

2022-043

FILED

Tax year 2022

BOR no. CLARK COUNTY AUDITOR

OFF 1
Rev. 12/22

County CLARK

Date received 2/7/23

FEB - 7 2023

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.

Attach additional pages if necessary.

This form is for full market value complaints only. All other complaints should use DTE Form 2

JOHN S. FEDERER
AUDITOR

Original complaint Counter complaint
Notices will be sent only to those named below.

Name		Street address, City, State, ZIP code	
1. Owner of property	Gurley M Ramey	660 W. Possum Rd. Springfield OH 45506	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number and email address of contact person 1-937-450-9098 - gmr260@sbcglobal.net			
5. Complainant's relationship to property, if not owner If more than one parcel is included, see "Multiple Parcels" Instruction.			
6. Parcel numbers from tax bill		Address of property	
300-06-00002-101-017		660 W. Possum Rd. Springfield OH- 45506	
7. Principal use of property Home			
8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.			
Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
300-06-00002-101-017	189,000	224,570	35,570
9. The requested change in value is justified for the following reasons: see attached			

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale _____
and sale price \$ _____ ; and attach information explained in "Instructions for Line 10" on back.

11. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.

12. If any improvements were completed in the last three years, show date _____ and total cost \$ _____.

13. Do you intend to present the testimony or report of a professional appraiser? Yes No Unknown

14. If you have filed a prior complaint on this parcel since the last reappraisal or update of property values in the county, the reason for the valuation change requested must be one of those below. Please check all that apply and explain on attached sheet. See R.C. section 5715.19(A)(2) for a complete explanation.

- The property was sold in an arm's length transaction.
- The property lost value due to a casualty.
- A substantial improvement was added to the property.
- Occupancy change of at least 15% had a substantial economic impact on my property.

15. If the complainant is a legislative authority and the complaint is an original complaint with respect to property not owned by the complainant, R.C. 5715.19(A)(8) requires this section to be completed.

- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 2-7-2023 Complainant or agent (printed) Gurley M. Ramsey Title (if agent) _____

Complainant or agent (signature) Gurley M. Ramsey

Sworn to and signed in my presence, this _____ day of _____ (Date) (Month) (Year)

Notary _____

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	660 W Possum Rd
	Legal Description	PT N W QR
	City	Springfield
	County	Clark
	State	OH
	Zip Code	45506
	Census Tract	0022.00
	Map Reference	44220
SALES PRICE	Sale Price	\$ 150,000
	Date of Sale	07/06/2019
CLIENT	Borrower	Gurley Ramey
	Lender/Client	Quicken Loans, Inc.
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,905
	Price per Square Foot	\$ 78.74
	Location	N;Res;
	Age	42
	Condition	C3
	Total Rooms	8
	Bedrooms	3
Baths	2.0	
APPRAISER	Appraiser	Joel L Carter
	Date of Appraised Value	07/18/2019
VALUE	Final Estimate of Value	\$ 189,000

Uniform Residential Appraisal Report

66002046
File # 66002046

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 156,900 to \$ 219,900		There are 10 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 157,000 to \$ 209,000	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	660 W Possum Rd Springfield, OH 45506	433 W Possum Rd Springfield, OH 45506	936 Moorlands Dr Springfield, OH 45506
Proximity to Subject		0.48 miles SE	0.31 miles SE
Sale Price	\$ 150,000	\$ 157,000	\$ 189,000
Sale Price/Gross Liv. Area	\$ 78.74 sq.ft.	\$ 104.95 sq.ft.	\$ 97.93 sq.ft.
Data Source(s)		WRIST#426346;DOM 1	WRIST#419078;DOM 56
Verification Source(s)		Exterior Inspection, Co. Rec	Exterior Inspection, Co. Rec
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment
Sales or Financing Concessions		Arml.Lth FHA:0	Arml.Lth Cash:0
Date of Sale/Term		s04/19;Unk	s09/18;Unk
Location	N;Res;	N;Res;	N;Res;
Leasehold/fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	42732 sf	26571 sf	1.63 ac
View	N;Res;	N;Res;	N;Res;
Design (Style)	DT1;Ranch	DT1;Ranch	DT1;Ranch
Quality of Construction	Q4	Q4	Q4
Actual Age	42	52	43
Condition	C3	C3	C3
Above Grade			
Room Count	B 3 Bths 2.0	6 3 2.0	7 3 1.0
Gross Living Area	1,905 sq.ft.	1,496 sq.ft.	1,930 sq.ft.
Basement & Finished Rooms Below Grade	1905sf0sf	0sf	1372sf500sf
Functional Utility	Adequate	Adequate	Adequate
Heating/Cooling	F/CAC	F/CAC	F/CAC
Energy Efficient Items	Insul Windows	Insul Windows	Insul Windows
Garage/Carport	2qa2dw	2qa2dw	2qa2dw
Porch/Patio/Deck	CPorch,CPorch	Porch,Patio	CPorch,EncPatio
	FP	FP	FP,Shed
	Barn	None	None
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 32,900	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 11,000
Adjusted Sale Price of Comparables		Net Adj. 21.0 % Gross Adj. 21.0 % \$ 189,900	Net Adj. 5.8 % Gross Adj. 15.3 % \$ 200,000
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.			
Data Source(s) MLS, County Records			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale			
Data Source(s) MLS, County Records			
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).			
ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Date of Prior Sale/Transfer			
Price of Prior Sale/Transfer			
Data Source(s)	WRST, County Records	WRST, County Records	WRST, County Records
Effective Date of Data Source(s)	07/20/2019	07/20/2019	07/20/2019
Analysis of prior sale or transfer history of the subject property and comparable sales All prior sales and transfers within the given time frame are listed above. Dayton MLS and county records are used as the primary data sources for this report.			
Summary of Sales Comparison Approach The sales cited above are the most recent closed and physically similar sales available. All values affecting dissimilarities were adjusted according to market reaction. All amenities of the comparables are based on the MLS and are confirmed to the best of the appraiser's ability, but are not warranted. Comparables that sold over six months ago had to be used due to the lack of more recent similar sales in the subject's market area. Adjustments are taken from market data. Comparables with GLA that vary more than 20% of the subject had to be used due to a lack in more similar sale. No age adjustment is warranted as the subject and all comparables are considered to have similar effective ages.			
Indicated Value by Sales Comparison Approach \$ 189,000			
Indicated Value by: Sales Comparison Approach \$ 189,000 Cost Approach (if developed) \$ Income Approach (if developed) \$			
Most homes in this area are owner occupied, thus the income approach is not considered to be valid and is not used. The sales comparison approach is considered to be the best indicator of value and is given the most weight. Weighted consideration is given to comps #3 and #4 at 30% each and comps #1 and #2 at 20% each.			
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require attention or repair.			
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 189,000, as of 07/18/2019, which is the date of inspection and the effective date of this appraisal.			

SALES COMPARISON APPROACH

RECONCILIATION

35,500

Uniform Residential Appraisal Report

66002046
File # 66002046

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **660 W Possum Rd** City **Springfield** State **OH** Zip Code **45506**
 Borrower **Gurley Ramey** Owner of Public Record **Bass Sondra L** County **Clark**
 Legal Description **PT N W QOR**
 Assessor's Parcel # **3000600002101017** Tax Year **2018** P.E. Taxes \$ **2,545**
 Neighborhood Name **Springfield** Map Reference **44220** Census Tract **0022.00**
 Occupant Owner Tenant Vacant Social Assessments \$ **0** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **Quicken Loans, Inc.** Address **1050 Woodward Ave, Detroit, MI 48226**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **The property has not been listed on the open market, but is being sold to a relative.**

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Non-arms length sale. This appears to be a standard purchase agreement.**

Contract Price \$ **150,000** Date of Contract **07/06/2019** Is the property seller the owner of public record? Yes No Data Source(s) **County Records**
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the loans to be paid. **SO;**

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE AGE	One-Unit 79 %
Build-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) (yrs)	2-4 Unit 5 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	62 Low 20	Multi-Family 1 %
Neighborhood Boundaries North is John St, South is Sparrow Rd, East is Old Coach Rd, West is Old Mill Rd. The other present land use is 10% agriculture.		330 High 90	Commercial 5 %
Neighborhood Description The neighborhood is primarily a residential area, composed of average homes with adequate maintenance and average appeal in the market. There is reasonable access to schools, places of worship, employment, shopping, public transportation and supporting services. The area economy appears to be stable due to its diverse nature.		140 Med. 50	Other 10 %

Market Conditions (including support for the above conclusions) **The market value in the area is stable, with supply remaining relatively the same, and values remaining stable. Adequate interest rates are readily available. At this time, sales concessions, REOs and special financing are common. Days on the market have remained steady. This neighborhood is composed of housing with similar utility.**

Dimensions **Irregular** Area **42732 sq** Shape **Typical for Area** View **N,Res;**

Specific Zoning Classification **Residential** Zoning Description **Single Family**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe **This zoning appears to be physically possible, legally permissible, financially feasible and is similar to the majority of this market area.**

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input type="checkbox"/>	Abey	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **39023C0189E** FEMA Map Date **02/17/2010**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 See attached addenda.

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Grant Space	Foundation Walls	Concl/Avg	Floors	Wood/MW/C/Avg
# of Stories 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Frame/Brick/Avg	Walls	Panel/DW/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Off/End Unit	Basement Area 1,905 sq ft	Roof Surface	Comp Shingle/Avg	Trim Finish	Wood/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Yes/Yes/Avg	Bath Floor	Ceramic/Vinyl/Avg
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DH/Avg	Bath Wanscot	Vinyl/Avg
Year Built 1977	Evidence of <input type="checkbox"/> Insulation	Semi Sash/Insulated	Insulated/Avg	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 32	<input checked="" type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	Driveway	# of Cars 2
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Asphalt
<input type="checkbox"/> Drop Star <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence chain link	Garage	# of Cars 2
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Soutie	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck none	<input checked="" type="checkbox"/> Porch porches	Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool none	<input type="checkbox"/> Other none	Att.	<input type="checkbox"/> Det <input type="checkbox"/> Built-in

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: **8** Rooms **3** Bedrooms **2.0** Bath(s) **1,905** Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.): **See attached addenda.**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): **C3, Kitchen-remodeled-six to ten years ago; Bathrooms-not updated. The subject is adequately maintained. The kitchen countertop is worn \$800. The basement has some minimal water seepage around the edges on the west wall. There appears to be a newer furnace.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 After a non-invasive inspection, no known major functional, physical or external inadequacies that would affect the marketability of this property were readily observable. Some minor water seepage was noted around the edges of the basement. This is considered typical of homes of this age in this area.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
 At the time of the inspection, the utilities were on and appeared to be functioning properly.

