

## CONTRACT TO PURCHASE REAL ESTATE Commercial/Industrial/Investment Real Estate



(Form approved by Dayton REALTORS®. This is a legally binding contract. If the provisions are not understood, legal advice should be obtained.)

	DIDMSIMIS are not extensive.
	Dayton, Ohio , 20 Proker(s) on the
	I. OFFER. The undersigned Buyer offers to buy through American Home Realty & Goludwell Banker, Broker(s), on the Clark County of Ohio
. 1	i. OFFER. The undersigned Buyer ones to boy diverging the "Property" located in Clark County of Onto the many and conditions set forth below, the real property (the "Property") located in Clark County of Onto the many and conditions set forth below, the real property (the "Property") located in Clark 340060001020816
3, 1	emis and conditions set forth below, the real property (the "Property") located in Class.  State of Ohlo, described as follows: 1810 Washington St. Springfield PAR#340060001020816
f. (	State of Chilo, described as injurious
5	2. INCLUDED IN THE SALE. The Property shall include the land, all appurtenant rights, privileges and easements, and all buildings,
8.	conditioning and humidifying equipment and their control apparatus; attached floor coverings and any adapted was controls; smoke alarms; all and availables; internal wife for communication system, telecommunication witing and cables; security systems and controls; smoke alarms; all and awnings; internal wife for communication system, telecommunication witing and cables; security systems and controls; smoke alarms; all and awnings; internal wife for communication system, telecommunication witing and cables; security systems and controls; smoke alarms; all and awnings; internal wife for communication system, telecommunication witing and cables; security systems and controls; smoke alarms; all and all all all all all all all all all al
9.	C. L. L. and and the fellowing little of hellowing highly to
10.	exterior landscaping, and the control has being sold strictly as is home is being sold strictly as is home is being sold strictly as is a sold strictly as
11.	
12.	3. PRICE. Buyer agrees to pay for the Property the sum of \$\frac{1}{2}\$ two (2) business days after acceptance of this offer, Buyer shall deliver to American Home Realty two (2) business days after acceptance of this offer, Buyer shall deliver to American Home Realty two (2) business days after acceptance of this offer, Buyer shall deliver to American Home Realty two (2) business days after acceptance of this offer, Buyer shall deliver to American Homey to be deposited in the trust or the sum of the party holding the Earnest Money. The Earnest Money shall be paid to Buyer or delivered to the closing of the closing does not occur because of Saller's default or because any condition of this Contract is
14.	escrow account of the party holding the Earnest Money. The Earnest Money shall be paid to Buyer or delivered to the Edward to the Earnest Money shall be paid to Buyer or default or because any condition of this Contract is to be applied on the purchase price at closing. If the closing does not occur because of Seller's default or because any condition of this Contract is to be applied on the purchase price at closing. If the closing does not occur because of Seller's default or because any condition of this Contract is
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17.	The month of the first of the f
18.	s illustrations of the transaction closes and use prove descriptions and the hole parties have signed that specify
19.	where the family of the family
20.	money pursuant to the terms of this Agreement; (2) the parties provide the broker with written instructions that both parties now by money pursuant to the terms of this Agreement; (3) the broker receives a copy of a final court order that specifies to whom the Earnest Money; (3) the broker receives a copy of a final court order that specifies to whom the Earnest Money; (3) the broker turns them over to the Division of Unclaimed Funds. In the event of a dispute to be awarded; or (4) the funds become unclaimed and the broker turns them over to the Division of Unclaimed Funds. In the event of a dispute to be awarded; or (4) the funds become unclaimed and the Barnest Money, the broker is required by Ohio law to maintain such funds in its
21,	to be awarded; or (4) the funds become unclaimed and the protect of the first burner by Objective to maintain such funds in its
22.	between Seller and Buyer regarding the disbursement of the Earnest Money, the broker is required by Critician to the Mishamship between Seller and Buyer regarding the disbursed or (B) a trust account until the broker receives (A) written instructions signed by the parties specifying how the Earnest Money is to be disbursed or (B) a trust account until the broker receives (A) written instructions signed by the parties specifying how the Earnest Money is to be disbursed or (B) a trust account until the broker receives (A) written instructions signed by the parties specifying how the Earnest Money is to be disbursed or (B) a
23.	to the Lote the Formest money is denoughed in the Lote the Formest money is denoughed in
24.	that paint order that specifies to Whom the Earnest Money is to be an actual that are provided police that legal action to resolve the
25.	the broker's trust account, the parties have not provided the broker with such signed instructions or whiten house the parties have not provided the broker with no further notice to Seller. Payment or refund of the Earnest dispute has been filed, the broker shall return the Earnest Money to Buyer with no further notice to Seller. Payment or refund of the Earnest dispute has been filed, the broker shall return the Earnest Money to Buyer with no further notice to Seller. Payment or refund of the Earnest dispute has been filed, the broker shall return the Earnest Money to Buyer with no further notice to Seller. Payment or refund of the Earnest dispute has been filed, the broker shall return the Earnest Money to Buyer with no further notice to Seller. Payment or refund of the Earnest dispute has been filed, the broker shall return the Earnest Money to Buyer with no further notice to Seller.
26,	Hands had been filed, the broker shall fellin the martiest money to be a second or ensetting performance against the
27.	Manage that not preligible the rights of the order of the
28. 20	Money shall not prejudice the rights of the Broker(s) or the non-defaulting party in an action for damages of specific portations. (c) defaulting party. (b) BALANCE: The balance of the purchase price shall be paid by cash (certified or cashler's check) at time of closing. (c) defaulting party. (b) BALANCE: The balance of the purchase price shall be paid by cash (certified or cashler's check) at time of closing. (c)
30.	FRILANDING FROME'S ONBORIONS UNDER THIS CONTRIBUTION OF THE THIS CONTRIBUTION OF THE PROPERTY
31.	Changing Addendism.
32.	4. DEED. Seller shall furnish a transferable and recordable general warranty/limited warranty/nordary color as applicable.  4. DEED. Seller shall furnish a transferable and recordable general warranty/limited warranty/nordary color as applicable. State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) deed conveying to Buyer, or nominee, a marketable life to the Property (as determined with reference to the Ohio State Bar nothing circled) and the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled as a second circled with the Bar nothing circled with the Bar nothing circled as a second circled with the Bar nothing circled as a se
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34,	Appendixt of the Example of the Exam
35.	whateraker except (a) legal nighways, (b) any mongage assumed a property and restrictions of record Which would
36.	the desired (d) Britis of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in possession (e) Admis and the second of tenants in the secon
37.	not prevent Anvertion) Using the Property for the following form of the part shall cline any tille defects and on
38	not prevent Buyer from using the Property for the following purpose:  Multi-Lifamily Investment:  Note that the Property for the Property for the following purpose:  Multi-Lifamily Investment:  Note that the Property is unmarketable or is subject to matters not excepted as provided above, Seller at Seller's sole cost shall cure any tille defects and/or the Property is unmarketable or is subject to matters not excepted as provided above, Seller at Seller's sole cost shall cure any tille defects and/or the Property is unmarketable or is subject to matters not excepted as provided above, Seller at Seller's sole cost shall cure any tille defects and/or remove such matters within 10 days after receipt of written notice from Buyer, and if necessary the closing date shall be extended to permit remove such matters within 10 days after receipt of written notice from Buyer, and if necessary the closing date shall be extended to permit remove such matters within 10 days after receipt of written notice from Buyer, and if necessary the closing date shall be extended to permit remove such matters within 10 days after receipt of written notice from Buyer, and if necessary the closing date shall be extended to permit removes a construction of the purpose.
39	remove such matters within 10 days after receipt of written notice from Buyer, and it necessary the desiring date shall be excluded in the purchase removed of any encumbrances or liens out of the purchase Seller the full 10 days to clear title. Seller shall have the right at closing to pay for the removal of any encumbrances or liens out of the purchase. Seller the full 10 days to clear title.
40	Seller the full 10 days to clear rule. Seller share the value of the hourse by Buyer.  price. The cost of any little examination and title insurance shall be borne by Buyer.  None X See inspection
41	, Selecting full to days to day little examination and title insurance shall be borne by Buyer.  price. The cost of any little examination and title insurance shall be borne by Buyer.  None   See inspection  None   See inspection  None   See inspection
42	5, INSPECTION, Buyer reserves the right to them are the reserves.
43	Addendum.  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments, including penalties and interest,  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments, including penalties and interest,  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments, including penalties and interest,  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments, including penalties and interest,  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments, including penalties and interest,  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments, including penalties and interest,  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments, including penalties and interest,  6. TAXES. At closing, Seller shall pay or credit on the purchase price (a) all real estate taxes and assessments.
44	Addentified the Addentified of the purchase price (a) all real estate taxes and assessment, including the manner set forth below, of the Cost of the closing, Seller shall pay or credit on the closing, (b) a pro rata share, calculated as of the closing date in the manner set forth below, of the which became due and payable prior to the closing, (b) a pro rata share, calculated as of the closing additional tax savings account as of the closing.
48	which became due and payable prior to the closing, (b) a pro rata share, calculated as of the closing date in the manner of the closing which became due and payable after the closing, and (c) the amount of any agricultural tax savings accounted as of the closing actually laxes and assessments becoming due and payable after the closing, and (c) the amount of any agricultural ax savings accounted as of the closing actually laxes and assessments becoming due and payable after the closing and (c) the amount of any agricultural use (whether or not such conversion actually
46	to utility would be subject to recounterful the repety was some and a subject to recover the property is located
47	a sound toplace Superhas Indicated in Palagraph 4 dia 503 of 12 and 12 a
41	a to Mantercompt County the lax proration shall be made in described and the fall of closing. If the Property
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	7. PRORATIONS. Rents, utilities and other operating income and expenses shall be prorated as of the date of closing. Buyer shall pay all income and expenses shall be prorated as of the date of closing. Buyer shall pay all income and expenses shall be prorated as of the date of closing. Any security deposits held by Seller shall be provided in the date of closing. Any security deposits held by Seller shall be provided in the date of closing. Any security deposits held by Seller shall be provided in the date of closing. Any security deposits held by Seller shall be provided in the date of closing. Any security deposits held by Seller shall be provided in the date of closing.
	and other operating expenses which may become one and product the product of the control of the
	to the formitained to River at Glosing.
	50. The transferred to REPRESENTATIONS. Seller represents that those signing this Contract constitute and of the owners of any public authority are pending, (b) no work their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public authority are pending, (b) no work their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public authority are pending, (b) no work their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public authority are pending, (b) no work their respective spouses.
	13. 8. SELLETO the Acceptance of any public agency their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public agency their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public agency their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public agency their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public additional and their respective spouses. Seller further represents that with respect to the Property (a) no orders of any public additional add
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	Buyer's Initials: JM / Seller's Initials: 97
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Page 1 of 2

# DAYTON REALTORS® CONTRACT TO PURCHASE REAL ESTATE COMMERCIAL/INDUSTRIAL/INVESTMENT REAL ESTATE

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untage effect the Property: 12.1110 t	HIREGIODIC STOLEGO COLOR	a series de la fina	a 45 e Drobeity is noi reculled union
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O. Properly been filled in; and (o) the Fit	te violations. Security Deposit	fany type of environmental investigation to be turned over to buyer, any x  Copy of leases.	ent prosted to ony or cooping.
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			of a device Proceesing doth
U IISDA GAISSASSA A LANDON AND A DAN A	G Chack gorbers to mumine warm	- to dot	and milling chall hal be blutaled as at
75. Is to be given after closing, Seller sha	Il Vacate no later than	] A.M./[] P.M. on the possession date half be responsible to Buyer for any dam	ages caused by Seller's failure to
was the second 7 but hair for DV (38) bi Ui)	in the posecution		
77. deliver possession on the stated date	O PROPERTY, If any buildings	or other improvements are substantially d receive the proceeds of any insurance	damaged of destroyed prior to
TO I de tale a provincia de la	31 to blancar with are property are	a complete	coverage peris prior to closing. Seller
79, closing, buyer small have the opinor 80, or (b) to terminate this Contract, Set	er shall keep the Property adequ	lately insured against the and extended	and tear and the provisions of this
81. agrees to maintain the Property in Its	present condition until delivery o	•	
83. 11. ACCEPTANCE; CLOSING, The	s offer stall tellially oper to the	eptance until <u>June 1.8</u> Il be held on or before (complete only of alver, if earlier) of the lest contingency p	te, as applicable): (a) the fixed date of
B4. delivery of the deed and payment of	days after the expiration (or Wa	il be held on or before (complete only of alver, if earlier) of the last contingency p	eriod provided in this Agreement. The
85. 20 01 (b)	lace mulually agreed upon by Se	alver, if earlier) of the last conungency p licr and Buyer. In the event of a fallure oker procuding the Buyer shall designate	of the time and place of closing.
ov shall be held on the last day designs	1160 III diik haradrahu ano are bre	to the state of the principage of	real property encompasses many
42 PROFESSIONAL ADVICE AND	V22HVMOE" LIfe hardes gegge	the the training of an expert of	n mailer of law, lax, linancing,
on materianal disciplines. Wille blot	(6L bossesses consumerable derior	the the state of	<ul> <li>Broker hereby advises the parties</li> </ul>
AA augusting chrichital conditions, har	stations waterials, enumering	Control of the state of the second of	ther grees of hinfessional expertise, in
91. and the parties acknowledge that the	ey spould seek professional expediences of solit	ert assistance and advice in mese and cross for such advice and assistance, the res and/or products of such companies	parties additionally acknowledge and
on the broker does not Waltality	Uthatailles' or surrouse me actual	ces and/or products of such companies	or sources.
OA 13 SIGNATURES, Manual of elec-	Stotte sidifamies enen	to the deliberation connection with	this Contract, Documents,
or the united for numbers of this Contra	CC SUG SUA SIDENCIDADO EN mai en	otices to be delivered in connection will traph shall be effective when delivered t of the licensees within the brokerage wi	a party or its authorized
96, amendments or notices given in an	y manner permitted by uns parag	of the licensees within the brokerage wi	no have an agency relationship with that
97. representative, including the broker	Tebreserming mor band, one and		
98. parly.	on acceptance, this offer and the	attached addenda shalf become a com personal representatives, successors, a	plete agreement bitteing upon and
ton through to the henefit of Buyer and	Sellet Stitt Meil Teahannac ucuat i	popular programme and the second programme and	the or agreements. Any subsectiont
- 4nd contain all of the tottes and condition	alle silised about more some in-	was the state of the same of the same of the state of the same of	- to written closed by both parties. UDOB
don andillose representations, Wallar	IGES OF AGREEMENTS SHOW HELDE	s	Minder le acception the Probetty
use Property and in delicera a second on the	A St blosseen iscient and events		washin of the Property. Time is of the
104. "as is" in its present condition, rely 105. essence of all provisions of this Co	ng upon such examination as the	anties and agreements in this Contract s	half service the closing. Any word used
105. essence of all provisions of this Oc 106. In this offer and the acceptance th	ereof shall be construed to mean	either singular or plural as Indicated by	the humber of signatures detect.
106. In this offer and the acceptance the 107. 15. ADDENDA. The following Ad	genda alia amachinany no more	000 1010	part of this Contract
108. Financing X Ir	spectionOther (Desc)	ibe)	28/
	- 1 m	La Company / 1 A - Q	19101
109. Wilness:	12 Lg/	yer (If entity):	
Comme 1	MOUDS By:	/	and the state of t
110. Made Deed To:	7	-	1 /
111.	Buyer (if individual(s))	Annual 1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	1
114			
112.			
and the second s	A	CCEPTANCE	Date: , 20
113.		o est 2 Milled all all ann	Date:, 20_
114.	ts the foregoing offer; or ( ) coun	nteroffers according to the initialed changed	AGO P.M.
115. The undersigned seller ( ) about 116. Addenda, which counteroffer sha	Il remain open for acceptance un		
		eller (if entity): Foulke Rentals LLC	
117. Douglas Nave	dottoop verlited 06/17/21 9:09 PM CDT KZED-GMWS-KYWS-8NCA		dothon Verifleri
118. MARE DEED TO:	B	Y: - Johnny Foulke	doBnsp Verifled 06/17/21 10:09 PM EOT 9አብር-EPVI-ISØW-DYY/S
110, Make Deed 10.	D. M. v. (S. Iv. dividual/eX)		
119.	Seller (if Individual(s))	Johnny Foulke  Johnny Foulke	•
		Journey Fortike	and the second s
120.		the first the parties of the continue there	accented by and delivered to all parties:
CONTRACT ACCEPTANCE DATE: T	he following date is the date on the	which the final terms of the contract were als is the date from which all timelines st	e accepted by and delivered to all parties: nall run. (The first day of the related
	. Ottless outsitude organia	Is is the case from which all unrelines at	remaining Courses
limeline(s) is the day following this date	}		

Page 2 of 2



## A. Settlement Statement (HUD-1)

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	6. File Number: 21-P-343A	7. Loan Number:	8. Mortgage In	surance Case Number:
C. Note: This form is furnished to give you a state	ment of actual settlement cos	's Amounts naid to and by	the selliement arent are sh	(A147)
Items marked "(p.o.c.)" were paid outsid	e the closing; they are shown i	nere for informational purpo	ses and are not included in t	own. he totals,
D. Name and Address of Buyer.	E. Name and Address of	Landana and a	F. Name and Address of	
John Moyer	Foulke Rentals, LLC		CASH	
5631 Prairie Road	2688 Tecumseh Avenue			
Urbana, Ohio 43078	Springfield, Ohio 45503			
G. Property Location:	H. Settlement Agent:			2 Cattlemant Cata
1810-1812 W. Washington St.	Team Title & Closing Servi	ces, LLC		I. Settlement Date:
Springfield, OH 45506	1184 E. Home Road			June 28, 2021
Clark County, Ohio	Springfield, Ohio 45503	and the second s	Ph. (937)390-1900	
	Place of Settlement: 1184 E. Home Road			
	Springfield, Ohio 45503			
J. Summary of Buyer's transaction	The same and the same of the s	K. Summary of Seller	's transaction	
100. Gross Amount Due from Buyer:		400. Gross Amount Due		
101. Contract sales price	33,500.00	401. Contract sales price		33,500.0
102. Personal property 103. Settlement Charges to Buyer (Line 1400)	736.63	402, Personal property		
104.	738.63	403.		
105.		405.		
Adjustments for items paid by Seller in advance 106. City/Town Taxes		Adjustments for items	paid by Seller in advance	
106. City/Town Taxes to 107. County Taxes to	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	406. City/Town Taxes 407. County Taxes	to to	
108. Assessments to	1	408. Assessments	to	
109. 110.		409.		
111.	the transfer of the second	410.	**************************************	1//
112.	A CONTRACTOR OF THE PROPERTY O	412.	And the second s	
120. Gross Amount Due from Buyer	34,236.63	420. Gross Amount Du	a to Calley	22 500 0
200. Amounts Paid by or in Behalf of Buyer	The state of the s	500. Reductions in Am	COPPE VINCENSIA PROPERTY AND ADMINISTRATION OF THE	33,500.0
201. Deposit or eamest money		501. Excess deposit (se	e instructions)	
202, Principal amount of new loan(s) 203. Existing loan(s) taken subject to		502. Settlement charge	s to Seller (Line 1400)	6,016.0
204.		503. Existing loan(s) tak 504. Payoff First Mortga		
205.		505. Payoff Second Mo		
206. 207.	and the second s	506.		
208. Security Deposit Transfers	800.00	507. 508. Security Deposit Tr	anstere	800.0
209. Rent 6/29 to 6/30	26.66	509. Rent 6/29 to 6/30	CITOTO 10	26.6
Adjustments for items unpaid by Seller 210. City/Town Taxes to	}	Adjustments for items		
210. City/Iown faxes to 211. County Taxes 01/01/21 to 06/28	/21 401.91	510. City/Town Taxes 511. County Taxes	01/01/21 to 06/2	0/34
212. Assessments to	The second secon	512. Assessments	to	8/21 401.9
213. 214.		513.		
215.		514. 515.		**************************************
216.		516.		
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219.		518. 519.		
	The same of the sa			Section 1. Control of the section of
220. Total Paid by/for Buyer	1,228.57	520. Total Reduction A		7,244.5
300. Cash at Settlement from/to Buyer 301. Gross amount due from Buyer (line 120)	34,236.63	600. Cash at settlemer 601. Gross amount due		
302. Less amount paid by/for Buyer (line 220)	( 1,228.57	602. Less reductions du	to Seller (line 420) le Seller (line 520)	33,500.0 ( 7,244.5
303. Cash X From To Buyer	33,008.06	603. Cash X To	From Seller	26,255.4
Paid outside of closing by borrower(8), seten(8), lender(1), or that we nut?	Liver the special control of the special cont	I Carried Market Control of the Cont	L 1 Hom Sener	∠0,∠00.4

িপ্রতিষ্কেতের বিজ্ঞানু সুক্তি ক্রিয়েই, ছবিজ্ঞা, হবিজ্ঞা, হবিজ্ঞানু ক্রিয়েই। The undersigned hereby acknowledge receipt of a completed copy of this statement & any attachments referred to begin

Settlement Charges  0. Total Real Estate Broker Fees \$ 2,500,00			Paid From	Paid From
Division of commission (line 700) as follows:			Buyer's	Sellers
1. \$ 1,250.00 to Coldwell Banker Heritage			Funds at	Funds at
2. \$ 1,250.00 to American Home Realty		aurum raumsin anaum sur d'ann a- le app pl. 1 de le 1 de la 1 d	Settlement	Settlement
3. Commission paid at settlement				2,500.0
1.				
). Items Payable in Connection with Loan				
1. Our origination charge	5	(from GFE #1)		
Your credit or charge (points) for the specific interest rate chosen	<u> </u>	(from GFE #2)		
3. Your adjusted origination charges		(from GFE #A)	0.00	
4. Appraisal fee to		(from GFE #3)		
5. Credit Report to		(from GFE #3)		
6. Tax service to	the state of the s	(from GFE #3)		<del></del>
7. Flood certification to		(from GFE #3)		, <del></del>
8.		(from GFE #3)		, and the second se
9.		(from GFE #3)		
0.		(from GFE #3)		
1.		(from GFE #3)		
0. Items Required by Lender to Be Paid in Advance		(A. OFF HAD)		
1. Daily interest charges from to	@ \$/day			
22. MIP Tot Ins. for Life of Loan months to		(from GFE #3)		
03. Homeowner's insurance for years to	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(from GFE #11)		
04.	and for the same of the same o	(from GFE #11)		and recommendation and the second
05.		(from GFE #11)		
000. Reserves Deposited with Lender		Was OFF HO		
2001. Initial deposit for your escrow account		(from GFE #9)		
002. Homeowner's insurance months @ \$	per month	\$		
003. Mortgage insurance months @ \$	per month	\$		
004. Property taxes		\$		
005.		an aan aan ay yay ka aa daga ka aanaa ah aa aa ah ah ah ah ah ah aa ah aa ah aan aan		
006. months @ \$	per month	\$		
007. months @ \$	per month	\$		
008.		\$		
009. Aggregate Adjustment		\$		L
Too Had Shargoo			510.00	75
101. Title services and lender's title insurance	the same of the sa	(from GFE #4)	510.00	/ 0.
102. Settlement or dosing fee	The second section is a second section of the section of the second section of the section	S //row CEE #5\	192,63	
103. Owner's title insurance to Team Title as Agent for Old Republic		(from GFE #5) S	197,03	<del></del>
	Синовий 3-111-400 ученую разрада (разра <u>матера и пред на пре</u>	Ÿ		
105. Lender's title policy limit S   1106. Owner's title policy limit S   33,500.0	)			<del> </del>
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			2 62	
	am Title as Agent for O	ld Republic \$ 19	2.63	ļ
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110.		* ************************************		<u> </u>
1111.		\$		<del> </del>
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1115. Deed Review to Lane Alton	alex Cardena III C	\$		50
116. Deed /Document Processing to Team Title & Cl	sing Services, LLC	<u>\$</u>		25
200. Government Recording and Transfer Charges  1201. Government recording charges to Clark Co. Reco	der	(from GFE #7)	34.00	1
	Releases \$	Other \$	Q4.UU	No.
202. Deed \$ 34.00   Mortgage \$	Neidases à	(from GFE #8)		
	anna denne anna anna dh' ag ag aig ann agus ban i thur anna ann an 1800 iann ann ann 200 ianna ann. Ea	(HOH) GI'E #0]		<del> </del>
204. City/County tax/stamps \$	\$	1917 g 1918 1 Marian and 1918		
205. State tax/stamps \$	\$		an ang ang taon ang taong di taong ang taong ang taong t	4.
206. Conveyance & Transfer Tax to Clark County A		The state of the s		134
207. Properly Taxes to Clark Co. Treas 300. Additional Settlement Charges	urer			3,14
300. Additional Settlement Charges  301. Required services that you can shop for		(from GFE #6)	· · · · · · · · · · · · · · · · · · ·	<del></del>
302. Outstanding Water to City Of Springfi	ald Hillity Rilling	(nom Gre #6) \$		1 8
303.	N DURY DIRRY	\$		
304.		\$		
- Westernament and the second				
1305.		\$	(	1



## Nationwide Valuations

## Statement of Compliance: Appraiser Independence Requirements and the Truth in Lending Act

Broad Street Valuations, Inc - An independent, third-party Appraisal Management Company - certifies that the attached appraisal report was completed in compliance with the Appraiser Independence Requirements and the Truth in Lending Act, Regulation Z, Section 226.42, with strict adherence to our non-influence policy.

The Lender/Client named on this report has submitted the order for this appraisal in a manner compliant with and using technology compliant with the Appraiser Independence Requirements and the Truth in Lending Act.

The appraiser who completed this assignment was selected by Broad Street Valuations, Inc independently and in a manner compliant with the Appraiser Independence Requirements and the Truth in Lending Act. This selection was made based on criteria including proximity to subject, geographic competence, education, historical quality, availability, and historical service level.

Broad Street Valuations, Inc expressly prohibits any communication between a lender's loan production staff and the selected appraiser which would not be compliant with the Appraiser Independence Requirements or the Truth in Lending Act. This includes suggested values, suggested loan amounts, and suggested comparable sales.

Communication that is not compliant with the Appraiser Independence Requirements or the Truth in Lending Act between the appraiser and loan production staff is prohibited. Appraisers are prohibited from communicating with the Lender/Client or attempting to obtain desired value or loan information from the borrower, property owner, or other party to the transaction.

Broad Street Valuations, Inc complies with the Mandatory Reporting Requirement of the Truth in Lending Act. In the event that Broad Street Valuations reasonably believes an appraiser has not complied with the Uniform Standard of Appraisal Practice or ethical or professional requirements for appraisers under applicable state or federal statutes or regulations, Broad Street Valuations, Inc shall notify the appropriate state agency within a reasonable time period.

Tom Kennedy

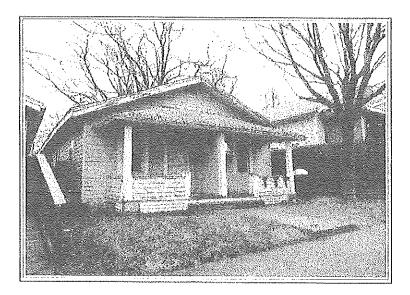
Quality Assurance Manager Broad Street Valuations, Inc 211 Elm Street

Holly, MI 48442

Tel: (888) 885 – 7770

tom@broadstreetvaluations.com www.broadstreetvaluations.com

## APPRAISAL OF



## LOCATED AT:

1810 W Washington St Springfield, OH 45506

## FOR:

Wright-Patt Credit Union 3560 Pentagon Boulevard Beavercreek, OH, 45431

## BORROWER:

Moyer, John

## AS OF:

February 21, 2022

## BY:

Joseph G. Lingg

R-371249

Small Residential Income Property Appraisal Report

Fre No. 22-washin

	to provide the tender/chent with an accor-	ne, am abequatery supported.	ebitiled at a rain in	jarket value of the subje	ce property
Propeny Address 1810 VV Washington St		Springfield	はいだいかん みきゅった かぶった photo phone 女子 an	e OH – Zip Coda 4550	6
Borroacz Moyer, John Legs Description Thomson W Pt 29 E Pt (	Owner of Punto Record Mo	oyer, John	Con	rky Clark	
Assessor's Parcel # 3400600010208016		Vear 2021	₽E	Taxes \$ 818	
Reighnormood Name Thomson / Springfield	d Mag	Reference Sky Maps		sus tract 0021.00	
Overe X Tenant (X) Vacant			UD HOAS O	per year	per month
	Leasehold Orner (describe)	e folke mellem i stander første stande i er op her pådege gje i get en melle stande stande freget, den en en s			
Assignment Type Purchase Transaction X Lender(Chent Wright-Patt Credit Union		n Boulevard, Beavercre	V OU 45424		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Is the subject property currently offered for sale or ha				es No	
Report data source(s) used, offering price(s), and dat					7.
manager to the state of the sta					
To did to distingt analyze the contract for safe f	for the subject panchase bonsaction. Explain th	e results of the analysis of the contr	asi for sale or why t	the analysis was not perfor	ned.
		······································			
Contact Price \$ Date of Contr	aria substanti official	The coner of public record?	]ves ∐llo (	Deta Scorce(s)	
Is them any financial assistance floor charges, sale o			V. 1889		r_a. h
If Yes, report the total dotter amount and describe the	e items to be paid.				and the second second second second second second
		CAPACITATION AND STATE OF THE PROPERTY OF THE			
Note: Race and the racial composition of the ne- Raighborhood Characteristics	2-4 Unit Housi	na Trends	2-4 Unit Hous	ing Present La	nd Use %
Location Urban X Subjection Regal		X Stable Ut/ectning		AGE One-Unit	90 9
Boll-Up   X   Over 75%     25-75%   Under	r 25% Demand/Supply Shirtage	X In Balance Uvcc Supply		(yis) 2-4 Unit	1 %
Grewin Rapid X Stable Slow			10 tow	20 Musi-Femily	1 %
Route 68 on the West and Alden Ave		Lition the South, US	250 High 55 Pred	150 Commercial 95 Chiner VLand	3 % 5 9
Heighborhood Description This area provide		e home baing appraised			<u> </u>
employment, shopping and schools.				erienes.	
n			· · · · · · · · · · · · · · · · · · ·		
Market Conditions (including support for the above of	enclusions) See Attached Addendu	<u>IU</u>			
			***************************************		
Dimensions 30' X 132'	Area 3960 af	Shape Rectangular		View Inner Street	
Specific Zening Classification City RS-8		Density, Single-Family R	lesidence Dis	trict	
Zoning Compliance   X Legal   Legal None			5		
is the highest and best use of the subject property as	s improved (or as proposed per plans and spec	flications) the present use? (X	JYesNo	II No. describe.	
<b></b>			011-11-1	ementsType Pub	
(Utilities Qublic Other (describe)	Dublic	Other (describe)			
Utilities Public Other (describe)		Other (describe)	Off-site Improvi		
11		Other (describe)	Sueet Asphal	lı <u>(X</u>	
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1810 W Washingto	n St			704 S Center St					321	321 S Yellow Springs St					1363 S Center Blvd				
Address Springfield,	OH 4	550E	1	Sp	ringfi	eld, OH	45	506		Springfield, OH 45506					Springfield, OH 45506				
Proximity to Subject				1.5	5 mil	les SE	,~	***************************************		1.03 miles SE					1.73 miles SE				
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363	<u> </u>		37.22						ļ	700	46.93		<u></u>		64.52				
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## R-371249

## Small Residential Income Property Appraisal Report 108 No. 22-washin

INTENDED USER / INTENDED USE	
The Intended User of this appraisal report is the Lender/Client. The	Intended Use is to evaluate the property that is the subject of this Scope of Work, purpose of the appraisal, reporting requirements of
this appraisal report form, and Definition of Market Value. No additi	onal Intended Users are identified by the appraiser
	The table of the state of the s
ASSESSMENTS	
The subject properly does not have any special assessments asso	ciated with it, per the county auditor.
OCCUPANT / UTILITIES	
The subject property is tenant occupied and vacant, and the utilities	were on and working at the time of the inspection.
ADDITIONS / CONVERSIONS	
The subject property did not have any additions or conversions.	SALAN CONTRACTOR AND
ACTUAL AGE / EFFECTIVE AGE	
Estimated depreciation was done through use of the age/life metho	d. No inadequacies, needed repairs, lack of modernization were
observed, unless otherwise indicated. The subject has had typical r	
effective age of the subject is less than its actual age based on the	overall condition of the subject property.
AERIAL PHOTO	
See Aerial Map within this report for the aerial photo.	
ODOOC LEGINO ADEA OLCOPEDANOV	
GROSS LIVING AREA DISCREPANCY County records states the subject property has 1,318 square feet or	figross living area. The Appraiser's physical measurements of the
subject indicates the subject has 1,368 square feet of gross living a	
NOTE  Proof Street Voluntiana Inc. AMC Lineages #: AMC 2010000748	
Broad Street Valuations, Inc. AMC License #: AMC.2019000749 Appraiser Fee: \$600.00	
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COST APPROACH TO VALUE	E (not required by Familo Mae)
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Finally adequate information for the lendrifuliant to replicate the behalf contingues and refruing Support for the opinion of site value (surmary of comparable land sales or other methods for ear not applicable and was not developed (ND) due to the age of the site.	hitos  The Cost Approach was considered, but considered  ubject property. The site value is provided at the request of the client.
Provide adequate information for the tenderliction to replicate the before cost figures and reference. Support for the opinion of see value (summary of comparable land sales or other methods for each	hitos  The Cost Approach was considered, but considered  ubject property. The site value is provided at the request of the client.
Finally adequate information for the lended district replicate the behalf conflightes and refer in Support for the opinion of site value (surmary of comparable land sales or other methods for earnot applicable and was not developed (ND) due to the age of the site value is \$4,000 according to current land value per county  FERMATED   REPRODUCTION OR   REPLACEMENT COST NEW	hitos  The Cost Approach was considered, but considered  ubject property. The site value is provided at the request of the client.
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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 appraiser 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 use, 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 tender/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 tille 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 concession 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: 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.
- 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 appraisar 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.
- 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.
- 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. Lidentified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 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.
- 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.
- 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. It 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.
- I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 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.
- 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. If 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 properly 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
- 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).

## Small Residential Income Property Appraisal Report

- 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 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.
- 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.

This appraisal conforms to FIRREA (Financial Institution Reform and Enforcement Act of 1989)

## 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. If 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.
- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
$\bigcap$ $A \cap B$	
Signature Supl Xt Suppor	Signature
	Signature Name
Name Joseph G Lingg Company Name Lingg Appraisals	Company Name
Company Address 6780 Brantford Rd	Company Address
Dayton, OH 45414	
Telephone Number 937-387-6071	Telephone Number
Email Address joey.lingg@aol.com	Email Address
Date of Signature and Report 02/28/2022	Date of Signature
Effective Date of Appraisal 02/21/2022	State Certification #
State Certification # 2013000533	or State License #
or State License #	State
or State License # State # State #	State Expiration Date of Certification or License
State OH	
Expiration Date of Certification or License 03/21/2022	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1810 W Washington St	Did not inspect subject property
Springfield, OH 45506	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 38,000	Did inspect interior and exterior of subject property  Date of Inspection
LENDER/CLIENT	A LLLAN PAIN MANAGEMENT AND
Name Broad Street Valuations, Inc.	COMPARABLE SALES
Company Name Wright-Patt Credit Union	Did not inspect exterior of comparable sales from street
Company Address 3560 Pentagon Boulevard	Did inspect exterior of comparable sales from street
Beavercreek, OH 45431	Date of Inspection
Email Address	

## Small Residential Income Property Appraisal Report Fields 22-washin

R-371249

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	Borrower: Mayer John	File No : 22-washin	
i	Property Address: 1810 W Washington St	Case No., R-371249	
	City: Springfield	State: OH Zip. 45506	
	Leader, Wright-Pett Credit Union		

#### A. PURPOSE AND FUNCTION OF THE APPRAISAL

The intent of this appraisal is to estimate the market value of the subject property as defined by the Federal National Mortgage Association (Fannie Mae), the Federal Home Loan Mortgage Corporation (Freddie Mac), and the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA). The function of the appraisal is to assist the identified lender or assignee in the underwriting of the risk associated with a residential mortgage loan.

#### B. THE SCOPE OF THE APPRAISAL PROCESS

The appraisal report is based on a physical observation of the market area, subject property, and the analysis of information gathered from public or private records that may have an influence on the value of the property. The valuation process includes an exterior inspection of all comparables considered to physically verify as much data as possible for comparison purposes to the subject property.

#### C. SCOPE OF WORK

The appraiser is not a home, environmental or termite inspector. The appraiser provides an opinion of value. The appraiser does not guarantee that the property is free of defects or environmental or termite problems. The appraiser performs an inspection of visible and accessible areas only. Mold may be present in areas the appraiser cannot see. The appraiser is not qualified to determine the cause of mold, type of mold or whether mold might pose any risk to the property or its inhabitants. Additional inspection by a qualified professional is recommended. A professional home inspection, environmental and termite inspection is recommended.

Prior to purchase, it is assumed that any client will request or require structural, mechanical and any other inspections to be performed by qualified home inspection professionals to satisfy any and all concerns as to physical condition and functional adequacy, relating to structural and mechanical integrity.

#### DEFINITIONS

Data Source (s) DABRMLS - Dayton Area Board of Realtors - Multiple Listing Service W.R.I.S.T./MLS - Western Regional Information Systems & Technology, Inc - Multiple Listing Service

#### VERIFICATION SOURCE (S)

clark.co.aud - gis.clarkcountyauditor.org - Clark County (Public Records)

#### CASH SALES

Cash sales are considered to be equal to conventional financing, and is typical and common for the area. Therefore, cash sales for comparable sales has no affect on the subject's value or marketability.

#### MARCELLUS SHALE FORMATION

The subject properly is not located near Marcellus Shale Formation and therefore no active drilling was noted. This factor does not adversely affect the subject's value or marketability.

#### Market Conditions

See 1004MC market conditions addendum for further detail on market conditions (days on market, market trends, etc)

Conventional financing is readily available at rates purchasers consider attractive and sellers may need to negotiate a sale on financing related concessions. Mortgages are available in fixed, variable and adjustable rates, depending on the strength of the purchaser and quality of security. Seller concessions (when applicable) have been considered in the scope of this assignment

#### Site Comments

Any easements, restrictions, or covenants uncovered through a title search, legal opinion or property survey must be submitted to the appraiser for consideration. The appraiser reserves the right to analyze all such information and amend the appraised value, if necessary.

The subject property is accessible year round in all types of weather conditions. The subject property has proper ingress and egress and therefore the subject's marketability or value is not affected.

## HIGH VOLTAGE POWER LINES

The subject property is located near high-voltage power lines. (See altached photo from the rear of the subject's site). The value estimated in this report is based on the property being not negatively affected by the existence of electro-magnetic fields. The Appraiser is not an expert in the identification of hazardous electro-magnetic fields. The Appraiser's routine observation of and inquiries about the subject property did not develop any information that indicated any apparent significant electro-magnetic field conditions which would affect the property negatively. It is possible that tests and inspections made by a qualified expert in electro-magnetic field conditions on or around the property that would negatively affect the property reveal the existence of hazardous electro-magnetic field conditions on or around the property that would negatively affect its value. The Appraiser reserves the right to analyze all such information and amend the appraised value, if necessary

Comparable sale #5 is also located near high voltage power lines.

#### Additional Features

The subject property has (2) furnaces, (2) central air conditioners, (2) 40 gallon gas hot water heaters, (2) 100 Amp circuit breaker/fuse electrical service, covered porch, wood privacy fence.

NOTE: The subject property has (2) sheds, however they are not attached to a permanent foundation and considered personal property and no value was given.

#### Comments on Sales Comparison

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#### COMPARABLE SELECTION-SEARCH PARAMETERS COMMENTARY

The subject property is a 1 story duplex, located in the City of Springfield, attending the Springfield City School District. Search parameters were extended 3 miles from the subject within the past 2 years of the effective date of this appraisal for 2-unit homes and this search produced sales that bracketed the lower and higher price range of the unadjusted and adjusted sale price and within the same school district.

After an extensive search in time and distance for comparable sales and listings, the comparable sales and listings presented within this report are considered the best available to this Appraiser at this time.

#### COMPARABLE SALES/LISTINGS

Comparable sale #1 bracketed the lower range of the unadjusted and adjusted sale price.

Comparable sale #2 adds support for the subject's market value.

Comparable sale #3 bracketed the higher range of the unadjusted and adjusted sale price.

Comparable sale #4 bracketed the higher range of the unadjusted and adjusted sale price.

## Comparable sale #5 adds support for the subject's market value.

NOTE: Comparable sale #5 sold over 12 months ago, however no time adjustment was deemed necessary. This factor does not affect the subject's value or marketability.

#### RECONCILIATION

There is a good range of indicated values and all 5 sales were considered in the final opinion of value. It is considered that a value mid-range is a fair opinion of the subject's current market value with more weight placed on comparable sales #1, #2 and #3. Comparable sales #4 and #5 add additional support for the subject's market value. The sales were confirmed closed with County Auditor and/or Reinsighttax and DABR/MLS.

#### QC REVISION

Per photos and operating income statement one of the units is vacant. Please check off both Vacant and Tenant on the occupancy field.

Please revise utility comment. States property is tenant occupied but one is vacant. Please comment if vacant apt utilities are on and working.

#### ANSWER

Both vacant and tenant boxes have been checked.

The vacant apartment utilities were on and working at the time of observation.

## Comments on Sales Comparison

### DATED SALES

Insufficient recent sales in close proximity to the subject required the appraiser to search back-in-time. The sales selected are all similar quality single family homes located in the subject's market area and were considered the best available even with comparable sales #1, #2, #3 and #5 preceding the effective date of this appraisal by more than six months. This factor does not adversely affect the subject's value or marketability.

#### COMPARABLE SALES CLOSED WITHIN 90 DAYS

Comparable sale #4 closed on 09/07/2021 and is over 90 days but within 6 months of the effective date of the appraisal report. Not providing two comparable sales within 90 days of the effective date of the appraisal report does not adversely affect the subject's value or marketability.

MARKETING TIMES FOR COMPARABLE SALES/LISTINGS DIFFERENT THAN NEIGHBORHOOD SECTION OF REPORT Comparable sale #5 exceeds 3-6 months marketing times and comparable sales #1 and #4 are less than 3-6 months marketing times, however, the overall median comparable sales days on market and median comparable listings days on market are less than 180 days indicating a stable market. (See 1004MC market conditions addendum) This factor does not adversely affect the subject's value or marketability.

#### EXTERNAL INFLUENCE

The subject property is located in close proximity to schools, parks, commercial properties, Dayton International Airport, Wright Patterson Air Force Base, the comparable sales and listings are also located in close proximity to the same and reflect the same influence and therefore, this factor does not adversely affect the subject's value or marketability.

#### AERIAL PHOTO

See Aerial Map within this report for the aerial photo.

## EXTRA GROSS LIVING ADJUSTMENTS

Comparable sales #1, #2, #3 and #5 are greater than 15% in gross living area as compared to the subject. A downwards adjustment was made to reflect the market's reaction for the difference, therefore, this factor does not adversely affect the subject's value or marketability.

#### SITE

The subject property and the comparable sales varying in site size, the larger sites are considered as surplus land with minimal value and considered equal with no adjustment deerned necessary, however, the differences were taken into consideration when establishing the subject's market value. This factor does not adversely affect the subject's value or marketability.

#### AGE OF HOMES

The age of the subject property is 102 and the comparable sales within this report range from 76 to 164. In this

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1	Borrower Moyer, John	File	No.: 22-washin	
1	Property Address, 1810 W Washington St	Ĉas	e No.1 R-371249	P
1	City. Springfield	State OH	Zip 46506	
	Lender: Wright-Patt Credit Union			

neighborhood there is little direct relationship between the age of the houses and their value. Older homes that have been modernized sell at the same per square-fool price per gross living area as similar newer homes.

#### BASEMENT SIZE / BASEMENT FINISH (WHEN APPLICABLE)

In the sales comparison approach grid on page 2 under Basement & Finished (first line) and Rooms Below Grade (second line) the following in an explanation of the adjustments. On the first line the adjustment is for the difference in the basement size and the second line is for the difference in the basement finish and differences in the bath. The adjustments are based on the appraiser's knowledge of the market and the contributory value to the market.

## ACROSS THE BOARD ADJUSTMENT - BASEMENT (WHEN APPLICABLE)

It is typical and common in this neighborhood for properties to vary in basement size and finished area. Sales and listings varying in basement size and finish and adjustments were made for the differences. The adjustments are based on the appraiser's knowledge of the market and the contributory value to the market. This factor does not adversely affect the subject's value or marketability.

## DIFFERENT BEDROOM COUNT (WHEN APPLICABLE)

The comparable sales/listings which differ in bedroom count are considered equal in both function and utility and therefore no adjustment is deemed necessary. This factor does not adversely affect the subject's value or marketability.

#### QUALITY OF CONSTRUCTION

No adjustment was deemed necessary for brick, brick front, siding, frame, however, the differences were considered when establishing the subject's market value. This factor does not adversely affect the subject's value or marketability.

OUTBUILDING/SHED/FIREPLACE/POOL/PORCH/PATIO/DECK/GARAGE (WHEN APPLICABLE)
The adjustments are based on the appraiser's knowledge of the market and the contributory value to the market.

## ADJUSTED SALE PRICES - VARIANCE (WHEN APPLICABLE)

There is a 25% variance between adjusted sale price of the comparable sales/listings. This was exceeded due to very limited comparable sales/listings in the subject neighborhood. This factor does not adversely affect the subject's value or marketability.

## ACROSS THE BOARD ADJUSTMENT - PORCH/PATIQ/DECK/AMENITIES (WHEN APPLICABLE)

The subject property and the comparable sales/listings vary in porch/patio/deck and amenities and it was necessary to adjust for the differences. The adjustments are based on the appraiser's knowledge of the market and the contributory value to the market. This factor does not adversely affect the subject's value or marketability.

#### PREDOMINANT NEIGHBORHOOD PRICE RANGE

The subject's market value is below the predominant neighborhood price range due to gross living area, age, condition, bedroom count, and other amenities, however is not considered an under improvement for the area. This factor does not affect the subject's marketability.

#### OVER ONE MILE FROM SUBJECT

Due to limited comparable sales it was necessary to extend search parameters over one mile from the subject property Comparable sales #1, #2, #3 and #4 are located over one mile from the subject. This factor does not adversely affect the subject's value or marketability as the subject and comparable sales attend the same school district.

#### NOT BRACKETING GROSS LIVING AREA

A search of the subject's neighborhood did not produce a comparable sale smaller in gross living area than the subject, however, the differences are minor as the subject has 1,368 square feet of gross living area and comparable sale #4 has 1,529 square feet of gross living area and adjustments were made for the differences. Not bracketing the subject gross living area on the lower range does not adversely affect the subject's value or marketability.

## MAJOR ROADWAYS

In attempt to locate comparable sales/listings, the Appraiser was required to extend search parameters to 3 miles from the subject and across major roadways and these areas attend the same school district as the subject and are considered equal in location. No adjustment is deemed necessary and therefore this factor does not adversely affect the subject's value or marketability.

#### QUALITY RATING / CONDITION RATING CHANGE

Based on previous reports, the subject and comparable sales may have been given a different quality/condition rating, however, after further review the quality/condition ratings may have been changed and reflect the Appraisar's current opinion. Continuous improvement is part of the appraisal process and these changes reflect corrective action.

### CONDITION RATINGS

The Appraiser has used DABR/MLS Realtor descriptions and photos to determine condition ratings for comparable sales/listings. The adjustments are based on the Appraiser's knowledge of the market and the contributory value to the market. This factor does not adversely affect the subject's value or marketability. Continuous improvement is part of the appraisal process and these changes reflect corrective action.

Borrower, Moyer, John	File No. 22-wash/n
Property Address 1810 W Washington St.	Case No.: R-371249
City: Springfield Lerider: Wright-Part Credit Union	State: OH Zip. 45506
Address of	

## R-371249 File No. 22-washin

## **USPAP ADDENDUM**

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Borrower: Moyer, John			
Property Address: 1810 W Washington City: Springfield	i St County: Clark	State: Oth	25.00-4.0000
Lender: Wright-Patt Credit Union	County, Clark	State: OH	Zip Code: <u>45506</u>
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Reasonable Exposure Time	Facility of the contract of th	sound on construction with a section of the	180 days
My opinion of a reasonable exposure time	o: the subject property at the marke	i value sialed in this reportis: 20 to	100 days
DEFINITION OF EXPOSURE TIME	h of time that a properly intera	et boing appraised would have	been offered on the market prior to the
hypothetical consummation of a sale	at market value on the effective	e date of the appraisal"	oeen unered on the market phor to the
EXPOSURE TIME			
A reasonable exposure time for the s	ubject property at the opinion of	of value indicated is estimated t	to be 90 to 180 days (3 to 6 months)
and was derived using the data in the			,
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Additional Certifications	· · · · · · · · · · · · · · · · · · ·		
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or State License #:		or State License #:	
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Expiration Date of Certification or License	03/21/2022	Supervisory Appraiser inspection	
Effective Date of Appraisal: 02/21/2022			aly from street

Borrower, Moyer, John	File No : 22-washin
Property Address: 1810 W Washington St	Case No.: R-371249
City. Springfield	State: OH Zip: 45506
Lender Wright-Patt Credit Union	

#### Additional Comments

Comments on Standards Rule 2-3

Appraiser certifies that, to the best of their knowledge and belief;

- . The statements of fact contained in this report are true and correct.
- . The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the Appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, the Appraiser has no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved,
- Unless otherwise indicated, the Appraiser has performed no services, as an appraiser or in any other capacity, regarding the properly that is the subject of this report within the three year period immediately preceding acceptance of this assignment.
- The Appraiser has no bias with respect to the property that is the subject of this report, or to the parties involved with this assignment.
- The Appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
   The Appraiser's compensation for completing the assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value option, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal,
- The Appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, the Appraiser has made a personal observation of the property that is the subject of this report.
- · Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in the report).

NOTE: Employees (Michael Teplitsky, Shannon Lingg) provided professional assistance to the Appraiser and appraisal report.

## Market Conditions Addendum to the Appraisal Report Field 22-washin

The purpose of this addistribution is to provide the landar/coloni wa	enance the real) orth	understanding of the								
addendum for all appraisal reports with an effective date on or o	fter April 1, 2009.	,		, , , , , , , , , , , , , , , , , , , ,						
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Instructions: The appraiser must use the information requir	edua the Sementas	Lacis Facile officer and al				<del></del>				
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analysis as indicated below. If any required data is unavailable	e or is considered unio	chable, the opproiser	must provide an expla	ination. It is recogi	sized that not all dat	a source	s will be able to			
provide data for the shaded areas below; if it is available, howev	er, lité appraiser must	include the data in the	anelysis. If data some	os provide me requ	rted information as a	яв ауегад	e instead of the			
modian, the appraisar simuld report the available figure and idea	tily it as an average. Si	ales and Estings must l	se properties that comp	cete with the subject	Lproperty, determina	d by app	hing the criteria			
that would be used by a prospective buyer of the subject prope	ity. The appraiser mus	st explain any anomal	ice in the date, such a	s seasonal market	s new construction.	fores loss	res etc			
Inventory Analysis	Prior 7-12 Months	Phot 4-6 Months	Current - 3 Marghs		Overall Trend		922.272			
Total £ of Comparable Sales (Settled)	4	7	0	Increasing	X Stable	- Andrewson Carrier	Declining			
Absorption Rate (Hotal Sales/Months)	0.67	2.33	0.00	Increasing	X Stable	AND THE PARTY OF	Declining			
Tetal # of Comparable Active Listings	10	8	AND SHIP OF THE PERSON ASSESSMENT OF THE PERSO				macromode accessor			
Mentas of Bousing Supply (Total Listings/Ab.Rate)			1 1	Declining	X Stable		iacreasing			
	14.93	3,43	0.00	Decining	X Stable	1 10000	increasing			
Median Sale & Liet Price, DOM, Sale/List %	Prior 7-12 Months	Prigr 4-6 Months	Current - 3 fabridas	y.===	Overali Trend					
Median Comparable Sole Price	46,000	50,000		Increasing	X) Stab≒		Dectaing			
Median Componeble Sales Days on Morket	79	38	0	Dactioning	X) Sietze	$\Box\Box$	โดะศัยปริกัญ			
Med on Comparable List Price	53,450	54,500	54,000	Increasing	X Stable		Decising			
Modran Comparable Listings Days on Market	96	42	184	Decining	X Stable		Increasing			
Medium Sale Price as 'X of List Price	89,49%	90.91%	0.00%	Increasing	X Stable		Deckning			
Seller (developer, builder, rtr.) paid financial assistance provide	az Yes (X			Declaring	X States		Increasing			
Diplain in detail the select concessions trends for the past 12 n			mat 354 to 855 income							
Analysis of the listing price to the selling price	e for the neet w	ar inclinates lint	nrica was bish	ang va∈ in 19091190° or than the co	na, cossig 1885, fi Illina pripo for t	mud Res ho set	a oparms, ett I. i			
properties with eather annual to the sening price	e for the past ye	ai morcates ust	price was night	er man me se	ning price for i	ne soi	0			
properties with seller concessions not include	ad in the selling	price. Seller col	ncessions are n	ot prevalent ii	n the subject's	neight	norhood.			
	A		**							
							1			
Are foreclosure sales (RFO sales) a factor in the market?	Yes X No H	yes, explain (unkeling	the trends in Listings a	nd sates of foreclos	ted proporties).					
Foreclosure sales (REO sales) are not a fact	or in the subject	l's market, howe	ever, a few REC	) sales/listing	s do exist in th	e suble	ect's			
neighborhood.	****	·····	·							
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Circular acturate for a bound of transition   DARRIMI S   D	aulon Aroo Doa	ed of Doollers /	Manthiala Liatian	Condon						
Cite Oate Scottes for alkave internation. DADIMINES - D	ayion Area 60a	to of Realfors /	Momble Figurd	Service						
		(m			Cite data sources for above information. DABR/MLS - Dayton Area Board of Realtors / Multiple Listing Service					
Summarize the above information as support for your conclu	sions in the Neighbor	nood section of the a	ppraisal report form.	If you used any ac	td.tranal information	, such as	an analysis of			
pending sales and/or expired and withdrawn listings, to formula	e your conclusions, pre	ovida both on explanat	on and support for yo	ia conclusions.			ĺ			
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## **Operating Income Statement**

One- to Four-Family Investment Property an	id Two- to Foor-Family	Owner-Occupied Property	R-371249 22-washin
Properly Address 1810 VV Washington St Street	Springfield City	OH State	45506 Zip Code
General Instructions: This form is to be prepared jo applicant must complete the following schedule indica and the responsibility for utility expenses. Rental figure	ointly by the toan applic	cant, the appraiser, and the	lender's underwriter. The
Currently Expiration Rented Date	Current Ront Per Month	Market Rent	Paid Paid
U 3 D 4 D	\$ 0 \$	Per Month Utility E 450 Electric	
Unit No. 2 Yes X. No. Monthly	\$ 400 \$	450 Gas	
Unit No. 3 Yes No Unit No. 4 Yes No	\$\$_	Fuel Oi	·
Unit No. 4 Yes No Total	\$ 400 S	900 Water/5	
The applicant should complete all of the income and extrements for the past two years (for new properties the Income Statement and previous operating statement ment, and/or adjustments next to the applicant's figures (the form instead of the applicant, the lender must province premium, HOA dues, leasehold payments, subolexpenses of the subject property received from the apthe applicant's/appraiser's projections and the apprais final adjustments that are necessary to more accurately (Real estate taxes and insurance on these types of placome should be based on current rents, but should to is proposed, new, or currently vacant, market rents should the state of the proposed.	applicant's projected in s the applicant providi- e.g., Applicant/Approve- ide to the approiser the rdinate financing, and/ plicant to substantiate er's comments concern- y reflect any income or repetites are included not exceed market rents puld be used.	come and expenses must be es must then be sent to the cr 288/300). If the appraiss of aforementioned operating for any other relevant infor the projections. The under ing those projections. The expense items that appear in P171 and not calculated	e provided). This Operating e appraiser for review, com- at is retained to complete statements, mortgage insur- mation as to the income and writer should carefully review underwriter should make any unreasonable for the market.
Annual Income and Expense Projection for	Next 12 months		
Instant to			Adjustments by
Income (Do not include income for gamer-occupied units) Gross Annual Rental (from unit(s) to be rented)	\$	By Applicant/Appraisor	Lender's Underwriter 0.800 \$
Other Income (arcitule sources)	÷	10	0,800 \$
Total			0,800 \$
Less Vacancy/Rent Loss Effective Gross Income		480.00	The same same same same same same same sam
Expenses (Do not include expenses for owner-occupied unris)			9,320 \$
Electricity			
Gas			
Fuel Oil			
Fuel (Typo- Water/Sewer			400
Trash Removal		#/***/:-/***	300
Pest Control			
Other Taxes or Licenses			
Casual Labor  This includes the costs for public area cleaning, sec., even though the applicant may not elect to esuch services.	snow removal.	Ву С	)wner
Interior Paint/Decorating			1,000
This includes the costs of contract labor and mate			
required to maintain the interiors of the fiving unit General Repairs/Maintenance			1.000
This includes the costs of contract labor and mat- required to maintain the public corridors, stairway mechanical systems, grounds, etc.	orials that are		1,000
Management Expenses These are the customary expenses that a profess ment company would charge to manage the prop-	sional manage-	By C	<u> </u>
Supplies This includes the costs of items like light bulbs, justified supplies, etc.			1,600
	* · · · · · · · · · · · · · · · · · · ·	**************************************	2,428
		164	
			\$ / a da d
		tradicional accession and 1964 is the second or special constitution of the constituti	NATION OF THE PROPERTY OF THE
Total Operating Expenses	<u> </u>		6 1 2 8 \$

## Replacement Reserve Schodule

Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year-such as refrigorators, stoves, clothes weathers/dryers, trosh compactors, furnaces, roofs, and carpeting, etc.-should be expensed on a replacement rost basis.

	Replacement Cost	Remaining Life			By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranoes	@\$ 400.00 ea.	. 10 Yik v	2	Hnite -S	80.00	*
ReIngerators	@\$ 500.00 pa	10 YIS X	7	Units = \$	100.00	\$
Jishwasheis	@\$ ea.	. Yrs. x		Units =\$		\$
A/C Units	@\$ <u>1,500.00</u> ea.	. 10 YIS. X	2	Units =\$ _	300.00	\$
C. Washer/Oryers	@\$ ea.	+ Yrs. x		Units -\$		\$
HW Heaters urnace(s)	@\$ <u>600.00</u> ea. @\$ <u>2,000.00</u> ea.	. 10 Yrs X _	2	Units =5	120.00	\$
	@\$ea.	Yrs. x		Units = 5	700.00	\$\$
	⊕\$ <u>12,000.00</u>					\$
Carpeting (Wall to Wal	)		naining Life			
Units) <u>152</u> To	otal Sq. Yds. @ \$15	5.00 Per Sq. Yd. +	10 Yrs. =	\$_	228.00	\$
(Public Areas) To	atal Sq. Yas. @ S	Per Sq. Yd	Yrs. =	S _		\$
Total Replacement F	leserves. (Enter on P	<b>.</b>		\$	2,428.00	5
Operating Income		The state of the s				
Effective gross in	10,320.00 - \$	6,128.00 Operating Expenses	-£ <u>Op</u>	4,19: erating Incon	2.00 ÷ 12÷ \$	349.33 onthly Operating Income
\$	349,33 - \$	0.00 ly Housing Expenses		34: Cash Flow	9.33	
Note: Monthly Housin Jage insurance premic	g Expense includes pri ims, HOA dues, teasch	ncipal and interest on old payments, and sul	the mortgage bordinate final	, hazard in: ncing paym	surance premiums, r onts-)	eal estate laxes, mort
Jage insurance premit  Judenviler's instructions  If Monthly Ope Freddie Mac F	g Expense includes printing, HOA dues, teasehors, HOA dues,	old payments, and subsections of the subsection	bordinate fina	ncing paym	onts.) in the "Gross Monti	nly Income" section o
Juderwriter's instructions  If Monthly Ope Freddie Mac F (liability for qu)  The borrower's	oms, HOA dues, teaseh  for 2-4 Family Owner-Occ  rating Income is a po-  orm 65/Famile Mae Fc	old payments, and sul- supied Properties sitive number, enter a print 1003. If Monthly inse-to-income ratio m	as "Net Renta Operating Inc	ncing paym 	in the "Gross Monti egative number, it	nly Income" section o must be included as :
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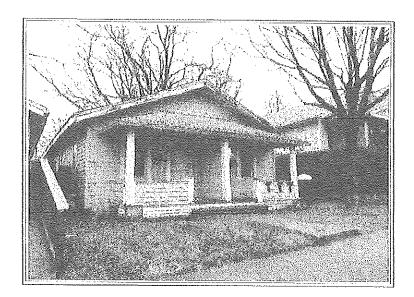
Underwater Name

Date

Underwriter Signature

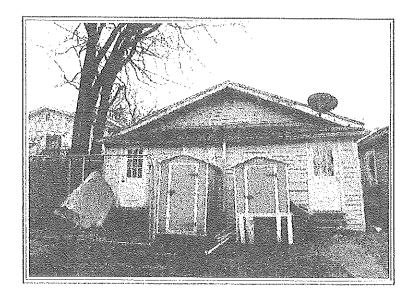
## SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Mover, John	
	File No.: 22-washin
Property Address: 1810 W Washington St	Case No.: R-371249
City: Sprinafield	
City. Springilleid	State: OH Zip: 45506
Lender: Wright-Patt Credit Union	

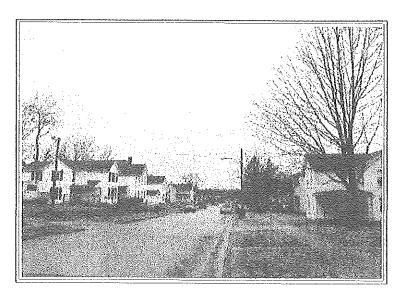


## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date; February 21, 2022 Appraised Value: \$ 38,000



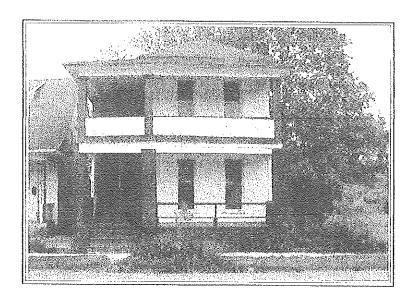
## REAR VIEW OF SUBJECT PROPERTY



## STREET SCENE

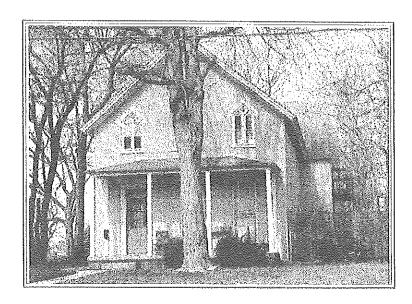
## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower, Mover, John	File	Vo.: 22-washin	
Property Address: 1810 W Washington St		1	}
City: Soringfield		: No.: R-371249	
ender: Wright-Patt Credit Union	State: OH	Zip: 45506	



#### COMPARABLE SALE #1

704 S Center St Springfield, OH 45506 Sale Date: 03/05/2021 Sale Price: \$ 30,000



## COMPARABLE SALE #2

321 S Yellow Springs St Springfield, OH 45506 Sale Date: 04/21/2021 Sale Price: \$ 42,000

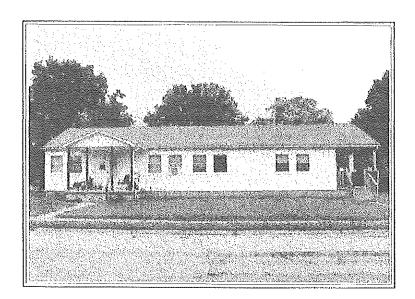


## COMPARABLE SALE #3

1363 S Center Blvd Springfield, OH 45506 Sale Date: 04/02/2021 Sale Price: \$ 50,000

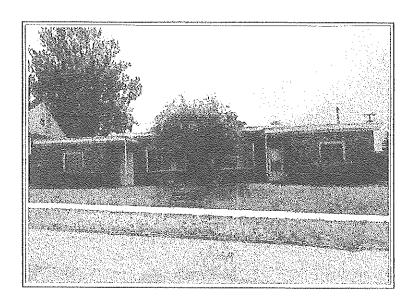
## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Moyer, John		File No.: 22-washin	1
Property Address: 1810 W Washington St		Case No.: R-371249	1
City: Springfield	State: OH	Zip: 45506	
Lender: Wright-Patt Credit Union			ı



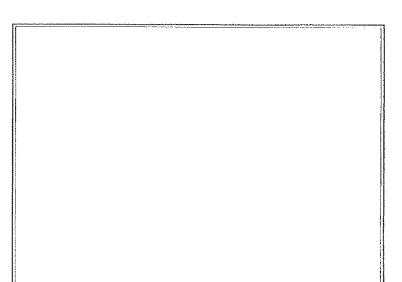
## **COMPARABLE SALE #4**

1634 East St Springfield, OH 45605 Sale Date: 09/07/2021 Sate Price: \$ 55,000



#### **COMPARABLE SALE #5**

1871 Broadway St Springfield, OH 45504 Sale Date: 06/03/2020 Sale Price: \$ 46,000

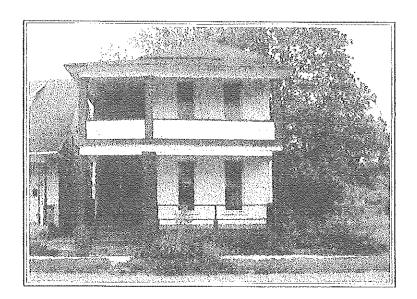


## COMPARABLE SALE #6

Sale Date: Sale Price: \$

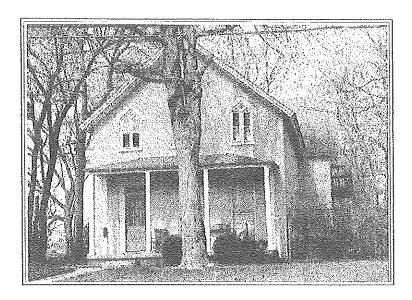
## COMPARABLE RENTALS PHOTO ADDENDUM

Borrower: Moyer, John	File No.: 22-washin
Property Address: 1810 W Washington St	Case No.: R-371249
City: Springfield	State: OH Zip: 45506
Lender: Wright-Patt Credit Union	



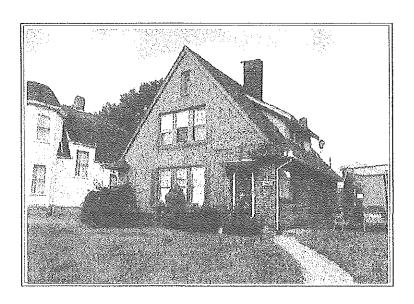
## COMPARABLE RENTAL #1

704 S Center St Springfield, OH 45506



## COMPARABLE RENTAL #2

321 S Yellow Springs St Springfield, OH 45506



## **COMPARABLE RENTAL #3**

1363 S Center Blvd Springfield, OH 45506

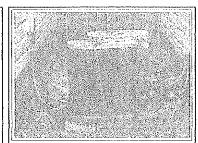
## FLOORPLAN SKETCH

Borrower: Moyer, John         File No.: 22-washin           Property Address: 1810 W Washington St         Case No : R-371249           City: Springfield         State: OH         Zip: 45500						
Lender: Wright-Patt Credit Union Skeich						
SKRIGD						
	12'	12'				
	Mud Room	Mud 🤫 Room				
	Bath	Laundry				
Unit 1812 First Floor	Laundry	Bath	Unit 1810 First Floor			
[Area: 684 ft²]	Den	Den	[Area: 684 ft²]			
57'	Bedroom	Bedroom	57'			
	Kitchen	Kitchen				
	Living Room	Living Room	acts agricultural management of the control of the			
			A CONTRACTOR OF THE CONTRACTOR			
	Covere	d Porch	T commander to the comm			
			611			
Lung Arm First Floor First Floor First Floor TOTAL Linear Arm (tounded):	End h 534 : 1388 (	First Floar	57 x 100 = 684 ff 57 x 100 = 624 ff 57 x 100 = 616 ff 57 x 100 = 424 ff			

Borrower: Moyer, John	Fite 4	lo.: 22-washin
Property Address: 1810 W Washington St	Case	No.: R-371249
City: Springfield	State: OH	Zip: 45506
Lender: Wright-Patt Credit Union		





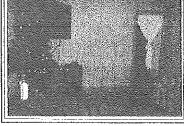


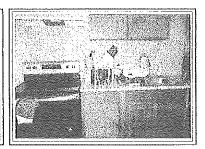
SIDE VIEW OF SUBJECT

SIDE VIEW OF SUBJECT

CENTRAL AIR



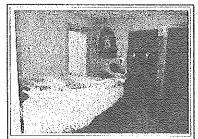




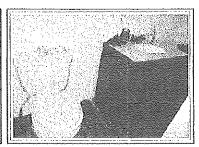
POWER LINES IN REAR OF SUBJECT

LIVING ROOM UNIT 1810

KITCHEN UNIT 1810



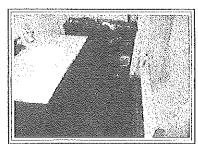




BEDROOM UNIT 1810

DEN UNIT 1810

BATH UNIT 1810







BATH (ADDITIONAL VIEW) UNIT 1810

LIVING ROOM UNIT 1812

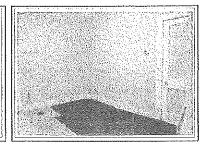
LAUNDRY UNIT 1810

MUD ROOM UNIT 1810





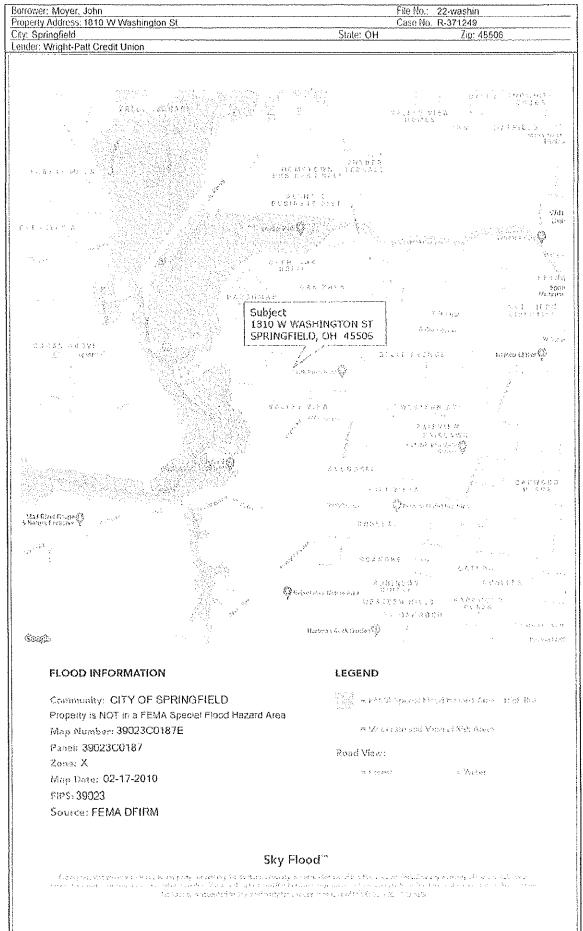
KITCHEN UNIT 1812



BEDROOM UNIT 1812

Borrower: Moyer, Joh Property Address: 18	nn 10 W Washington St		File No.: 22-washin Case No.: R-371249	~/
City: Springfield Lender: Wright-Patt (	Credit Union	State: OH	Zip: 45506	**************************************
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#### FLOOD MAP

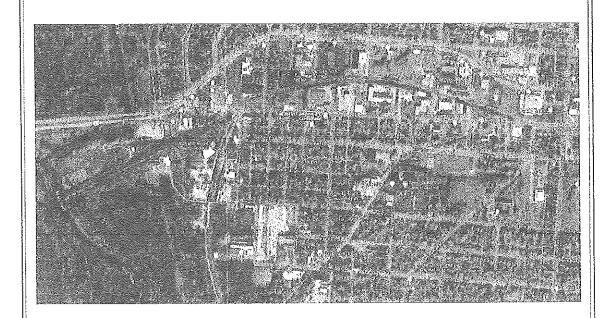


## LOCATION MAP

Borrower: Moyer, John	File No.: 22-washin	
Property Address: 1810 W Washington St City: Springfield	Case No.: R-371249 State: OH Zip: 45508	
Lender: Wright-Patt Credit Union	State. 611 21), 43300	
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Comparable Rental 2	1.55 miles SE (f	
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## AERIAL MAP

Borrower: Moyer, John	File No	.: 22-washin	
Property Address: 1810 W Washington St	Case N	o.: R-371249	
City: Springfield	State: OH	Zip: 45506	
Lender: Wright-Patt Credit Union			



Berrower: Mover, John	File Manager and the second
t	rue no.: ZZ-wasnin
Property Address: 1910 MI Monhington Ct	
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	083011011011270
) City, Ophinological States Offi	
Janes W. L. D. G. O. Walter	
Lender: Wright Patt Credit Union	19-7/19-1

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

Joseph Gregory Lingg

2013000533

UC LEVEL:

Certified Residential Real Estate Appraiser

Department of Commerce 02/27/2021 EXPRATEM DATE: 03/21/2022

Division of Real Estate

uspap due date: & Professional Licensing 03/21/2023

Borrower: Moyer, John Property Address: 1810 W Washington St	File No.: 22-washin Case No.: R-371249		
City: Springfield Lender: Wright-Patt Credit Union	State: OH Zip: 45506		
Lenger, Wright-Patt Creok Union			
	RAISER DISCLOSURE STATEMENT ince with Ohin Revised Code Section 4 763.12101		
Nease of Appender	JOSEPH GREGORY LINGG		
Cors of Certificat an/Litensure	Contined General  Certified Residential Licensed Residential Semporary Greensed		
Certification/scense Number	2013000533		
	is within the scope of my Certification or Usease  I is not within the scope of my Certification or Usease		
	Distributested & Universed (famil Party  Interested & Bessed Third Party  Interested Third Party on Confingencial Casis		
Signature of person propering and reporting the Appraisal:			
Joseph Areary Lines			
This document is included in conjugate to state-teens.	unction with of appraisal assignments at specified services performed our ear estate uppraise:		
Đị	State of Ohio Department of Commerce Ivision of Reel Estate Approiser Section Cleveland (218) 787-5160		

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Borrower: Moyer, John	File	No.: 22-washin	
Property Address: 1810 W Washington St	Cas	se No.: R-371249	···
City: Springfield	State: OH	Zip; 45506	
Lender: Wright-Patt Credit Union			

## Appraisal, Valuation and Property Services Professional Liability Insurance Policy

Named Insured: LINGG APPRAISALS

Joseph Gregory Lings

Policy Number: AAH008812-07 Effective Date: 06/20/2024 Customer ID: 166383

#### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL COVERED PROFESSIONALS ENDORSEMENT

In consideration of the premium charged, it is agreed that Section IV. DEFINITIONS (I) "Insured" is amended to include:

"fusured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name

Coverage Effective Date

Joseph G. Lingg

06/20/2021

All other terms, conditions, and exclusions of this Policy remain unchanged.

Aspen American insurance Company LIA012 (05/19)

## Appraiser Independence Certification

R-371249 File No. 22-washin

Borrower. Moyer, John 1810 W Washington St Property Address: City. Springfield County: Clark State: OH Lender/Client: Wright-Patt Credit Union

I do hereby certify, I have followed the appraisor independence safequards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be approised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

- 1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject proporty, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person rolated to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal

Practice (USPAP).	
Additional Comments:	
APPRAISER:	SUPERVISORY APPRAISER (only if required):
$\wedge$ , $\wedge$ , $\wedge$	
Signature: Syst X officer	Signature:
Name: Jokeph G. Lingg 🎁	Name:
Date Signed: 02/28/2022	Date Signed:
State Certification #: 2013000533 or State License #:	
or State Eicense #: or Other (describe): State #:	State:
State: OH	Expiration Date of Certification or License:
Expiration Date of Certification or License: 03/21/2022	· · · · · · · · · · · · · · · · · · ·
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