American Land Title Association

File Number:

28610

John M. Spencer dba City Title Agency

30 Warder Street, Ste 250

Springfield, OH 45504

Print Date & Time:

8/23/2021 9:19 AM

Escrow Officer:

John M. Spencer

Settlement Location: 30 Warder Street, Ste

250

Springfield, OH 45504

Property Address:

Property Address

123 W Harding Road Springfield, Ohio 45504

PIN

3400700036302008

Buyer:

Rob Hagelberg, OH Meri Hagelberg, OH

Seller:

Lawrence D. Gwinn, OH

Lender:

First United Bank and Trust ISAOA/ATIMA - 1221 S MoPac Expwy Ste 365, Austin, TX 78746

Settlement Date:

8/23/2021

Disbursement Date:

8/24/2021 Additional dates per state requirements: 8/23/2021

	y design and			
Sel	er .	Description	Borrower	/Buyer
Debit	Credit	Description	Debit	Credit
		Financial		
	\$165,000.00	Sales Price of Property	\$165,000.00	
		Deposit		\$500.0
		Loan Amount		\$100,000.0
		Prorations/Adjustments		
\$1,944.56		County Taxes 1/1/2021 to 8/23/2021		\$1,944.5
	Other w/Carryover			
	A	Loan Charges to First United Bank and Trust ISAOA/ATIMA		
		Administration Fee to First United Bank and Trust ISAOA/ATIMA	\$1,095.00	
		Prepaid Interest (\$10.96 per day from 8/23/2021 to 9/1/2021)	\$98.63	
		Other Loan Charges		
		Appraisal Fee to FUB FBO Accurate Group POCB \$550.00		\$120.0
······································		Attorney Document Preparation Fee to Sandier Law Group	\$200.00	
·····		Credit Report Fee to FUB FBO Credit Plus POCB \$25.00	\$37.75	
		Flood Certification to FUB FBO ServiceLink National Flood	\$6.50	
		Tax Service to FUB FBO Lereta	\$105.00	
~ <u>~~~~</u>		Impounds		
		Homeowner's Insurance \$64.82 per month for 3 mo.	\$194.46	

		Property Taxes \$418.37 per month for 5 mo.	\$2,091.85	
		Aggregate Adjustment		\$259.28
		Title Charges & Escrow/Settlement Charges		
		Title - Lender's Policy \$100,000.00 Premium - \$100.00 to John M. Spencer dba City Title Agency	\$100.00	
		Title - Owner's Policy \$165,000.00 Premium - \$930.00 to John M. Spencer dba City Title Agency	\$930.00	
\$85.00		Deed Preparation Fee to John M. Spencer, Attorney at Law		
		Survey Fee to Scholl Surveying	\$190.00	
		Title - (Comp, Survey, EPA & Mech. Del.) Endorsement Fee to John M. Spencer dba City Title Agency	\$375.00	
		Title - Closing Fee to John M. Spencer dba City Title Agency	\$225.00	
		Title - Closing Protection Letter Fee to Fidelity National Title Insurance Company	\$40.00	
		Title - Courier Service Fee to John M. Spencer dba City Title Agency	\$106.00	
		Title - Examination Fee to John M. Spencer dba City Title Agency	\$225.00	
		Title - Insurance Binder Fee to John M. Spencer dba City Title Agency	\$75.00	
		Title - Wire Service Fee to John M. Spencer dba City Title Agency	\$50.00	
		Commission		
\$4,950.00		Real Estate Commission Buyer's Broker \$4,950.00 to Gallery Homes Real Estate		
\$6,600.00		Real Estate Commission Seller's Broker \$6,600.00 to Gallery Homes Real Estate		
		Government Recording and Transfer Charges		
		Recording Fees Deed: \$34.00 Mortgage: \$138.00 to Clark County Recorder	\$172.00	
\$660.00		Tax Stamp for County Deed to Clark County Auditor	\$0.50	
		Miscellaneous		
\$500.00		Home Warranty Fee to Home Buyers Resale Warranty Corporation		
\$5,619.91		Landscaping/Lawn to Qualilty Landscape and Lawncare LLC		
		Well Inspection/Repair to Blessing Well & Pump POCS \$200.00		
		Homeowner's Insurance Premium (12 mo.) to Auto Owner's Insurance	\$777.88	
Selle	er		Borrowe	
Debit	Credit		Debit	Crediț
\$20,359.47	\$165,000.00	Subtotals	\$172,095.57	\$102,823.8
		Due From Borrower/Buyer		\$69,271.7
\$144,640.53		Due To Seller		
\$165,000.00	\$165,000.00	Totals	\$172,095.57	\$172,095.5

Title Insurance - Simultaneous Rate Premiums

The Owner's and Lender's title insurance premiums set out above represent the actual rates filed with the Ohio Department of Insurance. The Owner's and Lender's title insurance premiums shown on the Closing Disclosure were calculated and disclosed in the manner required by Federal regulation as required by the Consumer Financial Protection Bureau (CFPB). Despite the difference in the breakdown of premiums disclosed, the total combined premiums as required to be disclosed by the CFPB equals the total combined premiums calculated above using the current rules and rates of this State.

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. SELLER INSTRUCTIONS: If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040). This transaction does not need to be reported on Form 1099-S if you sign a certification containing assurances that any capital gain from this transaction will be exempt from tax under new IRS Code Section 121. You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize John M. Spencer dba City Title Agency to cause the funds to be disbursed in accordance with this statement.

Rob Hagelberg	Date
Meri Hagelberg	Date
Lawrence D. Gwinh Lawrence D. Gwinh Lawrence D. Hwim	8/23/2021 Date (/

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. SELLER INSTRUCTIONS: If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040). This transaction does not need to be reported on Form 1099-S if you sign a certification containing assurances that any capital gain from this transaction will be exempt from tax under new IRS Code Section 121. You are required by law to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

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We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize John M. Spencer dba City Title Agency to cause the funds to be disbursed in accordance with this statement.

Rob Hagelberg	8/23/2021 Date
Men Hagelberg Jelly	8/23 /2021 Date
Lawrence D. Gwinn	Date

File#	5975483-1

Property Address 123 W Harding Rd				
Vorrower Rob & Men Hagelberg	Ourset of Philips League	City Sprinafield	A man a	Zio Code Acco.
Legal Description RIDGEWOOD ALL LO	T 11273	GMINN LAWRENCE D	COURTY <u>L</u>	
Assessor's Parcel # 3400700036302008		Tax Year 2020	R.E. Taxes 5 3	
This shall will the Richestered	***************************************	Map Reference 44220	Census fract u	
Occupant 🛛 Owner 🔲 Tenant 🔲 Vac	ant Special Assessments S	0 🔲 PU		per year per month
Property Rights Appraised 🔀 Fee Simple	Leasehold Other (describe)			
Assignment Type	Refinance Transaction Duher (d			
Lender/Clicot First United Bank	Address 6401 S	Custer Rd, McKinney, TX 75070		
Report data source(s) used offering price(s)	e or has it been offered for sale in the twelve m	orkus prior to the effective date of this a	appraisai?	Yes No
a notice data data social acco, dilesing price(s),	and date(s). DOM 54;WRIST #1010862, 6	st price \$165,000. No price changes, s	ubject went under contract	alter 30 days.
I 🔯 did 🔲 did not analyze the contract fo	r sale for the subject purchase transaction. Exp	lain the results of the analysis of the co	ntract for sale or why the a	enalysis was not
performed. Arms length cate; Standard to	rins: finance and inspection contingencies, c	lear title. Possession 14 days after ek	sing. All these are typical	in market area.
Contract Price \$ 165,000 Date of Cor	ntract 06/28/2021 Is the property seller t	he owner of public record? 🛛 🗙 Yes	No Dala Source(s)	Clark County Auditor
a is there any financial assistance (loan charges	, sale concessions, gift or downpayment assist	ance, etc.) to be paid by any party on b	ehalf of the borrower?	☐ Yes 🔀 No
If Yes, report the total dollar amount and desci	ibe the items to be paid.			
The Walliam of the Section of the Se				
Note: Flace and the recial composition of the	ne neighborhood are not appraisal factors.			
Neighborhood Characteristics	The second state of the se	fousing Trends	One-Unit Housing	Present Land Use %
Location 🗌 Urban 🔀 Suburban 📋			PRICE AGE	One Unit 90 %
	Under 25% Dernand/Supply X Shortage	☐ In Balance ☐ Over Supply	\$ (000) (yrs)	2-4 Unit 1 %
	Slow Marketing Time 🔀 Under 3 m		75 Low 1	Multi-Family 1 %
Neighborhood Boundaries Home Rd to the n	orth, Limestone St to the east, McCreight Ave to the s	outh, and St Paris Pike to the west.	450 High 125	Commercial 4 %
,			175 Pred. 75	Other 4 %
Neighborhood Description Ridgewood is a	well established residential area just minutes	north of downtown Springfield with a fa	rly large mixture of home	styles. Most are Q4 and
	ed grounds and most homes are well updated	Mercy Hospital and Wittenburg Unive	rsity are both minutes awa	y, and all schools, services,
shopping, and employment are all very close				
Market Conditions (including support for the a		tor discussions both indicate fairly stable so	pply/demand trends, with arr	pole financing available
interest rates remembed historically less and stable	as well. Most financing types available for homes in	s this area. Please are action to part	emis discussion.	
Dimensions 75' x 120' x 76' x 134'	Area 9525 sf	Shape Irregular	View N	·D
Specific Zoning Classification CITY RS-5		ower density SFR housing	AICA M	,rtes,
	nconforming (Grandfathered Use) 🔲 No Zoni	ng Illegal (describe)		
	as improved (or as proposed per plans and so		Yes No If No, de	scribe
	A		1 12	
Utilities Public Other (describe)	Public Other (d	escribe) Off-site Imp	rovements - Type	Public Private
Electricity 🔀 🗌	Water ☑ □	Street Pave	ed asphalt	X 1
Gas 🕅	Sanitary Sewer 🔯 🗌		e ·	
FEMA Special Flood Hazard Area Yes	No FEMA Flood Zone x	FEMA Map # 39023C0183E	e ·	Date 02/17/2010
FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi	No FEMA Flood Zone x cal for the market area?	FEMA Map # 39023C0183E To If No, describe	e FEMA Map	Date 02/17/2010
FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi	No FEMA Flood Zone x	FEMA Map # 39023C0183E To If No, describe	e FEMA Map	
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FEMA Special Flood Hazard Area Yes Are the utilities and olf-site improvements typi Are there any adverse site conditions or extern General Description	No FEMA Flood Zone x cal for the market area?	FEMA Map # 39023C0183E No If No, describe Imental conditions, land uses, etc.)? Exterior Description material	e FEMA Mag ☐ Yes ☑ No s/condition Interior	Date 02/17/2010 If Yes, doscribe materials/condition
FEMA Special Flood Hazard Area	No FEMA Flood Zone x cal for the market area?	FEMA Map # 39023C0183E No If No, describe Imental conditions, land uses, etc.)?	e FEMA Mag ☐ Yes ☑ No s/condition Interior	Date 02/17/2010 If Yes, doscribe materials/condition Wood/Adq
FEMA Special Flood Hazard Area Yes Are the utilities and olf-site improvements typi Are there any adverse site conditions or extern General Description Units One One with Accessory Unit	No FEMA Flood Zone x cal for the market area?	FEMA Map # 39023C0183E No If No, describe Imental conditions, land uses, etc.)? Exterior Description material Foundation Walls Concrete/Act Exterior Walls Brick/Good	e FEMA Mag Yes No s/condition interior fine floors Walis	Date 02/17/2010 If Yes, describe materials/condition Wood/Adq Drywall/Good
FEMA Special Flood Hazard Area Yes Are the utilities and olf-site improvements typi Are there any adverse site conditions or extern General Description Units One One with Accessory Unit # of Stories	No FEMA Flood Zone x cal for the market area?	FEMA Map # 39023C0183E to If No, describe mental conditions, land uses, etc.)? Exterior Description material Foundation Walls Concrete/Ac Exterior Walls Brick/Good Roof Surface AsphShng/V	e FEMA Mag Yes No s/condition interior de Floors Walls Yery gd Trim/Finish Bath Floor	Date 02/17/2010 If Yes, describe materials/condition Wood/Adq Drywatl/Good Wood-paint/Adq Vinyl/Good
FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern General Description Units One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det/End Unit Sesting Proposed Under Const. Design (Style) Ranch	No FEMA Flood Zone x cal for the market area?	FEMA Map # 39023C0103E to If No, describe mental conditions, land uses, etc.)? Exterior Description material Foundation Walls Concrete/Ac Exterior Walls Brick/Good Roof Surface AsphShng/A Gutters & Downsports Alum/Good Window Type Louvered/by Louvered/by	e FEMA Map Sycondition Interior In	Date 02/17/2010 If Yes, describe materials/condition Wood/Adq Drywall/Good Wood-paint/Adq Vinyl/Good Ol Drywall/Good
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Uniform Residential Appraisal Report File # 5975483-1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 165,500 There are to \$ 176,000 SUBJECT COMPARABLE SALE # 1 COMPARABLE SALE # 2 COMPARABLE SALE # 3 FEATURE Address 123 W Harding Rd 309 W Harding Rd 26 E Harding Rd Springfield, OH 45504 Springfield, OH 45504 Springfield, OH 45504 Springfield, OH 45504 Proximity to Subject 0.19 miles W 0.18 miles E 0.07 miles NE Sale Price 165,000 169,900 Sale Price/Gross Liv. Area 102.04 5q.ft 115.56 SQ.IL 102.29 sq.lt. 90.75 09.5 Data Source(s) WRIST #1005062;DOM 35 WRIST #1011154;DOM 38 WRIST #1004778;DOM 74 Verification Source(s) Clark County Auditor Clark County Auditor Clark County Auditor VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION DESCRIPTION Sales or Financing ArmLth ArmLth ArmLth Concessions Conv;1500 FHA;0 Conv.0 Date of Sale/Time s09/20;c08/20 +8,786 s07/21;c07/21 s10/20;c08/20 +8,481 Location N;8syRd; N:BsvRd: N;BsyRd; N;Res; -7,500 Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 9525 sf 9148 st 6970 sf 10454 sf View N:Res: N;Res; N;Res; N:Res; Design (Style) DT1;Ranch DT1.5,Cape Coc DT1;Bungalow 0 DT1.25; Bungalov +2,500 Quality of Construction **Q4** Q4 Q4 **Q4** Actual Age 58 70 ០១០១ 69 CONDIDOR C4 CЗ 15,000 C4 C4 Above Grade Total Bdrms. Baths Yotai Borms. Baths Total Bdons, Baths Total Borms. Baths Room Count 3 1.1 3 2.0 2.0 -2.500-2.500Gross Living Area 1.617 SQ.ff 1.510 sq.fl +4.280 1,618 sq.ft 1,756 Sq.ft -5,560 Basement & Finished 1617sf0sfin 1086sf250s&a l6t8sf0sfin 1086sf750sfin Rooms Below Grade 2п0br1.0ba0о 1rr0br0,0ba0o -1,000 Functional Utility Typical Typical Typical Typical Heating/Cooling CFA/CAC CFA/CAC CFA/CAC **CFA/CAC Energy Efficient Items** None None None Garage/Carport 1gd1dw iodidw +2,000 2ad2dw lgalow +2,000 Porch/Patio/Deck SmPor,Sam<u>Porc</u> +1,500 Cov.Deck, porch □ + Ⅺ -Net Adjustment (Total) **⊠** + □-⊠ + □ -10,000 -5.579Adjusted Sale Price Net Adj. Net Adj. 2.3 % 6.0 % 3.3 % of Comparables Gross Adj. 22.2 % \$ 180,066 Gross Adj. 6.0 % | \$ 175,500 Gross Adj. 16.2 % 164,321 i 🔯 did 🔲 did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research 🔲 did 🔀 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) Clark County Auditor, DABR, WRIST My research 🔲 did 🔀 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) Clark County Auditor, DABR, WRIST 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) COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3 ΠEM SUBJECT Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Clark County Auditor Clark County Auditor Clark County Auditor Clark County Auditor Effective Date of Data Source(s) 08/12/2021 08/12/2021 08/12/2021 Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales discovered for subject (3 years), or comparables (1 year) Summary of Sales Comparison Approach Several comparables were reviewed for this analysis. This report Indicates the best three comparables available. Subject was bracketed on GLA. The comparables selected are similar in age, location, overall style, condition, quality, utility, and amenities. Please see attached addendum for individual adjustments. An attempt was made to find three suitable comparable sales within the prior 6 months, but only one sale was discovered. Due to the very heteroge there were few similar sales from which to choose, and a couple line items above could not be bracketed. Comparable t Indicated Value by Sales Comparison Approach \$ 173,000 Indicated Value by: Sales Comparison Approach \$ 173,000 Cost Approach (if developed) \$ income Approach (if developed) \$ The Sales Compagison Approach is given all weight due to the amount of reliable data available and actions of Buyers and Sellers in the market area. The Cost Approach was n developed due to age of subject, and not being needed for credible results. The Income Approach was not developed as most homes in market area are owner occupied This appraisal is made 🔀 "as is", 🔲 subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, Subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or Subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration 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 \$ 173,000 , as of 08/12/2021 , which is the date of inspection and the effective date of this appraisal.

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Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

File# 5975483-1

* Intended Uso, and Intended Usor of the Appraisal	
The intended users of this appraisal report are First Financial Bank and Accurate Group, LLC,	
collateral financing, subject to the stated Scope of Work, purpose of the appraisal, reporting r	
Intended Users are identified by the appraiser. He one else, including the purchaser and sell	er, should rely upon the opinion of value or any other conclusions contained in this
appraisal report.	
The appraisal is based on the information gathered by the appraiser from public records, loca	
neighborhood, other identifiable sources, and selection of comparable sales, listings, and/or	rentals within the subject market area.
The state of the s	
The original source of the comparable data described in the Data Source section of the marks	I grid along with the source of confirmation is provided, where available. The original
source is presented first. The sources and data are considered reliable. When conflicting in	ormation was provided, the source deemed most reliable has been used. Data believed
to be unreliable was not included in the report or used as a basis for the valuation conclusion	. The extent of the analysis to this assignment is stated in the Appraiser's Certification.
attached to this report.	
The appraiser assumes that the subject property is structurally sound. The appraiser did no	t identify any structural problems unless otherwise stated in this report. A visual
inspection of the subject and site was conducted, however the appraiser is not a structural o	nginoor, and unseen problems related to the soundness of the building or stability of the
soil could negatively impact property value. Should questions arise, it is recommended that	a ficensed building inspector and or structural engineer be consulted.
Utilities were on at time of inspection and all were functional.	
The subject property is located 7 miles from my office. This assignment requires geographic	competency as part of the scope of work. I have spent sufficient time in the subject's
market and understand the nuances of the local market and the supply and demand factors a	elating to the specific property type and the location involved.
Current zoning allows subject to be rebuilt as is, which further implies there are no non-conf	orming or grandfathored usos, and no marketability issues.

COST APPROACE TO VALUE	(not required by Fernis Mea)
COST APPROACE TO VALUE Provide adequate information for the lender/client to regicale the below cost figures and calcu-	
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Fannie Mae Form 1004 March 2005

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 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. 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 the 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
- 2. I performed a complete visual inspection of the Interior and exterior areas of the subject property. I reported the condition from the Improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect 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 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 approach to value. I have adequate comparable market data to develop a reliable sales comparison approach them, 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 partles 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
- 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 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
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that

- 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
- 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.
- 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 taws (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 William (Doug) Houer	SUPERVISORY APPRAISER (ONLY IF REQUIRED)		
Signature Drug (dever	Signature		
Name William (Doug) House	Name		
Company Name JOM Appraisal Services, LLC	Company Name		
Company Address PO Box 382	Company Address		
Springfield, OH 45501			
Telephone Number (937) 271-3597	Telephone Number		
Email Address clarkcountyappraiser@gmail.com	Email Address		
Date of Signature and Report 08/16/2021	Date of Signature		
Effective Date of Appraisal 08/12/2021	State Certification #		
State Certification # 2018000373	or State License #		
or State License #	State		
or Other (describe) State #	Expiration Date of Certification or License		
State OH			
Expiration Date of Certification or License 02/02/2022	SUBJECT PROPERTY		
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property		
123 W Harding Rd	Did inspect exterior of subject property from street		
Springfield, OH 45504	Date of Inspection		
APPRAISED VALUE OF SUBJECT PROPERTY \$ 173,000	Did inspect interior and exterior of subject property		
LENDER/CLIENT	Date of Inspection		
Name AMC: Accurate Group, LLC	OOMBADADI E OM EO		
Company Name First United Bank	COMPARABLE SALES		
Company Address 6401 S Custer Rd, McKinney, TX 75070	☐ Did not inspect exterior of comparable sales from street		
	Did inspect exterior of comparable sales from street		
Email Address	Date of Inspection		

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