litities  Public Other (describe)  Electricity  Gas	s Mo Fi sypical for the ma al factors (easer  Concret Fill Basement Fi st Codes  Pulsal Basement Fi st Dutside  Vidence of Dampne  FWA Other Cooling Individus ge/Oven 2	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? ments, encroachm  Foundation e Slab	g Description       No Zonir plans and specific ublic Other (de	FEMA Map # do If No, destal conditions.  Exterior Des Foundation \( \)  Exterior Wall Screens  Finance Foundation \( \)  Exterior Wall Screens  Finance Foundation \( \)  Finance Foundation \( \)  Finance Foundation \( \)  Exterior Des Foundation \( \)  Finance Foundati	y Single (describe) esent use?  4 3902 cribe land uses, cription Vals s muspouts ensulated  Am e(s) # 2 ch ne cone	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg enlites 2	Yes I   Verments - Tyge he asphalt	FEMA Ma  S Mo  Interior Floors Walls Mone Driveway Su G Garage Carport Att. Other (descri	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Litities  Public Other (describe)  Electricky  Gas	s Mo Fi typical for the ma al factors (easer  Concret Fill Bas Basement A it Basement Fi St. Outside Evidence of Dampne FWA Other Cooling Individual	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachm  Foundation e Slab	ng Description I No Zonir No Z	FEMA Map # to If No, destal conditions,  Exterior Des Foundation Y Exterior Wal Roof Surface Window Typy Storm Sashin Screens  Fleiplace Pallo/De Other O Macrox Bath(s)	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg enities    Woodstor   Fence w   Porch c	Yes I   I   I   I   I   I   I   I   I   I	FEMA Ma s Mo No Interior Floors Walls TrimuFinish Bath Wainso Mone Driveway Su Garage Aut. Other (descriving Area	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS- Zoning Compitance  Legal  Legal  Legal  Is the highest and best use of subject propert  Utilities  Public  Cther (describe)  Electricity	s Mo Fil ypkal for the mall factors (easer III) Basement Fil Basement Autil Basement Fil Dunyhear Outside Evidence of Dampne FWA Other Cooling Individual ge/Oven 2 oms	Zonii Grandfathered Use r as proposed per  P Water Sarakary Sewer EMA Flood Zone siket area? nends, encroachm  Foundation te Slab	g Description       No Zonir plans and specific ublic Other (de	g   Illega ations) the prescribe)  FEMA Map # to If No, destal conditions,  Exterior Destal conditions,  Exterior Wall Roof Surface & Do Window Typ Storm Sashal Screens  Fireplace   Patio/De   Pool no   Do Macros Bath(s) Bath(s)	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg enities	Yes I verments - Type as a sphall be a sph	FEMA Ma s S No Interior Floors Walls Trim/Finish Bath Hoinso None Driveway Su Garage Carport All. Other (descriving Area	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compitance  Legal  Legal  Legal  Is the highest and best use of subject propert  Letting  Legal	s Mo Fi sypkal for the ma al factors (easer  Concret Full Bas Basement A iit Basement Fi st. Outside Evidence of Dampne FWA Other Cooling Individual ge/Oven 2 poms oms	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachin le Slab	ng Description I No Zonir No Z	g   Illega ations) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destal conditions.  Exterior Wall Roof Surface Gutters & Do Window Typ Storm Sashin Screens  Freplacin Pation Other Pool Inc. Other Pool Inc. Other Pation Bath(s) Bath(s)	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg vin/avg enities  [	Yes I verments - Type as a sphall season dition I version I versio	FEMA Ma s S No  Interior Floors Walls Trimt/Finish Bath Hoor Bath Wainsc None Driveway Su Garage Cappet Att. Att. Att. Att. Att. Att. Att. At	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS- Zoning Compitance  Legal  Legal  Legal  Legal  Is the highest and best use of subject propert   Utilities  Public  Other (describe)  Electricity	s No Fi yybcal for the ma al factors (easer  Concret Fill Bas Basement A iit Basement Fi Evidence of Dampne  FWA Other Coofing Individu ge/Oven 2 ooms ooms	Zonii Grandfathered Use r as proposed per  P Water Sarakary Sewer EMA Flood Zone siket area? nends, encroachm  Foundation te Slab	ng Description I No Zonir No Z	g   Illega ations) the prescribe)  FEMA Map # to If No, destal conditions,  Exterior Destal conditions,  Exterior Wall Roof Surface & Do Window Typ Storm Sashal Screens  Fireplace   Patio/De   Pool no   Do Macros Bath(s) Bath(s)	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg vin/avg enities  [	Yes I verments - Type as a sphall be a sph	FEMA Ma s S No  Interior Floors Walls Trimt/Finish Bath Hoor Bath Wainsc None Driveway Su Garage Cappet Att. Att. Att. Att. Att. Att. Att. At	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compitance  Legal  Legal  Legal  Is the highest and best use of subject propert  Letting  Legal	s Mo Fi sypkal for the ma al factors (easer  Concret Full Bas Basement A iit Basement Fi st. Outside Evidence of Dampne  FWA Other Cooling Individu ge/Oven 2 coms coms coms	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachin le Slab	ng Description I No Zonir No Z	g   Illega ations) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destal conditions.  Exterior Wall Roof Surface Gutters & Do Window Typ Storm Sashin Screens  Freplacin Pation Other Pool Inc. Other Pool Inc. Other Pation Bath(s) Bath(s)	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg vin/avg enities  [	Yes I verments - Type as a sphall season dition I version I versio	FEMA Ma s S No  Interior Floors Walls Trimt/Finish Bath Hoor Bath Wainsc None Driveway Su Garage Cappet Att. Att. Att. Att. Att. Att. Att. At	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS- Zoning Compitance  Legal  Legal  Legal  Legal  Is the highest and best use of subject propert   Utilities  Public  Other (describe)  Electricity	s Mo Fi sypkal for the ma al factors (easer  Concret Full Bas Basement A iit Basement Fi st. Outside Evidence of Dampne  FWA Other Cooling Individu ge/Oven 2 coms coms coms	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachim le Slab	ng Description I No Zonir No Z	g   Illega ations) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destal conditions.  Exterior Wall Roof Surface Gutters & Do Window Typ Storm Sashin Screens  Freplacin Pation Other Pool Inc. Other Pool Inc. Other Pation Bath(s) Bath(s)	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg vin/avg enities  [	Yes I verments - Type as a sphall season dition I version I versio	FEMA Ma s S No  Interior Floors Walls Trimt/Finish Bath Hoor Bath Wainsc None Driveway Su Garage Cappet Att. Att. Att. Att. Att. Att. Att. At	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS- Zoning Compitance  Legal  Legal  Legal  Legal  Is the highest and best use of subject propert   Utilities  Public  Other (describe)  Electricity	s Mo Fi sypkal for the ma al factors (easer  Concret Full Bas Basement A iit Basement Fi st. Outside Evidence of Dampne  FWA Other Cooling Individu ge/Oven 2 coms coms coms	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachim le Slab	ng Description I No Zonir No Z	g   Illega ations) the prescribe)  FEMA Map # to If No, destal conditions.  Exterior Destal conditions.  Exterior Wall Roof Surface Gutters & Do Window Typ Storm Sashin Screens  Freplacin Pation Other Pool Inc. Other Pool Inc. Other Pation Bath(s) Bath(s)	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Stred 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg vin/avg enities  [	Yes I verments - Type as a sphall season dition I version I versio	FEMA Ma s S No  Interior Floors Walls Trimt/Finish Bath Hoor Bath Wainsc None Driveway Su Garage Cappet Att. Att. Att. Att. Att. Att. Att. At	Public  Public  Public  Public  Public  If Yes, describe  Mater  hw/avg dw/avg w/n/hw/s of fiber/ful  Car Storage  # of Cars # of Cars # of Cars	T/2010  be  lals/condition  avg b/avg
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Litities  Public Other (describe)  Electricky  Gas	s Mo Fi yypkal for the ma al factors (easer  Concret Fill Bas Basement A it Basement Fi st. Outside Fvidence of Dampne FWA Other Cooling Individu ge/Oven 2 oms oms oms	Zonii Grandfathered Use r as proposed per  P Water Sankary Sewer EMA Flood Zone riket area? nents, encroachm  Foundation e Slab	ng Description I No Zonir No Z	FEMA Map # for If No, destal conditions, the property of the p	y Single I (describe) esent use?  # 3902 cribe land uses,  cription Wells s muspouts muspouts muspouts g ck none none none vave  1,	Family Resk  Off-site Impro Street 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg mesh/avg enities    Woodston   Fence w   Porch c   Washer/Dry   152 Square Fe   Square Fe   Square Fe	Yes I !  Yes I !  Yes I !  Yes verments - Type  Be asphalt !  Ye easphalt !  Yes    Ye	FEMA Ma s S No Interior Floors Walls Trim/Finish Bath Wainso None Driveway Su Garage Carpon Att. Other (descriving Area Ming Area Ming Area Ming Area Ming Area	Public  Public  Public  If yes, descrit	T/2010 be lais/condition avg b/avg  0 0 BuR-in
	Specific Zoning Classification CITY RS-Zoning Compitance  Legal  Legal  Legal  Is the highest and best use of subject propert  Cher (describe)  Electricity  E	s No Fi sypkal for the ma al factors (easer  Concret Full Base Basement Ar it Basement Fi st. Outside Fividence of Dampne Fividence of Individual geroven geroven 2 oms	Zonii Grandfathered Use r as proposed per  P Water Sarakary Sewer EMA Flood Zone siket area? nersks, encroachm  Foundation te Slab	ng Description I No Zoniv No Zoniv plans and specific ublic Other (de X	g   Illega ations) the principle of the	y Single (describe) esent use?  4 3902 cribe land uses, cription Wals s munspouts nsulated Am els) # 2 ck none none vave : 1, 1,	Family Resk  Off-site Impro Street 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg enities	Yes I I Verments - Type he asphalt be asphal	FEMA Ma s S No Interior Floors Walls TrimsFinish Bath Hoinsc None Driveway Su Garage Carget All Other (descriving Area wing Area wing Area	Public  Public  Public  If yes, descrit	7/2010 be lais/condition avg b/avg  0 0 BuR-in
	Specific Zoning Classification CITY RS-Zoning Compilance  Legal  Legal  Legal  Is the highest and best use of subject propert  Litities  Public Other (describe)  Electricky  Gas	s No Fi sypkal for the ma al factors (easer Concret Fill Basement A int Basement	Zonii Grandfathered Use r as proposed per  P Water Sarakary Sewer EMA Flood Zone siket area? nends, encroachin le Slab	g Description I No Zonir No Zonir No Zonir Plans and specific Ublic Other (de X	g   Illega ations) the prescribe)  FEMA Map # to If No, destal conditions,  Exterior Destal conditions,  Exterior Wall Roof Surface Su	y Single (describe) esent use?  4 3902 cribe land uses, cription Wals s mynspouts nsulated Am els) # 2 ck none none vave : 1, 1,	Family Resk  Off-site Impro Street 2 lar Alley none 3C0192E  etc.)?  material block/avg vin/avg shingle/avg alum/avg vin/avg thermal/avg enities	Yes I I Verments - Type he asphalt be asphal	FEMA Ma s S No Interior Floors Walls TrimsFinish Bath Hoinsc None Driveway Su Garage Carget All Other (descriving Area wing Area wing Area	Public  Public  Public  If yes, descrit	7/2010 be lais/condition avg b/avg  0 0 BuR-in

BEG Photo over	nhudest d-fl-t-	selee	rhio-						ncome Pro													
Ase there any	his acquaince	BCIES OF A	suver	se congluo	ns t	urac allec	t me k	radinty, so	undness, or structur	as er r	egaty	oi uie	рюренут			5 (	<u> </u>	NO II	tes,	Descr	ioe.	
Does the proj	perty generally c	enform to	the	neighborho	od	(function	nal utifit	y, style, co	ondition, use, constr	uctio	n, etc	.)?		X	res 🔲 No	lf No	o, de	scribe				
la tha assault				רים ע-		52 0	. 16	Van dara														
tz me broben	ty subject to rent	COURDIT		Ye	\$	⊠ N	D R	Yes, desci	IDE													
The followin	u nronarties re	nraceni	the	most cian	enl	simila	nos 1	gronimala	tres eldssenmes	al N	noneri	les to	the such	hiert 1	oronarty This	an:	ahrsi	e ic	inten	nied to	0 51	mont the
	the market ren						i, allu	proximate	comparable rem	oi p	орен	100	BIC 340	ojeca	wohert, mis	011	oty 34	3 13	II ILCI	1000 1	0 31	poor us
FEA	NTURE		SUB.	ECT	Ť		COMP	RABLE RI	NTAL # 1	Г	0	OMPA	VRABLE R	ENTAL	#2			COM	PAR	ABLER	ENT	AL # 3
	15-2217 Mo				1	1011 J				12		loung				11			_			
	oringfield, OF				-1		•	OH 455	03	ı			OH 455	505							503	
Proximity to S	Subject			urithing is		0.76 n						iles S				0.9	95 n	nies	NΝ	V		
Current Mont		\$		82		GENERAL SERVICE	1000		\$ 1,075			MACE.		\$	1,050	See.				Hates	\$	950
RenVGross B	<del>-</del>	\$		0.36 sq.f	ì.		Silvery.		\$ 0,44 sq.ft.		3,000		ergelativi •	\$	0.54 ક્વૃતિ.				0.00	100000	\$	0.43 sq.lt.
Rent Control		Yes		No	4		X N					Q ι		40						4000		
Data Source Date of Leas		Owne			-			#42605	02				5#4267¢	43					.511	1003	737	
Location	c(3)	Month N;Res		·		Monthl N;Res					nthly Res	<del>/</del>					Res					
Actual Age		92				96				140						96			No   No   MLS#10037   MLS#10037   No   Size   Sq. Ft.			
Condition		C4			_	C4				C4						C4		sint Size Sq. Ft. Ba 2,220 1.0 1,110	_			
Gross Buildir	ng Area			2,30	_				2,436	<del></del>					1,960							2,220
		Rm Cou	nt	Size	1	Rm Cou	nì	Słze	Monthly Rent	₽m	Coun	ı	Size	1.0	onthly Rent	рm	Cou	int	onder St lekil, OH 455 les NW  No MLS#10037  Size Sq.Fl. Ba 2,220 1.0 1,110		Monthly Rent	
Unit Breakdo	ryn			Sq. fl	٠.			Sq. Ft.		I			Sq. Ft.	1	· · · · · · · · · · · · · · · · · · ·				-	· · · · · · · · · · · · · · · · · · ·	1	
		Tot Br	+			Tot Br		2,436		1		Ва	1,960		1,050	_	+					950
Unit # 1		6 3	_					1,218			3	1.0	980		550							475
Unit # 2 Unit # 3		6 3	1.	0 1,15	2	6 3	1.0	1,218	\$ 500	5	2	1.0	980	1	500	5	3	1.0	4	1,110	1)	475
Unit # 4		$\vdash$	┼─		╅		-		\$	├				1			╁	+-	+		5	
Utërties Inclu	ded	Water	an	i Trash	7	Sewer	Wat	er, Tras	h	Se	wer.	Wat	er, Tras	sh		w:	ater	and	Tra	ash	1.	
			34111	4 11W011	Ť	001101		01, 1700	••		*****		0., 110.	21.1			<u> </u>	4,,,,	,,,,			
Rent Sched	ule: The apprai	ser must	reco	ncile the aç	pE	cable ind	licated	monthly m	arket rents to provid	le an	opink	on of th	ne market	rent fo	v each unitin (	he si	ubjec	ct prop	erty.			
Rent Sched		ser must ases		ncile the aç	_		Sicated .	gegveste	Actual Rents	e an	opink	on of th	ne market	rent fo		00	iolnik		_			vasiviškos k
	Le	Lease	gijes Sales		_		HANNEN.	Pe	Actual Rents Unit	e an	opiak	Tota	al	Selection.	P		nit nit	n of M	arket			Total
Unit #	Begin Da	ases Lease	Date	End Date		SA (2)	Ficated .	Per ished	Actual Rents Unit Furnished	e an		AN EX	al ts	66 (66) (	P Infurnished	Op er U	nit		arket			Total Rents
Unit #	Begin Date	Lease le	Date	End Date monthly	\$10		HANNEN.	Per ished 425	Actual Rents Unit Furnished  \$	e an	opiak \$	Tota	al ts 425	66 (66) (	P Infurnished 47	<b>0</b> p er U	nit	n of M	arket		\$	Total Rents 478
Unit #	Begin Da	Lease le	Date	End Date	\$10	SA (2)	HANNEN.	Per ished	Actual Rents Unit Furnished  \$	e an		Tota	al ts	66 (66) (	P Infurnished	<b>0</b> p er U	nit	n of M	arket			Total Rents 478
Unit #	Begin Date	Lease le	Date	End Date monthly	\$10	SA (2)	HANNEN.	Per ished 425	Actual Rents Unit Furnished  \$	ie an		Tota	al ts 425	66 (66) (	P Infurnished 47	<b>0</b> p er U	nit	n of M	arket			Total
Unit # 1 2 3	Begin Date month	Lease e y	Date	End Date monthly	2.40	\$ \$	Unfurr	Per ished 425	Actual Rents Unit Furnished \$	le an	\$	Tota	al ts 425 400	\$ \$	P Infurnished 47	0p	nit L	n of M	arket	RABLE RENT. r St OH 45503 W  \$ 5 0 #1003731  Size Sq. Ft. 2,220 1,110 \$ 5 1,110 \$ 5 rash  d \$ \$	Total Rents 478	
Unit # 1 2 3 4 Comment on \$425/mon	Begin Da Monthi Monthi Monthi	Lease le y Y	Date is re	End Date monthly monthly nting for		\$ Total	Unfurr 11 Actua	Per ished 425 400 I Monthly I	Actual Rents  (Unit Furnished  \$ \$  Rent  (Remize)		\$	Tota	425 400 825	S Total Other	P. Jnfurnished 47 47 47 Gross Monthly Monthly incom	Oper Un	nit nit	Furnis	arket	ded to su  BLE RENT/ St 145503  Size Q. Ft.   1,110 \$ 1,110 \$ 1,110 \$  Sish  Rent  Rent  S  S  S  S  S  S  S  S  S  S  S  S  S	Total Rents 475 475	
Unit # 1 2 3 4 Comment on \$425/more as long te	Begin Da monthi monthi monthi ni lease dala nth and unit	Lease le ly y y Unit 1	Date is re	End Date monthly monthly nting for for \$40	0	\$ Total Other Total	Unfurr of Actua er Mont	Per ished 425 400 1 Monthly 1 Monthly	Actual Renks    Unit   Furnished   \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$	Tota Ren	425 400 825 825	total Other	P. Jnfurnished 47 47 Gross Monthly Monthly Incon	Oper United States	nit nit temia	Furnis	arket	Rent	\$ \$	Total Rents 475
Unit # 1 2 3 4 Comment or \$425/mor as long te	Begin Da' monthi monthi monthi liease dala nth and unit i	Lease le ly y Unit 1 2 is rer	Date is re	End Date monthly monthly nling for for \$40	0	\$ Total Other	Unfurr al Actua er Mont al Actua er [	Per lished 425 400 1 Monthly Income 1 Monthly I Sewer	Actual Renks    Unit   Furnished     \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$ \$	Tota Ren	825 825 h collection	total Other Total on	P P Infurnished 47 47 47 Gross Monthly Monthly Incom Estimated Mon Cable	Oper United States of the Control of	sinlor nit temis Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unit # 1 2 3 4 Comment or \$425/mor as long to Utilities inclu	Begin Da monthi monthi n lease dala nth and unit erm tenants. Ided in estimatecon actual or estin	Lease le ly y Unit 1 2 is rer	Date is re	End Date monthly monthly nling for for \$40	0	\$ Total Other	Unfurr al Actua er Mont al Actua er [	Perished 425 400 1 Monthly Income 1 Monthly Income 1 Sewer	Actual Renks    Unit   Furnished     \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$ \$	Tota Ren	825 825 h collection	total Other Total on	P P Infurnished 47 47 47 Gross Monthly Monthly Incom Estimated Mon Cable	Oper United States of the Control of	sinlor nit temis Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Rents 475 475
Unit # 1 2 3 4 Comment or \$425/mor as long te	Begin Da monthi monthi n lease dala nth and unit erm tenants. Ided in estimatecon actual or estin	Lease le ly y Unit 1 2 is rer	Date is re	End Date monthly monthly nling for for \$40	0	\$ Total Other	Unfurr al Actua er Mont al Actua er [	Perished 425 400 1 Monthly Income 1 Monthly Income 1 Sewer	Actual Renks    Unit   Furnished     \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$ \$	Tota Ren	825 825 h collection	total Other Total on	P P Infurnished 47 47 47 Gross Monthly Monthly Incom Estimated Mon Cable	Oper United States of the Control of	sinlor nit temis Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unit # 1 2 3 4 Comment or \$425/mor as long to Utilities inclu	Begin Da monthi monthi n lease dala nth and unit erm tenants. ided in estimatecon actual or estin	Lease le ly y Unit 1 2 is rer	Date is re	End Date monthly monthly nling for for \$40	0	\$ Total Other	Unfurr al Actua er Mont al Actua er [	Perished 425 400 1 Monthly Income 1 Monthly Income 1 Sewer	Actual Renks    Unit   Furnished     \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$ \$	Tota Ren	825 825 h collection	total Other Total on	P P Infurnished 47 47 47 Gross Monthly Monthly Incom Estimated Mon Cable	Oper United States of the Control of	sinlor nit temis Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unit # 1 2 3 4 Comment on \$425/mor as long to Utilies inclu	Begin Da monthi monthi n lease dala nth and unit erm tenants. ided in estimatecon actual or estin	Lease le ly y Unit 1 2 is rer	Date is re	End Date monthly monthly nling for for \$40	0	\$ Total Other	Unfurr al Actua er Mont al Actua er [	Perished 425 400 1 Monthly Income 1 Monthly Income 1 Sewer	Actual Renks    Unit   Furnished     \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$ \$	Tota Ren	825 825 h collection	total Other Total on	P P Infurnished 47 47 47 Gross Monthly Monthly Incom Estimated Mon Cable	Oper United States of the Control of	sinlor nit temis Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unit # 1 2 3 4 Comment on \$425/mor as long to Utilities inclu	Begin Dar monthi monthi niease data nth and unit erm tenants. ded in estimated on actual or estin tenants.	Lease Lease le Y  Unit 1 2 is rer  I rents lated ren	Date is re	End Date monthly monthly nting for for \$40: Electric doller mod	0	S Tota Oth Tota S Wat y income	Unfurr al Actua er Mont al Actua er [ e (inclu	Perished 425 400 1 Monthly Income 1 Monthly Income 1 Monthly Income 3 Sewer ding perso	Actual Renks    Unit   Furnished     \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Oil	\$ \$ \$ \$ Un	Tota Reni	825 h collections rentin	total Other Total on	P P Infurnished 47 47 47 Gross Monthly Monthly Incom Estimated Mon Cable	Oper United States of the Control of	sinlor nit temis Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unk # 1 2 3 4 Comment or \$425/mor as long te Utibles inclu	Begin Dar monthi monthi niease data nth and unit erm tenants. ded in estimated on actual or estin tenants.	Lease Lease le Y  Unit 1 2 is rer  I rents lated ren	Date is re	End Date monthly monthly nting for for \$40: Electric doller mod	0	S Tota Oth Tota S Wat y income	Unfurr al Actua er Mont al Actua er [ e (inclu	Perished 425 400 1 Monthly Income 1 Monthly Income 1 Monthly Income 3 Sewer ding perso	Actual Renks  r Unit  Furnished  \$ \$  Rent  \$ (Remize)  ncome  Gas  nal property)	Oil	\$ \$ \$ \$ Un	Tota Reni	825 h collections rentin	total Other Total on	P P Infurnished 47 47 47 Gross Monthly Monthly Incom Estimated Mon Cable	Oper United States of the Control of	sinlor nit temis Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unit # 1 2 3 4 Comment or \$425/mori	Begin Da monthi monthi niease dala nth and unit erm tenants. ded in estimatec on actual or estin tenants.	Lease Lease le ly Ly Lonit 1 2 is rer lrents lated ren arch the	Date is re- sting sand	End Date monthly monthly nting for for \$40i  Electric d other most	O 1lhl	Tota Oth Tota Wat ly income	Unfurr al Actua er Mont al Actua er [ e (inclu	Perished 425 400 1 Monthly Income 1 Monthly I Sewer ding perso	Actual Renks  r Unit  Furnished  \$ \$ Rent  a (Remize)  ncome  Gas  nal property)  r and comparable se	Oil Bles.	\$ \$ \$ Un	Tota Ren'	825 825 825 825 825 825 825 826 826	Total Other Total an	P. Jnfurnished 47 47 47 Gross Monthly Monthly Incon Estimated Mon Cable \$425/mon	Remine (N	oinlor nit temii Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unit # 1 2 3 4 Comment or \$425/mor as long te Utilities incluted to long term  I 🌠 did	Begin Dar monthi monthi monthi ni ease dala nth and unit arm tenants. Ided in estimate on actual or estin tenants.	Lease le lease le ly Y Y Long 12 is rer la rents la rent the did not did not lease says the large says la rent	Date is re- sting sand	End Date monthly monthly nting for for \$40i  Electric d other most	O 1lhl	Tota Oth Tota Wat ly income	Unfurr al Actua er Mont al Actua er [ e (inclu	Perished 425 400 1 Monthly Income 1 Monthly I Sewer ding perso	Actual Renks  r Unit  Furnished  \$ \$  Rent  \$ (Remize)  ncome  Gas  nal property)	Oil Bles.	\$ \$ \$ Un	Tota Ren'	825 825 825 825 825 825 825 826 826	Total Other Total an	P. Jnfurnished 47 47 47 Gross Monthly Monthly Incon Estimated Mon Cable \$425/mon	Remine (N	oinlor nit temii Inco	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unk # 1 2 3 4 Comment or S425/mor as long te Utites inclu Comments or long term	Begin Dar monthl monthl monthl had unit and unit erm tenants.	Lease  Lease  Y  Y  Unit 1  2 is rer  arch the	Date is resting	End Date monthly monthly nting for for \$400  Electric dother mod	O nthi	\$ Total Other Other Total Other Total Other Total Other Total Other Total Othe	Unfurr  al Actua er Mont al Actua er [ e (inclu	Perished 425 400 1 Monthly I hly Income 1 Monthly I Sewer ding perso	Actual Renks  r Unit  Furnished  \$ \$  Rent  \$ (Remize)  ncome  Gas  nal property)  r and comparable select property for the	Oil Street	\$ \$ \$ \$ Un	Tota Ren'	825 825 825 825 826 h collections rentin	Total Other Total Start of the	P. Jnfurnished 47 47 47 Gross Monthly Monthly Incon Estimated Mon Cable \$425/mon	Ren Ren Ren Ren Ren Ren Ren Ren	olakor nit it temisi Inco liber and	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unk # 1 2 3 4 Comment or \$425/mori as long te Utities inclu Comments or long term  I Da did My research Data Sourcei My research	Begin Dar month! month! month! niease data nth and unit; erm tenants. ded in estimated on actual or estimated the number. did not rese	Lease  Lease  Y  Y  Unit 1  2 is rer  renis  arch the  did not ditor did not	Date is resting	End Date monthly monthly nting for for \$400  Electric dother mod	O nthi	\$ Total Other Other Total Other Total Other Total Other Total Other Total Othe	Unfurr  al Actua er Mont al Actua er [ e (inclu	Perished 425 400 1 Monthly I hly Income 1 Monthly I Sewer ding perso	Actual Renks  r Unit  Furnished  \$ \$ Rent  a (Remize)  ncome  Gas  nal property)  r and comparable se	Oil Street	\$ \$ \$ \$ Un	Tota Ren'	825 825 825 825 826 h collections rentin	Total Other Total Start of the	P. Jnfurnished 47 47 47 Gross Monthly Monthly Incon Estimated Mon Cable \$425/mon	Ren Ren Ren Ren Ren Ren Ren Ren	olakor nit it temisi Inco liber and	Furnis Evenis	whet	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unk # 1 2 3 4 Comment or \$425/mor as long te Utibles inclu Comments or long term  I 🎑 did  My research Data Source! My research Data Source!	Begin Dar monthi	Lease le Y Y Y Unit 1 2 is rer Irenis arch the did not did tor did not did tor did not	Date is re is re is and crevea	End Date monthly monthly nting for for \$400  J Electric d other mon	o nthi	\$ Total Other Total Wat Wat yincome	Unfurr  Jacqua al Actua  Jacqua al Actua  Jacqua al Actua  Jacqua  Jac	Perished 425 400 1 Monthly I hly Income 1 Monthly I Sewer ding perso of the subject the come	Actual Renks  r Unit  Furnished  \$ \$  Rent  \$ (Remize)  ncome  Gas  nal property)  r and comparable select property for the	Oil Siles.	\$ \$ \$ Un	Tota Ren	825 825 825 h collections rentin	t t \$  Total Other Total on ag for	P. Jnfurnished 47 47 47 Gross Monthly Monthly Incon Estimated Mon 3 425/mon 3 5 425/mon 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Remaisser sales	init  temi: Inco ther and	n of M: Furnis ree) me	witel shed	Rent	\$ \$ \$ \$	Total Renis 475 475 950 950
Unk # 1 2 3 4 Comment or \$425/mor as long te Utibles inclu Comments or long term  I 🎑 did  My research Data Source! My research Data Source!	Begin Dar monthi	Lease le Y Y Y Unit 1 2 is rer Irenis arch the did not did tor did not did tor did not	Date is re is re is and crevea	End Date monthly monthly nting for for \$400  J Electric d other mon	D sal	\$ Total Other Total Wat Wat yincome	Unfurr  Jacqua al Actua  Jacqua al Actua  Jacqua al Actua  Jacqua  Jac	Perished 425 400 1 Monthly I hly Income 1 Monthly I Sewer ding perso of the subject the come	Actual Renks  r Unit  Furnished  \$ \$  Rent  a (Remize)  ncome  Gas  nal property)  r and comparable sales for the	Oil siles.	\$ \$ \$ Un  frot, years	Tota Ren	825 825 h collections rentin	t t s s s s s s s s s s s s s s s s s s	P. Jnfurnished 47 47 47 Gross Monthly Monthly Incon Estimated Mon 3 425/mon 3 5 425/mon 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Remine (it is sale sale	init  temi: Inco ther and	runk :	witet shed	renti	\$ \$ \$ \$ \$ \$ \$ \$	Total Renis 475 475 950 950
Unk # 1 2 3 4 Comment or \$425/mor as long te the thing term  I 🔯 did  My research Data Sourcer My research Data Sourcer Report the re	Begin Dar monthi	Lease le Y Y Y Unit 1 2 is rer Irenis arch the did not did tor did not did tor did not	Date is re is re is and crevea	End Date monthly monthly nting for for \$400  J Electric d other mon	D sal	\$ Total Other Total Wat by Income	Unfurr  Jacqua al Actua  Jacqua al Actua  Jacqua al Actua  Jacqua  Jac	Perished 425 400 1 Monthly I hly Income 1 Monthly I Sewer ding perso of the subject the come	Actual Rents  Furnished  Furnished  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Oil siles.	\$ \$ \$ Un  frot, years	Tota Ren	825 825 h collections rentin	t t s s s s s s s s s s s s s s s s s s	P Infurnished 47 47 47 Gross Monthly Monthly incon Estimated Mon Cable S425/mon	Remine (it is sale sale	init  temi: Inco ther and	runk :	witet shed	renti	\$ \$ \$ \$ \$ \$ \$ \$	Total Rents 475 475 950 950 6or \$400 as
Unk # 1 2 3 3 4 Comment or S425/mor as long te Utites inclu Comments or long term  I 🔯 did  My research Data Source My research Data Source Report the re  Date of Price of Price of Price	Begin Dar monthl monthl monthl monthl nite assed data nith and unit terms tenants.  ded in estimated on actual or estimated in estimated or estimate	Lease le Y Y Y Unit 1 2 is rer Irenis arch the did not did tor did not did tor did not	Date is re ating Ls and revea	End Date monthly monthly nting for for \$400  Electric d other mod  I amy prior all any prior ysis of the	oo	\$ Total Other Total Wat by Income	Unfurr  Jacqua al Actua  Jacqua al Actua  Jacqua al Actua  Jacqua  Jac	Per ished 425 400 1 Monthly Income 1 Monthly Income 1 Monthly I Sewer ding person the subject the subj	Actual Rents  Furnished  State of the subject property  Actual Rent  Ren	Oil siles.	\$ \$ \$ Un  frot, years	Tota Ren	825 825 826 h collections renting	Total Other Total on og for	P Infurnished 47 47 47 Gross Monthly Monthly incon Estimated Mon Cable S425/mon	Remine (it is sale sale	init  temi: Inco ther and	rof M: Furnis  Re) me  LINX:	2 is	renti	\$ \$ \$ \$ \$ \$ \$ \$	Total Rents 475 475 950 950 6or \$400 as
Unk # 1 2 3 4 Comment or S425/mori as long te Utities inclu Comments or long term  I 🔯 did  My research Data Source My research Data Source Report the re Date of Prior Price of Prior Data Source	Begin Dar month!  month!  niease data nth and unit germ tenants.  ded in estimated on actual or estin tenants.  did to trese  did to trese  did to trese  fig. per au south of the rese  fig. per au south of the rese  fig. sale/firansfer sale/firansfer sale/firansfer (s)	Lease le	Date is re ating Ls and revea	End Date monthly monthly nting for for \$400  Electric d other mod  I any prior al any prior ysis of the er audific	o nihi sai	\$ Total Other Total Wat by Income	Unfurr  Jacqua al Actua  Jacqua al Actua  Jacqua al Actua  Jacqua  Jac	Per ished 425 400 1 Monthly Income 1 Monthly Income 1 Monthly I Sewer ding person the subject property of the come r history o	Actual Renks  Furnished  Structure  Rent  Rent  Rent  Remize	Oil siles.	\$ \$ \$ Un  frot, years	Tota Ren'	825 825 826 h collections renting	Total Other Total on ag for ale of the sective of the section of t	P Infurnished 47 47 47 Gross Monthly Monthly incon Estimated Mon Cable S425/mon	Remine (it is sale sale	into nit  teminit Inco nite and nite an	rof Mi	2 is	renti renti	\$ \$ \$ \$ \$ \$ \$ \$	Total Rents 475 475 950 950 6or \$400 as
Unk # 1 2 3 4 Comment or \$425/mor as long te Utilities inclu Comments or long term  I	Begin Dar monthi	Lease le YY YY Unit 1 2 is rer lease le	Date is retaining sale of the	End Date monthly monthly nting for for \$40  ] Electric d other mon or transfer i el any prior ysis of the er audife 5/07/202	oo sal	\$ Total Other Total Water Street Total Other Total Oth	Unfurr  al Actua er Mont al Actua er [ e (Inctu	Perished 425 400  1 Monthly I hly Income 1 Monthly I Sewer ding perso of the subje of the come er history o	Actual Rents  Furnished  Furnished  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Oil three	\$ \$ \$ Un  If not, years r prior	Tota Ren'	825 426 825 825 825 b collections renting	Total Other Total Star of the Control of the Contro	P. Jufurnished 47 47 47 Gross Monthly Monthly incon Estimated Mon Cable [ \$425/mon  Sate of this app the comparable additional prior	Remine (it they are sale sale 2	olator nit temis Inco other and	page	2 is CO.	renti MPARA itor 021	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Total Rents 475 476 950 950 950 SALE # 3
Unik # 1 2 3 4 Comment or \$425/mor as long te the third thir	Begin Dar monthi monthi monthi monthi ni ease data nth and unit arm tenants. died in estimate in actual or estin tenants.  did not rese  did not rese  did sol rese  TEM  Sale/Transfer  Sale/Transfer  Sale/Transfer  e of Data Source  rior sale or trans  design Dar Data Source  graph of the rese  rior sale or trans  design Dar Data Source  graph of Dat	Lease le l	Date  Series	End Date monthly monthly nothing for for \$400  Electric d other mod at lany prior ll any prior ysis of the er audifus 5/07/202 he subject	o o o o o o o o o o o o o o o o o o o	Tota Other Tota Other Tota Vision Tota Vision Visio	Unfurrent all Actual al Ac	Per ished 425 400 1 Monthly Income I	Actual Renks  r Unit  Furnished  \$   Rent  a (Remize)  ncome    Gas      nal property)  r and comparable se  ect property for the le  parable sales for the  f the subject proper  COMPARABLE  er auditor  5/07/2021  es   h	of of three systems are sales.	\$ \$ \$ \$ Un  If not, years r prior	Tota Ren'	825 425 400 825 825 826 606ctions renting	Total Other Total	P.  Jinfurnished 47 47 47  Gross Monthly Monthly incon Estimated Mon Cable Cable S425/mon  Jate of this app the comparable additional prior ABLE SALE #	Remine (ithly ) 0 th a	olation nit	ref Mires	2 is COM	renti itor 021 aínec	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Total Rents 475 475 950 950 950 SALE # 3
Unik # 1 2 3 4 Comment or \$425/mor as long te United sinclu Comments or long term  I 🎑 did  My research Data Source My research Data Source Report the re  Date of Prior Price of Prior Data Source Effective Dat Analysis of philastory for history for history for history for history for	Begin Dar monthi	Lease le	Date  is resting  sale of reveal  analytic points of the control o	End Date monthly monthly niting for for \$400  Electric d other mod at transfer I any prior ysis of the er audito 5/07/202 he subject omparable	Sal	Total Other Total	Unfurre  al Actua er Mont al Actua er [ e (inclu e subje transfers o transfers transfe	Per ished 425 400 1 Monthly Income 1 Monthly Income 1 Monthly I Sewer ding person of the subject property of the subject property of the subject property of the come I history of the subject property of the subject propert	Actual Rents  Furnished  Structure  Rent  Gremize  Gremize)  ncome  Gram Gram  Gram property)  Franct comparable seed property  Comparable sales for the subject property  Franction Comparable sales for the comparable sales for the comparable sales for the comparable sales for the subject property for the comparable sales for the comparable sale	of of three systems are save have	\$ \$ \$ \$ Un  If not.  years  r prior  # 1	Total Ren'	825 825 825 826 826 826 826 826 827 827 828 827 828 828 828 826 828 828 828 828	Total Other Total	P. Jnfurnished 47 47 47 Gross Monthly Monthly facon Estimated Mon Cable [ Cable [ \$425/mon  Sale of this app the comparable additional prior ABLE SALE #	Remine (it is sale sale sale sale sale sale sale sal	olation nit	page	2 is COM	renti itor 021 ainec 36 m	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Total Rents 475 475 950 950 950 SALE # 3
Unik # 1 2 3 4 Comment or \$425/mort as long te thistees included the second term  I odd fide thistees included the second term  I odd fide thistees included the second term as course My research Data Source My research Data Source Effective Data Analysis of phistory for history for phistory	Begin Dar monthi	Lease le	Date  is resting  sale of reveal  analytic points of the control o	End Date monthly monthly niting for for \$400  Electric d other mod at transfer I any prior ysis of the er audito 5/07/202 he subject omparable	Sal	Total Other Total	Unfurre  al Actua er Mont al Actua er [ e (inclu e subje transfers o transfers transfe	Per ished 425 400 1 Monthly Income 1 Monthly Income 1 Monthly I Sewer ding person of the subject property of the subject property of the subject property of the come I history of the subject property of the subject propert	Actual Renks  r Unit  Furnished  \$   Rent  a (Remize)  ncome    Gas      nal property)  r and comparable se  ect property for the le  parable sales for the  f the subject proper  COMPARABLE  er auditor  5/07/2021  es   h	of of three systems are save have	\$ \$ \$ \$ Un  If not.  years  r prior  # 1	Total Ren'	825 825 825 826 826 826 826 826 827 827 828 827 828 828 828 826 828 828 828 828	Total Other Total	P. Jnfurnished 47 47 47 Gross Monthly Monthly facon Estimated Mon Cable [ Cable [ \$425/mon  Sale of this app the comparable additional prior ABLE SALE #	Remine (it is sale sale sale sale sale sale sale sal	olation nit	page	2 is COM	renti itor 021 ainec 36 m	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Total Rents 475 475 950 950 950 SALE # 3

Small Residential Income Property Appraisal Report File# 21040246CQ

	There are 1 compara	ble prop	oerties (	currently	offered	for sal	e in the	subject neighborho	od rang	ging in	price from	n \$ 39,900			39,90		
	There are 5 compara	ble sale	s in the	subject	neighb	orhood	within the	past twelve month	ns rangi	ing in sa	le price	from \$ 25,000		k	\$ 42,	000	
	FEATURE Address 0.047.14	··	SUBJEC	I	4051		PARABLE		4000			SALE # 2	400		ARABLES	SALE#3	
	Address 2215-2217 Mo	•					rds Ave				ds Ave	,		Jaspe		-na	
ı	Springfield, OF Proximity to Subject		3	(350-25)		gueia. miles i	<u>OH 45!</u> NW	JV3		gtield, miles t	OH 459 JW	)U3		glieki. miles l	OH 459	103	
ı	Sale Price	\$		29,000				\$ 35,000		··nico l	2000.05	\$ 25,000	V.,, U	unico I		\$	40,200
Ĭ	Sale Price/Gross Bldg. Avea	\$		59 sq.ft	\$	16.	91 sq.ft.		\$	10.6	3 sq.ft		\$	16.	50 sq.ft.	gynese:	
	Gross Monthly Rent	\$		950			950		\$		825		\$		1,075		
ı	Gross Rent Muhiptier	•		30,53		-	36.84		<u> </u>		30.30				37.40		
ø	Price per Unit	\$		14,500			17,500		5		12,500		\$		20,100		
	Price per Room Price per Bedroom	\$		2,417 4,833			3,500 7.000		\$		2,500 6,250	na dayar san basar 1999 Jangaran	\$		3,350 6,700	200000000	operations Statistical
	Rent Control		s 🔀 i			s X				5 🔀 f				s ( <b>X</b> ) i		4 - 1 1 1 5 - 1 1	
ı	Data Source(s)	SOATA				rd/aud						24 DOM:96			5#4260	52 DON	1:70
ı	Verification Source(s)	19,000			stree	t view	tax care		stree	t view/	tax card	}	stree	view/	tax card		
ı	VALUE ADJUSTMENTS	DES	SCRIPTI	ON		ESCRIP	TION	+(-) Adjustment		ESCRIPT	ION	+(-) Adjustment		ESCRIP	non	+(-) Ad	justment
	Sale or Financing Concessions				Amil				Armi.				Amnl				
H	Date of Sale/Time	\$1.021X	gagarak i Hiladiya	unune trevi Association	Conv	<u>;U</u> :1;Unk			Conv	;0 :0:Unk			Conv	;0 9:Unk		-	
	Location	N:Re	S		N;Re		·		N;Re				N;Re			l	
	Leasehold/Fee Simple		Simple			Simple			£	Simple				Simple			
	Site	3,105	sf		5850	sf			7600	sf			5000				
	View	N Re			N:Re				N;Re				N;Re			ļ	
d	Design (Style)	Color	nia!		Color	nial			Color	nial			Color	ial			
ð	Quality of Construction Actual Age	Q4 92			Q4 125				Q4 107				Q4 96				
þ	Condition	92 C4			C4				C4				96 C4			<b> </b>	
¥	Gross Building Area			2,304	Ľ		2,070	+1,200			2,352				2,436		-700
9	Unit Breakdowπ	Total	Bdrms	Balhs		Borms	Baths		Total		Baths			Bdrms	Baths		
Z.	Unit # 1	6	3	1.0	5	3	1.0		5	2	1.0	+1,000		3	1.0	ļ	0
Ë	Unit # 2	6	3	1.0	5	2	1.0	+1,000	5	2	1.0	+1,000	6	3_	1.0	<del>                                     </del>	0
SALESCOM	Unit # 3 Unit # 4				<del> </del>	<del>                                     </del>	<del> </del>		-					L	ļ	-	
ű	Basement Description	1,152	Sq.F	t.	628s	l fOsfin			1176	sf0sfin			1236	ı sf0sfin	· · · · · ·		
ŝ	Basement Finished Rooms	0			0				0				0				
	Functional Utility	avera	ge		ачега	ge			avera	ge			avera			ļ	
ď.	Heating/Cooling	f/a			f/a				f/a				fla c/			<u> </u>	-1,500
	Energy Efficient Items Parking On/Off Site	none			none				none				none			<del>                                     </del>	4 000
	Parking Unifor Site Porch/Patio/Deck	None porch			2dw porci	n/patio			2dw porci				1gd2 porci				-1,000
		10101	<u></u>		1,0101				120,01				20,01	·			
								ļ									
			Contractor of		ļ				<u> </u>	-			<u> </u>				
	Net Adjustment (Total) Adjusted Sale Price			erisii Rigala	<b></b>	<del>X)+</del>	63 %	\$ 2,200	Net Ad		]- 80 %	\$ 2,000	Net At		⊠ - 8.0 %	\$	-3,200
	of Comparables				Net Ad Gross	-	0.0	\$ 37,200			~,~	\$ 27,000	1	•	8.0 % 8.0 %	s	37,000
		SP Comp/	# td Coma	Units)	\$		18,600		\$		13,500		\$	<u> </u>	18,500		
	Adjusted Price Per Room (44)	SP Comp/	# of Comp	Rooms)	\$		3,720		\$		2,700		\$		3,083		
	Adjusted Price Per Bedrm (Adj.)	_			\$		7,440		1\$		6,750		\$		6,167	Significant of the second of t	
		\$ 10	6,866	X	2		Units = \$		Value	per GBA	<u> </u>	14.68 X 6.785 X	2,30	•	GBA = \$	•	33,823
	Value per Rm. Summary of Sales Comparison :				12 citation			\$ 38,004 ators of value.	l vaine			6,785 A every subject can	6 be co		Bdms. = d to "ide		40,710
	comparable sales, the app								search								ort
	has been made to confor																
	2. Comp 2 made adjustme	ents fo	r less l	edroom	ıs in u	nit 1 ar	ıd less b	edrooms in unit	2. Con	np 3 ma	ace actu	stments for more	GLA	havin	g centra	air, and	
	more garage space.																
	Indicated Value by Sales Compa	rison Ar	proach	\$ 33	.000												
7	Total gross monthly rent \$		50			multiplie	r (GRM)	35	= \$	33,2	50		Indicat	ed value	by the Inc	ome Appr	oach
ä	Comments on income approach											ed on the comps ch					
I INCOM	makes the value at \$33,250.																
	Indicated Value by: Sale:	s Come	arison A	\pproach	• -	2 000		Income Appr	nach ¢	22.0	EO.	Cost Appro	ach (if	develo	2 (bar		
	This is an "appraisal rep	<del>-</del>		<del></del>		3,000				33,2			and th	ae 1610	vo) 4		
	THIS IS OUT DUDINISM TOD	oit.	uee d	uaviie0	appra	aloc19	oo uikid	uum anu statell	iont O	. 10116111	a eatig	(1911 <u>9</u> )		····			
z																	
¥																	
	This appeals of the section of the s	- In <sup>11</sup>		A-1		Man	. nla	nd ener(F11	n 1}- '	hade of	a hear	haliad pandaba 41-	J 13-4 1		nante ke	n hee-	
RECONCILIATION	This appraisal is made 🔀 "a completed. 🔲 subject to the	as as". De folio:	12 [] 13 []	object to	COMPLE Iteration	econ pe rs nn 1	r prans a be hade	no specifications of a hypothetical r	n ine t conditiv	oasis Ol 1 that th	a nypou e seoaire	neuca: continion tha or atterations have	rune i ⊧been	npraver remoo	nents hav	re oeen Subiari	to the
9	following required inspection																
1	given or implied. No llab Based on a complete visu																
	Based on a complete visu conditions, and appraiser's	Centific Mitted	ection	or the i	nterior Locini	and e	the mark	reas of the subjected that the	ned o	perty, of f the re	enned S val prop	cupe of work, sla enty that is the s	uemen ublect	of as	sumption : report	is and il Is	miung
ß	s as of 33,000 to applicables	ecitiiit		niy (oo) 7/2021	, obui	, whic	h is the	date of inspecti	ion and	the e	ar prop (fective	date of this appi	aisal.	es un:	report		

Small Residential Income	Property Appraisal Report	File# 21040246CQ

It should be noted that a thorough search of sales in the subjects market	neighborhood was completed back through 04/2019 in an attempt to
locate the best comparable sales. All comps have sold within the last 24 n	nonths making all comps used good indictors of value for the subject
property since the market has remained steady for the last 12-24 months	in this market area. All comps are located within 1.00 miles and are
located in the same or similar type areas. There are comparables not utilit	zed due to being superior to the subject. All major features were
bracketed in the appraisal. All comparables utilized were used due to their	overall similarity to the subject. The subject is a 2.0 story colonial style
duplex that has been maintained as needed over the years. The subject is	s planned to have drywall work done with some drywall work complete.
Water heater, cabinets, countertops, bathroom all in unit 2 have been rep	laced. The appraiser was informed that unit 1 is renting for \$425/ month
and unit 2 is being rented for \$400/month including water and trash. Mark	et rent suggests that the total monthly rent for both units is \$950. The
appraiser utilized the best comparables available in their opinion. The inco	me approach was also given weight due to the rent for the subject and
based off of rent within the market of the subject.	
NOTE: At times the appraiser encounters conflicting data from MLS data,	
will use the data that in his opinion, is the most accurate and reliable for the	e report
The 5% other land use in the neighborhood section of this report mainly c	onsists of parks, schools, and vacant land.
Prior appraisals of this property in last 3 years: The appraiser has not con	apleted any services on the subject within the last 3 years.
EXPOSURE TIME: The estimated length of time that the property interes	
hypothetical consummation of a sale at market value on the effective date	e of the appraisal.
Comment: Exposure time is a retrospective opinion based on an analysis	of past events assuming a competitive and open market
No value is given to any personal property items that may convey in this t	ransaction.
There is no effect on the marketability of the subject due to being located	near commercial properties because comparables utilized are within a
similar distance to commercial properties.	
Market reaction for the adjustments made were based on paired sales fr	
knowledge of the local market area. The paired sales analysis was not at	
analysis for this specific property but it has been utilized in the past and a	djustments are based on the appraiser experience and knowledge of the
local market reaction in this area.	
	······································
	·
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ons.
	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculative. Support for the opinion of site value (summary of comparable land sales or other methods for est	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculative. Support for the opinion of site value (summary of comparable land sales or other methods for est	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculative. Support for the opinion of site value (summary of comparable land sales or other methods for est	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.	ons. imating site value)  Site value is determined by allocation method of
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data	OPINION OF SITE VALUE =\$ 7,000
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data	OPINION OF SITE VALUE \$ 7,000  OPINION OF SITE VALUE \$ \$ \$ \$
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data	OPENDON OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)	OPINION OF SITE VALUE\$ 7,000  OPINION OF SITE VALUE\$ 7,000  OWELLING\$\$  Sq.R. @ \$\$  Gatage/Carport\$ Sq.R. @ \$\$  Total Estimate of Cost-New\$
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)	OPIRMON OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculating Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.	OPINION OF SITE VALUE\$ 7,000  DWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Catage/Carport Sq.R. @ \$\$  Less Physical Functional External  Depreciated Cost of Improvements\$
Provide adequate information for the lender/client to replicate the below cost figures and calculation in the opinion of site value (summary of comparable land sales or other methods for est improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross building area calculations, depreciation, etc.) The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)	OPINION OF SITE VALUE\$ 7,000  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)  30 Years	OPINION OF SITE VALUE\$ 7,000  OWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciated Cost of Improvements\$  'As-Is' Value of Site Improvements\$  INDICATED VALUE BY COST APPROACH\$  INDICATED VALUE BY COST APPROACH\$
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)  30. Years  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?	OPINION OF SITE VALUE\$ 7,000  OWELLING SQ.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$ \$\$  Depreciated Cost of Improvements\$  **As-Is* Value of Site Improvements\$  PNDICATED VALUE BY COST APPROACH\$  No Unit type(s) Detached Attached
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED  REPRODUCTION OR  REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service  Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only) 30 Years  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following Information for PUDS ONLY if the developer/builder is in control of the HOA as	OPINION OF SITE VALUE\$ 7,000  OWELLING SQ.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$ \$\$  Depreciated Cost of Improvements\$  **As-Is* Value of Site Improvements\$  PNDICATED VALUE BY COST APPROACH\$  No Unit type(s) Detached Attached
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  PROJECTINFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project	OPINION OF SITE VALUE\$ 7,000  OPINION OF SITE VALUE\$ 7,000  DWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Gatage/Carport Sq.R. @ \$\$  Catage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$()  Depreciated Cost of Improvements\$  "As-is" Value of Site Improvements\$  INDICATED VALUE BY COST APPROACH\$  NFOR PUDS (if applicable)  No Unit type(s) Detached Attached  Ind the subject property is an attached dwelling unit.
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the arge of the subject.  Estimated Remaining Economic Life (HUD and VA only)  9 PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project  Total number of phases	OPINION OF SITE VALUE\$ 7,000  OWELLING SQ.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$ \$\$  Depreciated Cost of Improvements\$  **As-Is* Value of Site Improvements\$  PNDICATED VALUE BY COST APPROACH\$  No Unit type(s) Detached Attached
Provide adequate information for the lender/client to replicate the below cost figures and calculate Support for the opinion of site value (summary of comparable land sales or other methods for est Improved Sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA at Legal Name of Project  Total number of phases Total number of units for sale	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved Sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the NOA of the land was not performed to the subject total number of phases  Total number of units rented  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD?	OPINION OF SITE VALUE\$ 7,000  OPINION OF SITE VALUE\$ 7,000  DWELLING SQ.R. @ \$\$  Sq.R. @ \$\$  Gatage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$(_)  Depreciated Cost of Improvements\$  "As-Is' Value of Site Improvements\$  INDICATED VALUE BY COST APPROACH\$  NO Unit type(s) Detached Attached and the subject property is an attached dwelling unit.
Provide adequate information for the lender/client to replicate the below cost figures and calculation in the opinion of site value (summary of comparable land sales or other methods for est improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  PROJECTINFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project  Total number of units  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any mutit-dwelling units? Yes No Data Source	OPINION OF SITE VALUE\$ 7,000  OWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Carage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$(_)  Depreciated Cost of Improvements\$  'As-Is' Value of Site Improvements\$  WINDCATED VALUE BY COST APPROACH\$  INDICATED VALUE BY COST APPROACH\$  Total number of units sold Data source(s)  INDICATED VALUE BY COST APPROACH\$
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.    ESTIMATED	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculation in the opinion of site value (summary of comparable land sales or other methods for est improved sales.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross building area calculations, depreciation, etc.)  The cost approach was not performed due to the age of the subject.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  PROJECTINFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project  Total number of units  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any mutit-dwelling units? Yes No Data Source	OPINION OF SITE VALUE\$ 7,000  OWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Carage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$(_)  Depreciated Cost of Improvements\$  'As-Is' Value of Site Improvements\$  WINDCATED VALUE BY COST APPROACH\$  INDICATED VALUE BY COST APPROACH\$  Total number of units sold Data source(s)  INDICATED VALUE BY COST APPROACH\$
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED	OPINION OF SITE VALUE\$ 7,000  OPINION OF SITE VALUE\$ 7,000  DWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Carage/Carport Sq.R. @ \$\$  Less Physical Functional External  Depreciation\$ = \$  Depreciated Cost of Improvements\$  "As-is" Value of Site Improvements\$  **No.Is" Value of Site Improvements\$  INDICATED VALUE BY COST APPROACH\$  PROR PUDS (if applicable)  No Unit type(s) Detached Attached  Ind the subject property is an attached dwelfing unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion.  If No, describe the status of completion.
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED	OPINION OF SITE VALUE\$ 7,000  OWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Carage/Carport Sq.R. @ \$\$  Total Estimate of Cost-New\$  Less Physical Functional External  Depreciation\$(_)  Depreciated Cost of Improvements\$  'As-Is' Value of Site Improvements\$  WINDCATED VALUE BY COST APPROACH\$  INDICATED VALUE BY COST APPROACH\$  Total number of units sold Data source(s)  INDICATED VALUE BY COST APPROACH\$
Provide adequate information for the lender/client to replicate the below cost figures and calculative Support for the opinion of site value (summary of comparable land sales or other methods for est Improved sales.  ESTIMATED	OPINION OF SITE VALUE\$ 7,000  OPINION OF SITE VALUE\$ 7,000  DWELLING Sq.R. @ \$\$  Sq.R. @ \$\$  Garage/Carport Sq.R. @ \$\$  Carage/Carport Sq.R. @ \$\$  Less Physical Functional External  Depreciation\$ = \$  Depreciated Cost of Improvements\$  "As-is" Value of Site Improvements\$  **No.Is" Value of Site Improvements\$  INDICATED VALUE BY COST APPROACH\$  PROR PUDS (if applicable)  No Unit type(s) Detached Attached  Ind the subject property is an attached dwelfing unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion.  If No, describe the status of completion.

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraisar to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) Inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client,

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale,

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: subject to the following assumptions and limiting conditions:

The appraiser's certification in this report is

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements, including each of the units. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

### APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property, including all units. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

### SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER  Signature Name Curtis M Quimby  Company Name STP Appraisal Services  Company Address 30725 State Route 31, Richwood, OH 43344	SUPERVISORY APPRAISER (ONLY IF REQUIRED)  Signature  Name Steve D Allen  Company Name STP Appraisal Services  Company Address 30725 State Route 31, Richwood, OH 43344
Telephone Number	Telephone Number 419-674-1302 Email Address stoappralsal@outlook.com Date of Signature 05/10/2021 State Certification # 2006001656 or State License # State OH Expiration Date of Certification or License 12/04/2021 SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED  2215-2217 Morgan St  Springfield, OH 45503  APPRAISED VALUE OF SUBJECT PROPERTY \$ 33,000	☐ Did not inspect subject property  Did inspect exterior of subject property from street  Date of Inspection 05/07/2021  Did inspect interior and exterior of subject property  Date of Inspection
LENDER/CLIENT Name No AMC Company Name The Peoples Savings Bank Company Address 10 Monument Square, Urbana, OH 43078	COMPARABLE SALES  ☐ Did not inspect exterior of comparable sales from street  ☐ Did inspect exterior of comparable sales from street  Date of inspection 05/07/2021
Email Address	

Market Conditions Addendum to the Appraisal Report File No. 21040246CQ The purpose of this addendum is to provide the fender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Properly Address 2215-2217 Morgan St Timothy M Russell II Instructions: The appraiser must use the information required on this form as the basis for his/frer conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Nelghborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is avallable and reliable and must provide analysis as indicated below. If any required data is unavallable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below, if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject properly. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months inventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing **⊠** Stable Declining Absorption Rate (Total Sales/Months) 0.50 Increasing X Stable Decining 0.33 O Total # of Comparable Active Listings Stable 0 0 Declining Increasing Months of Housing Supply (Total Listings/Ab.Rate) Declining Stable Increasing 0 3.0 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Increasing DecEning Median Comparable Sale Price Stable 30,000 35,000 Median Comparable Sales Days on Market \_\_\_ Declining **♦** Stable increasing 23 0 0 Median Comparable List Price Stable O 35,000 increasing Declining 34,900 Stable
Stable Declining Median Comparable Listings Days on Market Increasing O O 22 Median Sale Price as % of List Price 86 0 100 Increasing Declining Seller-(developer, builder, etc.) paid financial assistance prevalent? Yes X No Declining 🔀 Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are not prevalent, however, seller concessions present within this market area range from 1% to 6% of the sales price of the property and are most common on FHA, VA and USDA loans per local data available to the appraiser. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties), Cite data sources for above information. CBR MLS, Auditor's Records, Public Records Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as on analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. <u>The market area used offered an adequate number of sales and listings. The numbers cited above suggest a stable market. A</u> subjective look at the market as well as the appraiser's knowledge of the local market suggests continued stability, and there is no anecdotal evidence to suggest otherwise. If the subject is a unit in a condominium or cooperative project, complete the following Project Name: Prior 7-12 Months Prior 4-6 Months Current - 3 Months Subject Project Data Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Shoomtion Date (Total Spice Storthe)

Total # of Active Comparable Listings	3.7%	A CONTRACTOR AND A CONT		Declining	Stable	П	Increasing
Months of Unit Supply (Total Listings/Ab.Rate)		1 114 11 1 1 1 1 1 1		Declining	Stable		Increasing
Are foreclosure sales (REO sales) a factor in the project?	Yes No	If yes, Indicate the nur	iber of REO listings and ex	plain the trends in li	stings and sale	s of	
foreclosed properties.					-		
Summarize the above trends and address the impact on the s	ubject unit and project		********	······································			
· · · · · · · · · · · · · · · · · · ·	$\sim$						
	71			8 1 sds			
	$\nearrow$						
Skynature	Much	Signature		ALLY Y VIIIA			
Appraiser Name Qurtis-NY Quimby		Supervisory Ap	oraiser Name	I Allan			
Company Name STP Appraisal Services		Company Nam	STP Appraisal	Services			
Company Address 30725 State Route 31, Rich	nwood. OH 4334	4 Company Add	ess 30725 State	Route 31, Rich	wood. OH	4334	4
State License/Certification # 2019005061	State OH	State License/				H	
Email Address stpappraisak@outlook.com		Ernail Address	stpappralsal@ou				

Fannle Mae Form 1004MC March 2009

Page 1 of 1

Freddie Mac Form 71 March 2009

### Supplemental Addendum

		Supplemental Addendant		1 NG	110. Z 1040Z	4000	
Borrower	Timothy M Russell II						
Property Address	2215-2217 Morgan St						
City	Springfield	County Clark	State	ОН	Zio Code	45503	
Lender/Client	The Peoples Savings Bank						

Stalle agreement

### SCOPE OF THE INSPECTION

In the preparation of this appraisal report, the appraiser viewed the interior of the home on a walk-through of every accessible room, along with basement and porches as applicable. If any rooms were not available for this walk-through, it is noted in the report. It included viewing of the exterior of the home. Inspection included viewing of the attic or crawl space, if applicable.

This appraisal is not a home inspection, and the appraiser was not acting as a home inspector when preparing this report. When performing the walk-through of the subject property, the appraiser visually observed areas that were readily accessible only. This walk-through is not intended to be technically exhaustive. It is not intended to offer warranties or guarantees of any kind with regards to mechanical or other systems, which are considered to be beyond the scope of this appraisal.

### SCOPE OF RESEARCH FOR THE SUBJECT PROPERTY

The appraiser analyzed public records for the subject property, and interviewed the owner as was possible. This report assumes that this information is true and correct, including information regarding items not viewable by the appraiser, such as well and septic systems. Multiple listing service information regarding listing or sales information for the subject property was utilized as was available.

### SCOPE OF RESEARCH OF THE COMPARABLE SALES

The appraiser researched the comparable sales available in the marketplace, using the data sources stated in the report. Verification was made as was possible in this market. Multiple listing service information was utilized as was available. A minimum of three recent sales of properties most similar to the subject property were selected.

### SCOPE OF ANALYSIS IN THE APPRAISAL REPORT

The market area of the subject property was researched by driving through the area and through available sources such as multiple listing service and published reports. This appraisal report considered all three approaches to value: the sales comparison approach, the cost approach, and the income approach.

### SALES COMPARISON APPROACH

At least three sales were selected and dollar adjustments were made (when appropriate) to reflect the market reaction to those items of significant variation. If a significant item in a comparable property was inferior to, or superior to, the subject property, a positive or negative adjustment was made to increase or decrease the sales price of the comparable, in order to bring the sale equivalent to the subject property.

A final determination of value was made through the reconciliation process, in which the appraiser reconciled the applicable approaches.

### VERIFICATION OF DATA

Data in this report was verified as was possible in this marketplace, in the normal course of business for this appraisal report.

# INCOME APPROACH

The Income Approach to value was not developed. The subject property's market area is predominantly owner-occupied; therefore, the income approach is not felt to be applicable.

### COST APPROACH

The Cost Approach, if utilized, was developed in this appraisal report for the intended use of providing an additional approach to value for purposes of determining market value in underwriting the loan for mortgage financing purposes. Reliance upon this approach or portions thereof for any other use, such as determining an insurance value, is not anticipated by the appraiser, nor is it an intended use.

### Supplemental Addendum

		Supplementa	Rudendum		rae	no. 210402	46CQ	
Borrower	Timothy M Russell II							
Property Address	2215-2217 Morgan St							
City	Springfield	County	Clark	State	ОН	Zip Code	45503	
Lender/Client	The Peoples Savings Bank							

### INTENDED USERS/INTENDED USE

The intended users of this appraisal report are the lender/client, the mortgage insurer, and mortgage assignees that may reasonably be expected to purchase the loan on the secondary market. The intended use is to evaluate the property that is subject of this appraisal report for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional intended users are identified by the appraiser.

While others may rely on the appraisal report, they are not anticipated users, and may not have adequate understanding of the appraisal report, particularly if they are unaccustomed to reading summary reports.

### EFFECTIVE DATE

The value estimate rendered herein is considered reliable and valid only as of the effective date of the appraisal, due to rapid changes in the external factors that can significantly affect the property value.

### LIABILITY

Liability of STP Appraisal Services, its appraisers and employees is limited to the fee collected for the preparation of the appraisal.

### **SIGNATURES**

The signatures affixed to this report and certification were applied by the original appraiser and supervisory appraiser and represent their acknowledgements of the facts, opinions, and conclusions found in this report. These electronically applied signatures use a password encrypted method.

### LEAD-BASED PAINT

This appraisal report is prepared with no evidence provided to the appraiser or knowledge of any lead-based paint hazard in the home. However, the appraiser is not an expert in detection or testing of lead-based paint. Such determinations must be made by a licensed lead risk assessor or inspector.

# Subject Photo Page

Borrower	Timothy M Russell II			
Property Address	2215-2217 Morgan St			
City	Springfield	County Clark	State OH	Zip Code 45503
1 ender/Client	The Peoples Savings Bank			



# Subject Front

 2215-2217 Morgan St

 Sales Price
 29,000

 Gross Living Area
 2,304

 Total Rooms
 12

 Total Bedrooms
 6

 Total Bathrooms
 2

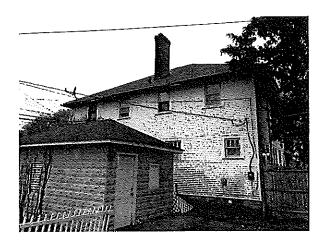
 Location
 N;Res

 View
 N;Res;

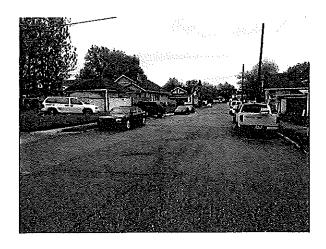
 Site
 3,105 sf

 Quality
 Q4

 Age
 92



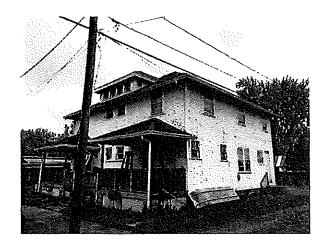
### Subject Rear



Subject Street

# Subject Photo Page

Borrower	Timothy M Russell il	***						
Property Address	2215-2217 Morgan St							
City	Springfield	County	Clark	State	OH	Zip Code	45503	
Lender/Client	The Peoples Savings Bank		<u> </u>		<u> </u>		40000	



Subject Front
2215-2217 Morgan St
Sales Price 29,000
Gross Living Area 2,304
Total Redricoms 12
Total Bedricoms 6
Total Bedricoms 2
Location NIPPop N;Res N;Res; 3,105 sf Q4 Location View Site Quality Age 92



Subject Rear



Subject Street

Borrower	Timothy M Russell II							
Property Address	2215-2217 Morgan St							
City	Springfield	County	Clark	State	ОН	Zip Code	45503	
Lender/Client	The Peoples Savinos Bank							



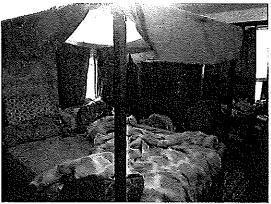


unit 1 Living Room

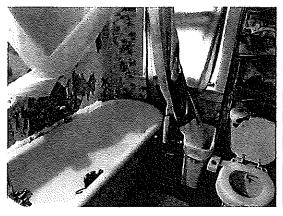
Unit 1 Dining Room



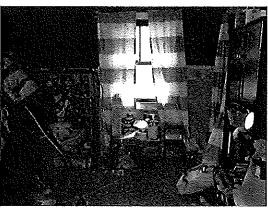
Unit 1 Kitchen



Unit 1 Bedroom



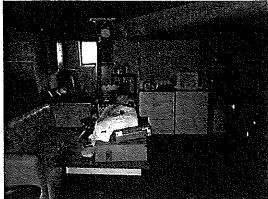
Unit 1 Bathroom



Unit 1 Bedroom

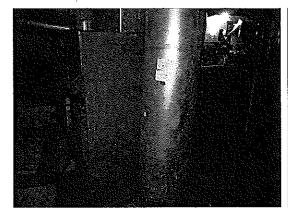
Borrower	Timothy M Russell II			
Property Address	2215-2217 Morgan St			
City	Springfield	County Clark	State OH	Zip Code 45503
Lender/Client	The Peoples Savings Bank			





Unit 1 Bedroom

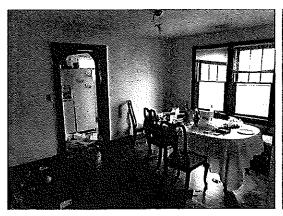
Unit 1 Basement



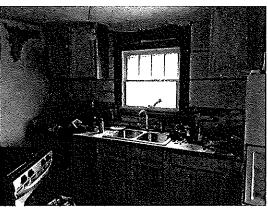




Unit 1 Water Heater

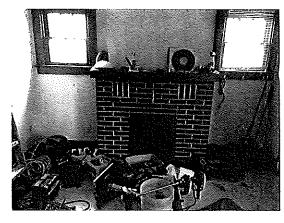


Unit 2 Dining Room



Unit 2 Kitchen

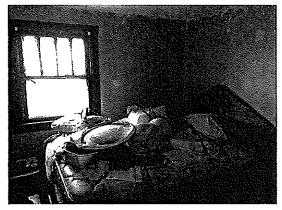
		······································	**		
Borrower	Timothy M Russell II				
Property Address	2215-2217 Morgan St				
City	Springfield	County Clark	State OH	Zip Code 45503	
Lender/Client	The Peoples Savings Bank				



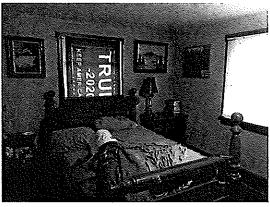


Unit 2 Living Room

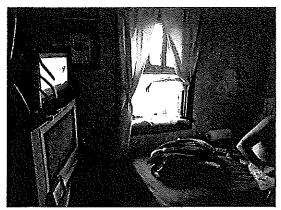
Unit 2 Bathroom







Unit 2 Bedroom

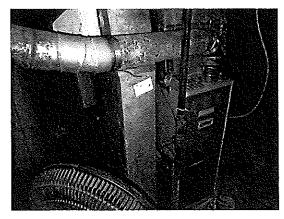


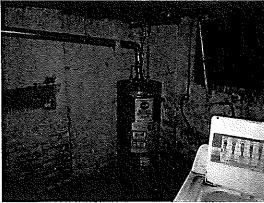
Unit 2 Bedroom



Unit 2 Basement

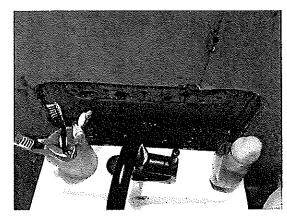
Вотожег	Timothy M Russell II	***		
Property Address	2215-2217 Morgan St			
Cily	Springfield	County Clark	State OH	Zip Code 45503
1 ender/Client	The Peoples Savings Bank			

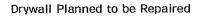


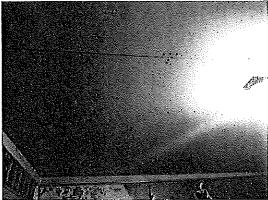


Unit 2 Furnace

Unit 2 Water Heater







Repaired Drywall

# Comparable Photo Page

Borrower	Timothy M Russell II			
Property Address	2215-2217 Morgan St			
City	Springfield	County Clark	State OH	Zip Code 45503
Lender/Client	The Peoples Savings Bank			



1651 Edwards Ave
Prox. to Subject 0.65 miles NW

Total Rooms

10 5

Total Bedrooms Total Bathrooms

2 N;Res

Location View

Site

N;Res; 5850 sf

Quality Age

Q4 125



### Comparable 2

1805 Edwards Ave

Prox. to Subject 0.65 miles NW

Sale Price

25,000

Gross Living Area Total Rooms

10

Total Bedrooms

2

Total Bathrooms Location

N;Res

View

N;Res; 7600 sf

Site Quality

Age

Q4 107



# Comparable 3

1011 Jasper St Prox. to Subject

Sale Price

0.76 miles NW

Gross Living Area

40,200

Total Rooms

12

Total Bedrooms Total Bathrooms

6

Location View

N;Res

Site

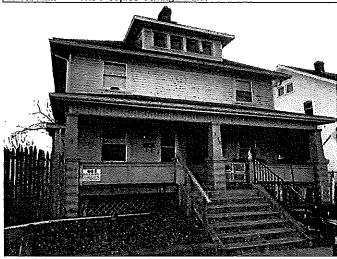
N;Res; 5000 sf

Quality Age

Q4 96

# Rental Photo Page

Borrower	Timothy M Russell II							
Property Address	2215-2217 Morgan St							
City	Springfield	County	Clark	State	ОН	Zip Code	45503	
Lender/Client	The Peoples Savings Bank							



# Rental 1

1011 Jasper St

Proximity to Subj. GBA

0.76 miles NW

2,436 96 Age/Year Built

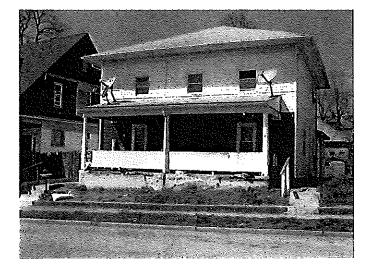
# Rental 2

1210 Mound St

Proximity to Subj. GBA

0.97 miles SW

1,960 Age/Year Built 140



# Rental 3

1182 Gonder St

Proximity to Subj.

0.95 miles NW 2,220

GBA Age/Year Built 96



# APPRAISER DISCLOSURE STATEMENT

	File No. 21040246CQ
Name of Appraiser: Cu	urtis M Quimby
Class of Certification/Licensur	Certified General Certified Residential Licensed Residential Temporary General Licensed
Certification/Licensure Numbe Certification/Licensure State:	2019005061 OH Expires: 08/21/2021
<u>Scope:</u> This Report [	is within the scope of my Certification or License is not within the scope of my Certification or License
Service Provided By: [ [	Disinterested & Unbiased Third Party Interested & Biased Third Party Interested Third Party on Contingent Fee Basis
Signature of person preparing	and reporting the Appraisal:
Lunt	is Thurs
	conjunction with all appraisal assignments or specialized services or state-licensed real estate appraiser.

# APPRAISER DISCLOSURE STATEMENT

Name of Ap	ppraiser:	File No. 21040246CQ  Steve D Allen
Class of Ce	rtification/Licen	Certified General  Certified Residential  Licensed Residential  Temporary  General  Licensed
	on/Licensure Nur on/Licensure Stat	
Scope:	This Report	is within the scope of my Certification or License is not within the scope of my Certification or License
Service Pro	ovided By:	Disinterested & Unbiased Third Party Interested & Biased Third Party Interested Third Party on Contingent Fee Basis
Signature o	of person prepar	ing and reporting the Appraisat:
		Hall Ma
		I in conjunction with all appraisal assignments or specialized services led or state-licensed real estate appraiser.

# STATE OF OHIO **DIVISION OF REAL ESTATE** AND PROFESSIONAL LICENSING

AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4763 to:

NAME: Curtis Michael Quimby
LIC/CERT NUMBER: 2019005061
LIC LEVEL: Registered Real Estate Appraiser Assistant
CURRENT ISSUE DATE: 07/13/2020
EXPIRATION DATE: 08/21/2021 USPAP DUE DATE: 08/21/2021

# AN APPRAISER LICENSEICERTIFICATE

has been saled under DRC Onacter 4763 to

# Steve Duane Allen

2006001656

LKC ረ ይዩውኒ

# Certified General Real Estate Appraiser | 10/20/20/20



Daio Gepartment of Commerce 12/04/2021

File No. 21040246CQ

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Condition Ratings and Definitions

### C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered \*new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

### **C2**

The Improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

### Ç3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

### C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

### C5

The Improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

### C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

### Quality Ratings and Definitions

### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

### Q

Dwellings with this quality rating are residences of higher quality built from Individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Quality Ratings and Definitions (continued)

### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

### **Q6**

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

### Definitions of Not Updated, Updated, and Remodeled

### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete guiting and rebuild.

### Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Abbreviations Used in Data Standardization Text

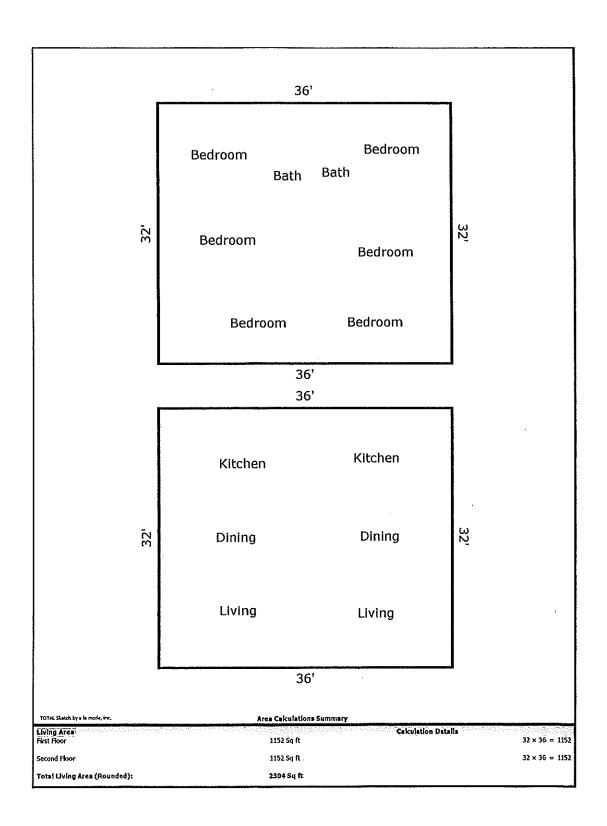
Abbreviation		
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GifCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
		Basement & Finished Rooms Below Grade
in	Interior Only Stairs	
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn :	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
	Walk Out Basement	Basement & Finished Rooms Below Grade
WO		Basement & Finished Rooms Below Grade
Wu	Walk Up Basement	
WtrFr	Water Frontage	Location
Wir	Water View	Vlew
Woods	Woods View	View

### Other Appraiser-Defined Abbreviations

^ Abbreviation	Full Name (	Fields Where This Abbreviation May Appean,
		A
	· · · · · · · · · · · · · · · · · · ·	
		<u> </u>
<u></u>		

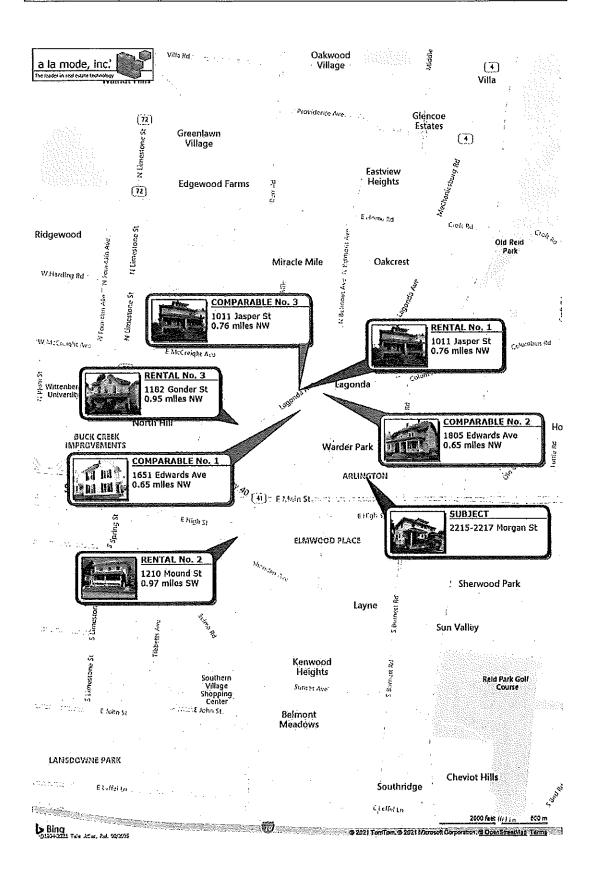
**Building Sketch** 

Borrower	Timothy M Russell II							
Property Address	2215-2217 Morgan St			****				
City	Springfield	County	Clark	State	OH	Zip Code	45503	
Lender/Client	The Peoples Savings Bank							



### Location Map

	· · · · · · · · · · · · · · · · · · ·				
Borrower	Timothy M Russell II				
Property Address	2215-2217 Morgan St				
Cily	Springfield	County Clark	State OH	73p Code 45503	
Lender/Client	The Peoples Savings Bank				



# Location Map

Borrower	Timothy M Russell II						***************************************		
Property Address	2215-2217 Morgan St								
City	Springfield	County	Clark	St	ste C	)H	Zip Code	45503	
Lender/Client	The Peoples Savings Bank								





# **HISCOX INSURANCE COMPANY INC. (A Stock Company)**

104 South Michigan Avenue Suite 800 Chicago, IL 80603 (646) 452-2353

# Insurance for Professionals DECLARATIONS

NOTICE: YOUR POLICY CONTAINS CLAIMS-MADE LIABILITY COVERAGE. CLAIMS-MADE COVERAGE APPLIES ONLY TO CLAIMS THAT ARE FIRST MADE AND REPORTED DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD. IF PURCHASED.

THE LIMIT OF LIABILITY AVAILABLE TO PAY DAMAGES WILL BE REDUCED AND MAY BE EXHAUSTED BY CLAIMS EXPENSES. FURTHERMORE, CLAIMS EXPENSES WILL BE APPLIED AGAINST THE RETENTION.

PLEASE READ YOUR POLICY CAREFULLY AND CONSULT YOUR INSURANCE ADVISOR ABOUT ANY QUESTIONS YOU MIGHT HAVE.

Broker No.:

US 0000750

Policy No.:

MPL1821069.20

Braishfield Associates, Inc. (Orlando)

5750 Major Blvd Suite 200

Renewal of:

:of:

MPL1821069.19

Orlando, FL 32819

1. Named Insured:

Address:

2. Policy Period:

STP Appraisal Services, LLC

30725 State Route 31 Richwood, OH 43344-9765

Inception Date: 09/23/2020

Expiration Date: 09/23/2021

Inception date shown shall be at 12:01 A.M. (Standard Time) to Expiration date shown above at

12:01 A.M. (Standard Time) at the address of the Named Insured.

3. General terms and

conditions wording:

PLP P0001 CW (06/14)

The General terms and conditions apply to this policy in conjunction with the specific wording

detailed in each section below.

4. Endorsements:

E6020.3 - War and Civit War Exclusion Endorsement, E6017.3 - Nuclear Incident Exclusion Clause-Liability-Direct (Broad) Endorsement, and E9033.1 - Ohio Amendatory Endorsement

5. Optional Extension

Period:

Extended Reporting Period of 12/24/36 months at 75/150/225 percent of the annual premium.

6. Notification of

claims to:

Hiscox Claims

520 Madison Avenue, 32nd floor

New York, NY 10022 Fax: 212-922-9552

Email: HiscoxClaims@Hiscox.com

POLICY/INSPECTION FEE

s 150.00

Cox Specially Markets

Additional Notification requirements:

NONE

PLP 00001 CW (\$4014)

Page 1 of 3

HPADECA Commit

# HISCOX INSURANCE COMPANY INC. (A Stock Company) 104 South Michigan Avenue Suite 500 Chicago, IL 60603



(646) 452-2353

# Insurance for Professionals

# DECLARATIONS

7. Policy Premium:

\$ 2,420

Promium Allocated to TRIA: \$0

State Surcharge:

Miscellaneous Professional Liability Claims-made and Reported Coverage Part: PLPMPL P0001 CW (06-14)

Covered Professional Services:

services as a real estate appraiser, of non-owned properties, for others for a fee

Professional Liability (PL):

\$ 1,000,000 Each Claim / \$ 1,000,000 Aggregate

Defense of Licensing Proceedings:

\$ 25,000 Aggregato (Separate Limit)

Subpoena-Assistance:

\$ 10,000 Aggregate (Separate Limit)

Retroactive Date:

09/23/2016

Retention:

\$ 2,500

PL Premium:

\$ 2,428

Endorsements:

E9154.1 - Ohio Amendatory Endorsement, E6175.1 - Real Estate Appraisers

Endorsement (PL Form), E6121.2 - Absolute Intentional Acts Exclusion Endorsement,

and E6107.2 - California Exclusion Endorsement

IN WITNESS WHEREOF, the Insurer indicated above has caused this Policy to be signed by its President and Secretary, but this Policy shall not be effective unless also signed by the Insurer's duly authorized representative:

PLP D3001 CW (04/14)

Page 2 of 3

REMOTIOAORETOS