Tax year	BOR no. WW 090	DTE 1 Rev. 12/22
County Uaw	Date received	_

Complaint Against the Valuation of Real Property

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

Attach additional pages if necessary.

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

Original complaint Counter complaint

Notices will be sent only to those named below.

		140tices will be	sent only to those i	arried below.	
		Na	me	Street address,	City, State, ZIP code
Owner of property		Delira JA	Dunham	1709 Elaisas	Dr Apple 5503
2. Complainant if not owne	er				
3. Complainant's agent					
4. Telephone number and 937-51.1-3	email ad	dress of contact perso	on vm 9, dd	Demail, Cl	571
5. Complainant's relations				C y	
	If mo	ore than one parcel is	included, see "Mu	tiple Parcels" Instruction.	
6. Parcel numbers from ta	x bill			Address of property	,
2200 3000 2	010	7027	17098/	ring Dr. Spri	ngfield, Ohio
					10
7. Principal use of propert	У				
8. The increase or decrease	se in mai	ket value sought. Cour	nter-complaints supp	orting auditor's value may ha	ve -0- in Column C.
Parcel number	С	Column A omplainant's Opinio (Full Market Val		Column B Current Value (Full Market Value)	Column C Change in Value
Same		18/11/200		18173140	
		\$111,000		x123,140	

9. The requested change	in value	is justified for the follow	wing reasons:		
Dus to a	pp	raisal o	N 1/13/2	02/	
			•	nown If yes, show date of s	
and sale price \$; and attach into	ormation explained if	"Instructions for Line 10" or	i Dack,
11. If property was not sold	d but was	listed for sale in the las	st three years, attach	a copy of listing agreement or	other available evidence.
12. If any improvements v	were con	npleted in the last three	e years, show date	and to	tal cost \$
13. Do you intend to pres	ent the t	estimony or report of a	professional apprais	ser? [X] Yes □ No □ U	nknown
FILEI	,				
FILEI					

CLARK COUNTY AUDITOR

MAR 2 1 2023

JOHN S. FEDERER **AUDITOR**

· · · · · · · · · · · · · · · · · · ·	reappraisal or update of property values in the county, the reason lease check all that apply and explain on attached sheet. See R.C.
☐ The property was sold in an arm's length transaction.	The property lost value due to a casualty.
A substantial improvement was added to the property.	Occupancy change of at least 15% had a substantial economic impact on my property.
15. If the complainant is a legislative authority and the complaint i complainant, R.C. 5715.19(A)(8) requires this section to be comp	
☐ The complainant has complied with the requirements of R adoption of the resolution required by division (A)(6)(b) of	C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the that section as required by division (A)(7) of that section.
I declare under penalties of perjury that this complaint (including a knowledge and belief is true, correct and complete.	any attachments) has been examined by me and to the best of my
Date $3-21-202$ } complainant or agent (printed) Ω	EBRA DUN NOMfile (if agent)
Complainant or agent (signature) Wellia Dun	cham
Sworn to and signed in my presence, this(Date)	day of(Month) (Year)
Notary	

Yukawa Real Estate Appraisals, LLC

Uniform Residential Appraisal Report

8000091074 F4# 21UAD0011

Property Address 1709									of the subject	
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Uniform Residential Appraisal Report

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RULAY OT HOLGREGA TECO	(set required by Fernis Mee)	N28175235			
Provide alleguate information for the londericlary to replicate the below cost figures and calculations.					
Suport for the opinion of site value (summary of comparable land sales or other mathods for estimating site value) credible opinion of value. The lack of this approach does not preclude the	production of a credit	The cost app	oach is not requ	uired to pro Vicu etia valu	iduce a
\$25,690. Lot sales: 4651 Antrim - \$22000 (5/19) - 10800 sf; 5065 Crenda	II - \$22000 (4/20) - 75	60 sf; 1866 Eni	a - \$22000 (4/2	0) - 8520 s	if
ESTEMATED REPRODUCTION OR REPLACEMENT COST NEW	OPPRIOR OF SITE VALUE	<u> </u>		=\$	02.000
Source of cest data Marshall & Swift / Appraisal Files	DWEILERG	841 SqR@S	110.25	=\$	22,000 92,720
Outly raing from coal service Average Effective date of cost data 6/2020		0 84E @S	7	=\$	
Comments on Cost Approach (gross fring area calculations, depreciation, etc.) The cost information was based on the Marshall & Swift Residential	AC, Misc. Garge Capyt	480 Sqft@5	31.50	=\$ =\$	9,200
Cost Handbook. The appraiser's files and submitted builder's cost	Total Estimate of Cost-Hear	- 49u	31.00	=\$	15,120 117,040
breakdowns are given consideration when local costs are considered	Less Physical Deposition of	fixetore)	Edenal		
more reflective of certain market areas. See Sketch/Area Table Addendum.	Depreciated Cost of Improvement	5,575 s	1	=\${ =\$	36,575 80,465
	"As-is" Value of Sike Improvement	ls .		=\$	8,800
Estimated Remaining Economic Life (HUID and VA only) 55 Years	INDICATED VALUE BY COST APP	ROACH		=\$	444 005
	E (not required by l'arrain time)		 		111,265
Estimated Monthly Martet Rent S X Gross Rent Multiples	≖ \$		in	dicated Value by	kicoma Approach
Summary of Income Approach (moluting support for market rent and GRIA)					
PROJECT INFORMATION	FOR PUDs (8 applicable)	· · · · · ·			
		Detached Assu	Je4		
Provide the billouing information for PUDs Of it Y if the developer builder is in control of the HOA and the subject proper Legal Name of Project	पुष्ट इत सीअरोबर्स केल्लीका प्राप्ती				
Total number of phases Total comber of units	Tetal runida el धारेड इसी				
Telds number of units revised Telds number of units for sale	Ozis source(s)				
Was the project created by the conversion of usisting building(s) into a PUD? Does this project contain any mobil-decising units? Yes No Data Source	la li Yes, dele di convers	91.	***************************************		
	Il No, describe the status of com	pieton.			
Are the common elements leased to or by the Hamoureners' Association?	No. If Yes, describe the restal to	ms and options.		····	
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Freddie Mac Form 70 March 2005

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Fannis Mae Form 1004 March 2005

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraisar may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deteriors 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 faw or those related to the appraiser's continuiting 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 contifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior are sol the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street. (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and setter, each acting prudently, knowledgeably and assuming the passing of title from setter to buyer under conditions whereby: (1) buyer and setter 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. dolfars 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 taw 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: subject to the following assumptions and limiting conditions:

The appraiser's certification in this report is

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. 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 taw.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the investigation, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promotgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built on will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appreising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal, I have considered those 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. It have not knowlingly 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 it have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partialty or completely, my analysis and/or opinion of market value in this appraisal report on the race, cotor, 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 tange or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I reflect 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.

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

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. If directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept that responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report compiles 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 tederal and/or state laws (excluding audio and video recordings), or a facsimal transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Signature Allyn S. Ywkm	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Allyn Yukawa	Name
Company Name Yukawa Real Estate Appraisals, LLC	Company Name
Company Address 7037 Woodcroft Dr	Company Address
Englewood, OH 45322	
Telephone Number (937) 248-5362	Telephone Number
Email Address allyn.yukawa@gmail.com	Email Address
Date of Signature and Report 01/20/2021	Date of Signature
Effective Date of Appraisal 01/13/2021	State Certification #
State Certification # 2007006288	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State OH	
Expiration Date of Certification or License 11/18/2021	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
1709 Elaina Dr	Did inspect exterior of subject property from street
Springfield, OH 45503	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 111,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	ACTION DATE OF THE
Company Name PrimeLending, A PlainsCapital Company	COMPARABLE SALES
Company Address 18111 Preston Rd, #900, Dalles, TX 75252	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address appraisaldesk@prime lending.com	Date of Inspection

Freddie Mac Form 70 March 2005

UAD Version 8/2011

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Fannie Mae Form 1004 March 2005

Supplemental Addendum

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Borrower	Debra Jo Dunham						
Property Address	1709 Elaina Dr						
Cty	Springfield	County	Clark	State	OH	Za Cods	45503
Lender/Clent	Primet ending, A Plains Capital Company						

. URAR: Neighborhood - Boundaries

The subject neighborhood boundaries are considered to be the Moorfield Township boundary lines to the north, east and west and Main Street to the south. The extended boundaries would include areas in the City of Springfield in the Northeastern Local School District.

• URAR: Neighborhood - Description

The subject property is located in an established residential neighborhood in Moorfield Township. The immediate area is made up of a mostly ranch style of single-family homes of average construction quality. This area is convenient to most market amenities including public schools, shopping, major traffic arteries and recreational facilities. The subject is located within the Northeastern Local School District. The 10% under other is considered to be vacant land, park areas, schools, and non-profits. The general appearance and marketability of homes in the area is considered to be average.

. URAR: Neighborhood - Market Conditions

Homes typically sell within 1 to 5 months if priced competitively. Predominate financing in the area consists of conventional, FHA and VA loans at market rates and terms. There are 7 active, 6 contingency-finance and inspections and 18 pending single-family listings in the Northeastern Local School District with a median list price of \$154,900 and a median DOM of 22. In the last year there have been 252 sales with a median sales price of \$163,750 and a median DOM of 50. The prior year there were 314 sales with a median sales price of \$158,000 and a median DOM of 35. On a six month basis there were 140 sales in the past 6 months with a median sales price of \$172,750 and a median DOM of 51. The prior six months there were 112 sales with a median sales price of \$146,750 and a median DOM of 44. The quarterly statistics show an increase. Median sales prices have increased in every segment checked, and are considered to be increasing currently. A 2.0% time adjustment is used in this report. The active and contingency - finance and inspections listings represent a 0.62 month supply which is considered to be an under supply. The median sale to list price ratio over the past 12 months has been over 100%. The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned and reminded that the conclusions presented in this appraisal report apply only as of the effective date indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event which is subsequent to the effective date of this appraisal.

· URAR: Improvements - Additional Features

The furnace is 4-5 years old per the owner. The water heater is 3-4 years old per the owner. There are ceiling fans in both bedrooms and the kitchen. The roof is approximately 10-12 years old. The bathroom was updated approximately 7-8 years ago with a newer vanity and toilet. The overhead garage door has an electronic opener. The storage shed measures 10 x 16 and has a small porch area at the entry.

- URAR: Additional Comments

This assignment is within the scope of my license. As required by USPAP, the opinion of Exposure Time is 1-5 months, this being retrospective to the effective date of the appraisal, based upon local MLS data and interviews with local market participants. This appraisal is being performed by a disinterested and unbiased third party. The measurements and dwelling sketch supplied in the appraisal report are for appraiser purposes of comparison to the comparable sales analyzed in the Sales Comparison Analysis. The supplied sketch is not an architectural rendering of the subject dwelling and is not to be considered as such as the appraiser is not a licensed architect. The Gross Living Area stated in this report may or may not agree with the Gross Living Area published by the tax assessor, the MLS or the builder for the subject or for the comparable sales. Those stated square foot areas have no bearing on the comparison/bracketing/delimiting of the value range analysis utilized in the Sales Comparison Analysis of this

appraisal report. Comparable Data concerning the basements/adjustments is taken from the MLS, Auditor, and/or internal files when available; and is reconciled to the best of the Appraiser's ability given the ambiguity of the MLS and Auditor data sources. Concessions on the comparable sales are noted and adjusted for, if reported by the mis or the realtor. Realtors in this area have been instructed by the Board of Realtors to not provide this information due to liability concerns. Taxes are rounded to the nearest whole dollar per UAD guidelines. Correct taxes are on file with the appraiser.

I have performed no appraisal services or other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment. EXPOSURE TIME: estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.Comment: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. The intended user is the lender/client, PrimeLending, A PlainsCapital Company. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, Purpose of the appraisal, reporting requirements of this appraisal form, and the Definition of Market Value. No additional Intended Users are identified by the appraiser.

The scope involved appraising the assignment and contacting either the property owner, builder, real estate agent or representative of the client. The subject was measured on the exterior or calculated from the building plans. An interior walk-through was made to gather pertinent information. Research was made of the applicable market data

		anthigueurai wangiindiii			121UAD	0011
Вотгожег	Debra Jo Dunham					
Property Address	1709 Elaina Dr					
COY	Springfield	Cost Clark	Szie (OH	Zo Code	45503
Lender/Client	PrimeLending, A PlainsC	apital Company				

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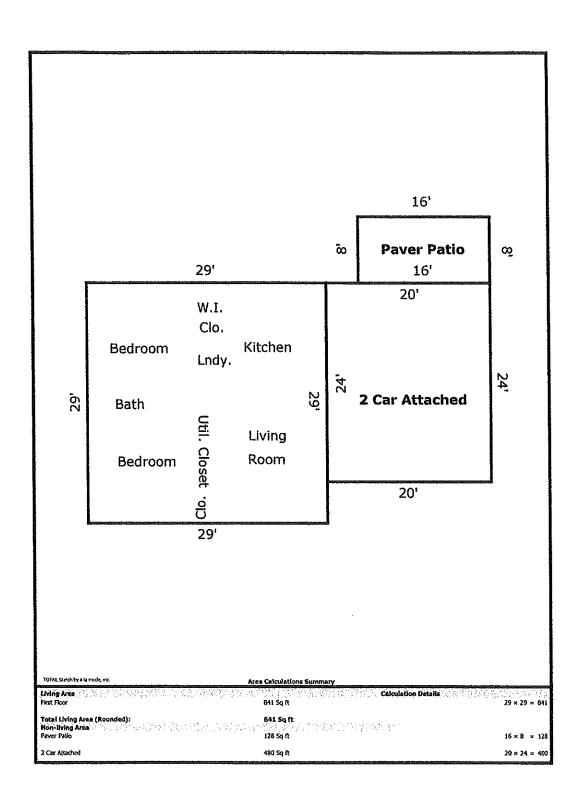
in order to consider the Cost, income and Sales Comparison Approaches. Only the Sales Comparison was considered applicable in the subject appraisal. After the technical function of the process was completed, an appraisal report was prepared. A file copy and a permanent file were also made to be retained in the appraiser's office. As required by USPAP the subject property is identified as a summary appraisal report.

UAD SCOPE: A Complete visual inspection: a complete visual observation of the subject consisting of an exterior walk-around at ground level and an interior walk-through of all habitable areas. The crawl space and attic areas were not observed. The subject's utilities were in-service and were adequate on the date of appraisal observation. Observation of the neighborhood was completed to be familiar with the property types and general involvements in the subject immediate area and within the neighborhood boundaries. All comparable sales were viewed from the street in order to determine the overall comparability to the subject property. Research, verification and analyzation of the sales comparables involved the use of the local MLS service, county web site and/or verification with the parties to the sale. This research also included a three year look back for the subject and one year for the comparables.

The appraiser altempted to obtain an adequate amount of information in the normal course of business regarding the sales and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

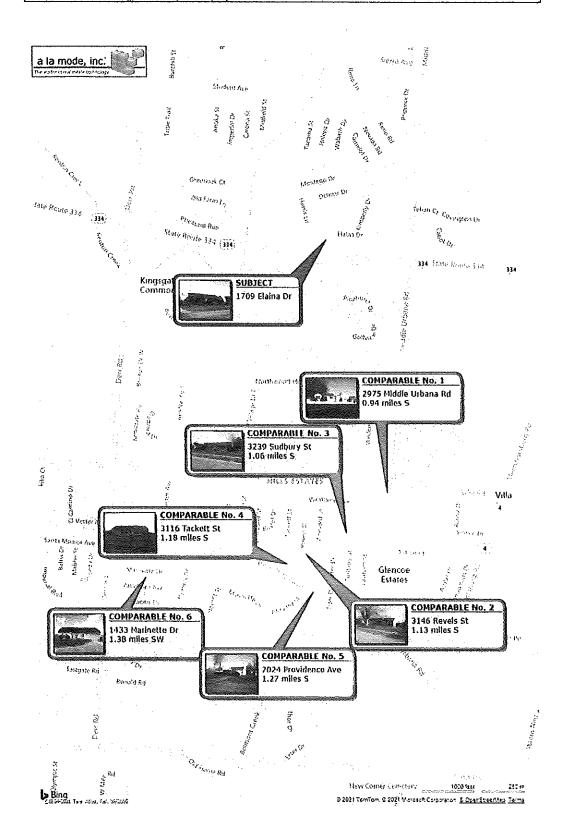
Building Sketch

Borrower	Debra Jo Dunham							
Proceety Address	1709 Elaina Dr							
City	Springfield	County	Clark	State	ОН	Zo Cose	45503	
Lender/Clent	PrimeLending, A PlainsCapital Company							



Location Map

Borrower	Debra Jo Dunham					
Property Address	1709 Elaina Dr					
Ckl	Springfield	County	Clark	Stree OH	To Code	45503
Lender/CEant	PrimeLending, A PlainsCapital Company					



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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Fennie Mee Form 1004MC March 2009

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certify that, to	the best of my knowledge and belief:		
- The reported	vis of fact contained in this report are true and correct analyses, opixions, and conclusions are limited only ions, and conclusions.		g conditions and are my personal, impartial, and unbiased professional
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- My analyses,	, opinions, and conclusions were developed, and this		nt event directly related to the intended use of this appraisal. I with the Uniform Standards of Professional Appraisal Practice that were
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rety Address 1709 Eleina Dr. Sprinnfield County	
Springfield County Met/Client PrimeLending, A PlainsCapital Company	Clark Sats OH To Code 45503
APPRAISAL AND REPORT IDENTIFICATION	
This Report is one of the following types:	
X Appraisal Report (A written report prepared under Standards Rula	2-2(a) . pursuant to the Scope of Work, as disclosed elsewhere in this report)
Restricted (A written report prepared under Standards Ruse restricted to the stated intended use by the specific	2.2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, and client or intended user.)
Comments on Standards Rule 2-3	
i certify that, to the best of my knowledge and belief: - The statements of fact contained in this report are true and correct.	
analyses, opinions, and conclusions.	sumptions and limiting conditions and are my personal, Impartial, and unbiased professional
	hat is the subject of this report and no personal interest with respect to the parties involved. Other capacity, regarding the property that is the subject of this report within the three-year
- I have no bias with respect to the property that is the subject of this report or the par	*
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	rrence of a subsequent event effectly related to the intended use of this appraisal. epared, in conformity with the Uniform Standards of Professional Appraisal Practice that were
in effect at the time this report was prepared. - Unless otherwise indicated, I have made a personal inspection of the property that is	the subject of this report.
	ance to the person(s) signing this certification (if there are exceptions, the name of each
Reasonable Exposure Time (USPAP defines Exposure Ti	ime as the estimated length of time that the property interest being
appraised would have been offered on the market prior to the hypothetical consummation of a s My Opinion of Reasonable Exposure Time for the subject property at the market value ${\bf r}$	ale at market value on the effective date of the appraisal.)
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwelsings provided that this dwelsing is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilisted/remanufactured into tke-new condition, improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwelsings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C

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

Note: The improvements represent a relatively new property that is well maintained with no deterred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

~

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

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reduct a property in which the majority of short-lived building components have been replaced but not to the level of a complete reposition.

C4

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

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-level building components have been replaced, and some short-level building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resuring in an adequately maintained property.

C5

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

Note: Some significant repairs are needed to the improvements due to the fack of adequate maintenance. It reflects a property in which many of its short-fived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C8

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

Note: Substantial repairs are needed to the Improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Qi

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

02

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

UAD Version 9/2011 (Updated 1/2014)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Sourco: Fann'o Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

'n

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

04

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

Q5

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

06

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

Oslinitions of Not Updated, Updated, and Remodelad

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 Indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used In Data Standardization Text

A	Adverse Full Name	Flokds Where This Abbreviation May Appear Location & View
ac .	Acres	Area, Site
Adprik	Adiacent to Park	Location
AdiPeri	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
9	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
ы	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sala/Turne
Cash	Gash	Sale or Financing Concessions
Сопи	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
€rt0rd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CY	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Dosiga (Style)
ф¥	Driveway	Garage/Carport
0	Expiration Date	Oxig of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
ū	Garego	Сызде/Сыроп
Qã	Attached Garage	Garage/Carport
gòl	Bust-in Garago	Garage/Carport
gd	Detached Garage	Garage/Carport
GifCso	Golf Course	Location
Glivvy	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Bolow Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lindfi	Landfil	Location
LidSpN	Limited Sight	View
MR	Mid-rise	Design (Style)
Um	Mountain View	View
H	Neuriai 1707	Location & View
HonArm	Non-Arms Length Sale	Sale or Financing Concessions
Ď	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Styte)
00	Open	Garage/Cerport
Prk	Park View	View
Pstrt	Pastoral View	View
PwrLn	Power Lines	View
PubTm		Location
Relo	Public Transportation Relocation Sals	Sale or Financing Concessions
REO	REO Sale Residential	Sale or Financing Concessions
Res	1.00.00.00	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
IT.	Recreational (Rec) Room	Basement & Finished Rooms Selow Grade
AT	Row or Townhouse	Design (Style)
\$	Settlement Date	Data of Sale/Time
\$0	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sí	Square Feet	Area, Site, Basement
som	Square Meters	Area, São
Unk	Unknown	Dato of Sale/Time
VA	Veterans Administration	Sate of Financing Concessions
M	Withdrawn Date	Date of Sale/Time
wo	VYalk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	Vew
WY	Vister View	Vev
Wbfr	Water Frontege	Location
MA	Y/a/k Up Basemerd	Basement & Finished Rooms Below Grade

UAD Version 9/2011 (Updated 1/2014)

Subject Photo Page

Borrower	Debra Jo Dunham							٦
Property Address	1709 Elaina Dr							7
City	Springfield	County	Clark	Stata	ОН	Zo Code	45503	7
Lender/Citent	PrimeLending, A PlainsCapital Company							7



Subject Front

1709 Elaina Dr Sales Price Gross Living Area 841 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.0

Location

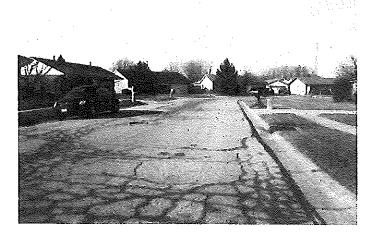
N;Res;Hortheastern SD

N;Res; 8625 sf Q4 34 View Site Ouality Age

Subject Rear



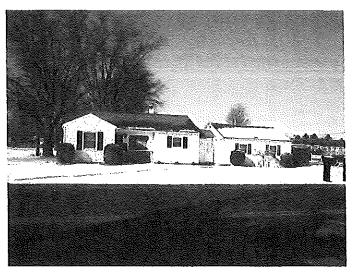
Subject Street



Form PiC3X5.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMOBE

Comparable Photo Page

Вопожег	Debra Jo Dunham						
Property Address	1709 Etalna Dr						
Cey	Springfield	County	Clark	State	ОН	Zo Cose	45503
Lender/Client	PrimeLending, A PlainsCapital Company					•	



Comparable 1

 2975 Middle Urbana Rd

 Prox. to Subject
 0.94 miles S

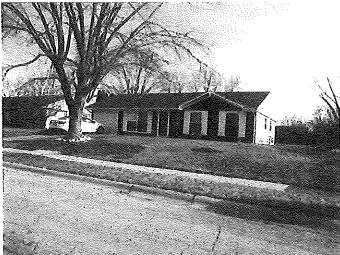
 Sale Price
 107,000

 Gross Living Area
 1,368

 Total Rooms
 6

 Total Bedrooms
 2

 Total Bathrooms
 1.0



Comparable 2

3146 Revels St
Prox. to Subject 1.13 miles S
Sale Price 114,000
Gross Living Area 950
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Restrothern E

Location N;Resthorment est
View N;Res;
Site 8750 sf
Quality Q4
Age 49



Comparable 3

3239 Sudbury St

 Location
 N;Res.namemest

 View
 N;Res;

 Site
 8750 sf

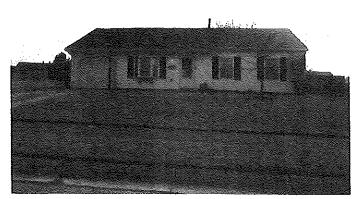
 Quality
 Q4

 Age
 48

Form PiC3X5.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	Debra Jo Dunham						
Property Address	1709 Elaina Or						
Cal	Springfield	County	Clark	State	OH	Zo Code	45503
Lender/Client	PrimeLending, A PlainsCapital Company						



Comparable 4

950

3116 Tackelt St Prox. to Subject 1.18 miles S Sale Price 105,000

Bross Living Area Total Rooms Total Bedrooms

3 Total Bathrooms 1.0

Location N;Res;Northern Est. View N;Res;

9875 sf Site Quality Q4 Age 50



Comparable 5

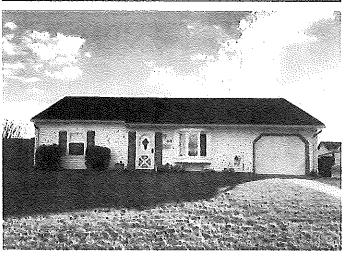
2024 Providence Ave

Prox. to Subject 1.27 mlles S Sale Price 117,000 Gross Living Area 950

Total Rooms 5 Total Bedrooms Total Bathrooms 1.0

Location N;Res; Northern Est View N;Res;

Site 10829 sf Quality Q4 50 Age



Comparable 6

1433 Marinette Dr

Prox. to Subject Sale Price 1.38 miles SW 122,900 Gross Living Area 1,169 Total Rooms

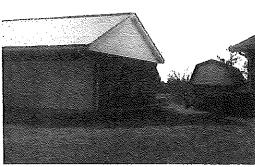
Total Bedrooms Total Bathrooms 1.0

Location N_i Res;Northern Est. View N;Res; Site 8400 sf Quality Q4 Age

Photograph Addendum

Borrower	Debra Jo Dunham						
Property Address	1709 Elaina Dr						
City	Springfield	County	Clark	State	ОН	Zip Code	45503
Lender/Client	PrimeLending, A PlainsCapital Company				•		

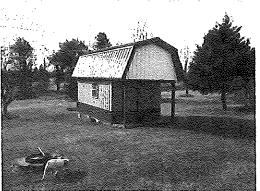




LEFT SIDE

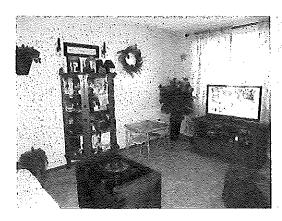
RIGHT SIDE

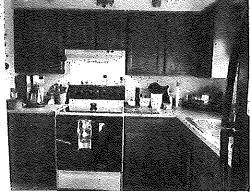




STREET SCENE VIEW 2

STORAGE SHED





LIVING ROOM

KITCHEN

Photograph Addendum

Borrowar	Debra Jo Dunham							
Property Address	1709 Elaina Dr							
City	Springfield	County	Clark	Stata	ОН	Zo Code	45503	
Lender/Client	PrimeLending, A PlainsCapital Company							





OTHER VIEW OF KITCHEN

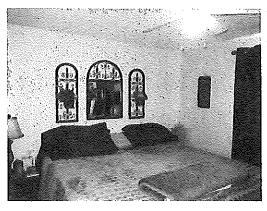
GARAGE





ELECTRICAL SERVICE

LAUNDRY



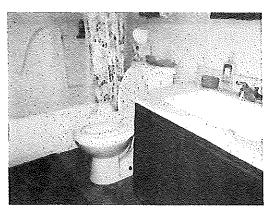


BEDROOM

WATER HEATER / FURNACE

Photograph Addendum

Borrower	Debra Jo Dunham						
Property Address	1709 Elaina Dr						
Ceg	Springfield	County	Clark	Stata	OH	Zo Cosa	45503
Lender, Client	PrimeLending, A PlainsCapital Company						





BATH

BEDROOM

LICENSE

OHIO DEPARTMENT OF COMMERCE DIVISION OF REAL ESTATE & PROFESSIONAL LICENSING

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

NAME: Allyn S Yukawa LIC/CERT NUMBER 2007006288

LIC LEVEL: Certified Residential Real Estate Appraiser

CURRENT ISSUE DATE: 09/23/2020 EXPIRATION DATE: 11/18/2021 USPAP DUE DATE: 11/18/2022

8000091074 File No. 21UAD0011

APPRAISER DISCLOSURE STATEMENT

Name of Appraiser: Class of Certification/Licensure	Curtified Residential Licensed Residential
Gertification/Licensure Number	Licensed Traines or Assistant Temporary General Ucensed
Gertification/Licensure Number Cortification/Licensure State:	OH Expires: 11/18/2021
Scope: This Report	is within the scope of my Certification or License is not within the scope of my Certification or License
Service Provided By:	Disinterested & Unbiased Third Party Interested & Blased Third Party Interested Third Party on Contingent Fee Basis
if applicable, Appraisal Manage	ement Company Humber: Not applicable
The appraiser is employed	
Signature of person preparing	and reporting the Appraisal:
Allyn	S. Yukm
There is a \$20.00 transa	action fee charged when accepting the appraisal.

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal independence and any applicable state laws I may be required to comply with. This includes but is not Britted to the following: • I am currently licensed and/or certified by the state in which the property to be appraised 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 PrimeLending, A PlaInsCapital Company , or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of PrimeLending, A PlaInsCapital Company , influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.
I further assert that PrimeLending A PlainsCapital Company 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 an appraisal report;
 Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
 Expressty or impliedly promising future business, promotions, or increased compensation for myself;
 Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or borus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
 Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
 Provided to me, or my appraisal company, or any entity or person related to me as appraisar, appraisal company, stock or other financial or non-financial benefits;
 Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartisifity or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Allyn J. June	01/20/2021	
Signature 0	Date	
Allyn Yukawa	2007006288	
Appraiser's Nama	State License or Certification #	
State Certified Residential Appraiser	11/18/2021	ОН
State Title or Designation	Expiration Date of License or Cortification	State
1709 Elaina Dr. Springfield, OH 45503		
Address of Property Appraised		· · · · · · · · · · · · · · · · · · ·