Tax year 2022 BOR no. Date received	3 15 123	DTE 1 Rev. 12/22
laint Against the Valuation of Real P and type or print all information. Read instructions on bac Attach additional pages if necessary.	roperty k before completing form.	

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.

Name Street address, City, State, ZIP or the complaint of the complai

	Notices will be s	ne		ity, State, ZIP code
	Nan	17 /2	11355 Pine	Tree Place
Owner of property	Brendak	Vemeter	9.505	Ohio 45504
2. Complainant if not owner			Springilla	Unit Tour
3. Complainant's agent				
4. Telephone number and email a	address of contact person	1		2 (
4. Telephone number and email a	64 ja	demetera	Wohattalo	W)
lf r	nore than one parcel is	included, see "Wu	Itiple Parcels" Instruction.	
6. Parcel numbers from tax bill		200	Address of property	10/1
05002000153	01017	4355 1	ne Tree Place	45504
V V II .				93507
7. Principal use of property				0.1.0.1
Principal use of property     The increase or decrease in r	narket value sought. Cou	nter-complaints supp	orting auditor's value may ha	ve -0- in Column C.
	Column A		Column B	Column C Change in Value
Parcel number	Complainant's Opinio (Full Market Va	n of Value	Current Value (Full Market Value)	Onlange in visite
	(Full Market va		,	1
0500 2000 1530	1900,000,00	?	1,195,220,00	1295,220,00
1017	,			
9. The requested change in va	lue is justified for the follo	owing reasons:	L the prope	rty 15
The true	markel	1 approx	sal of the	current market
based on to	e a Trachel	omparab	le sales in	Clark Count
value pase	0 0 0		almoun If yes show date of	current market Clark Count
10. Was property sold within t	ne last three years?	les Alvo 🗆 o		
and sale price \$	; and attach ir	nformation explained	in "Instructions for Line 10"	off pack.
11. If property was not sold but				
11. If property was not sold but	was listed for sale in the	dot anos y same,	16	total cost \$
12. If any improvements were	completed in the last the	ree years, show date	and t	total cost \$
	EILED	f a professional appr	raiser? Yes No No	Unknown
13. Do you intend to present <b>CLARK</b> (	thertestimiony or report of COUNTY AUDITOR	<b>3</b>		
		- 200	•	

MAR 15 2023

JOHN S. FEDERER AUDITOR

14. If you have filed a prior complaint on this parcel since the last for the valuation change requested must be one of those below. P section 5715.19(A)(2) for a complete explanation.	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.
<ul> <li>15. If the complainant is a legislative authority and the complaint is complainant, R.C. 5715.19(A)(8) requires this section to be comp</li> <li>The complainant has complied with the requirements of R adoption of the resolution required by division (A)(6)(b) of</li> </ul>	C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the
I declare under penalties of perjury that this complaint (including knowledge and belief is true, correct and complete.	any attachments) has been examined by me and to the best of my
Date 2/17/2023 Complainant or agent (printed) 5	renda K. Demeter Title (if agent)
Complainant or agent (signature)	V Denetu
Sworn to and signed in my presence, this (Date)	day of tebruary 2023 (Year)
Notary Branda Shuston	BRENDA JOHNSTON My Notary ID # 6452698 Expires October 4, 2023

# SUMMARY OF SALIENT FEATURES

	Subject Address	4355 PINETREEPL
	Legal Description	RESERVE AT BEECHWOOD HILLS LOT 5-GERMAN TOWNSHIP
NOI	City	SPRINGFIELD
ORMA	County	CLARK
SUBJECT INFORMATION	State	он
SUBJE	Zip Code	45504
	Census Tract	0026.02
	Map Reference	44220
Щ		
PRICE & DATE	Contract Price	S NA
PRIC	Date of Contract	NA
ឌ	Вотоwег	₩A
PARTIES	Lender/Cilent	Brenda K Demeter (TE)
	Size (Square Feet)	6,856
STS	Price per Square Foot	\$
VEMEN	Location	Beechwood
DESCRIPTION OF IMPROVEMENTS	Age	22
ONOL	Condition	Good
SORIP	Total Rooms	13
ద	Bedrooms	5
	Baths	3.4
œ	Appraiser	Sue Ann Willets
APPRAISE	Effective Date of Appraisal	02/04/2023
VALUE	Opinion of Value	\$ 900,000

Market Conditions Addendum to the Appraisal Report

Main File No. 2301826WVP Page # 2 of 35

VALUE OPINION
File No. 2301826WVP

The purpose of this addendum is to provide the lender/cli	ent wan a ciear and accurat	data on or after Antil 1, 200	iot troups and conception i			
neighborhood. This is a required addendum for all apprai	sat reports with an effective	City SPRINGFIELD		State OH	ZIP Code 45504	
Property Address 4355 PINETREEPL Borrower NA		ON SPRINGILLO				
Instructions: The appraiser must use the information req	uired on this form as the ha	sis for his/her conclusions.	and must provide support	for those conclus	ons, regarding	~
housing trends and overall market conditions as reported	l in the Heighhorhood section	on of the appraisal report for	m. The appraiser must fill	in all the informati	on to the extent	
it is available and reliable and must provide analysis as in	ndicated helow. If any remist	ed data is unavailable or is	considered unreliable, the	appraiser must pro	vide an	1
explanation. It is recognized that not all data sources will	l ha akla to neovide data for i	the shaded areas helow: If i	t is available, however, the	anoraiser must in	dude the data	
in the analysis. If data sources provide the required infor	estani ancreve ne se noitem	d of the median, the apprais	ser should report the availa	ble figure and iden	tify it as an	ļ
an me analysis, it data sources provide the required find average. Sales and listings must be properties that comp	manon se an arciego menoa sele with the cubiset propert	v determined by applying ti	ne criteria that would be us	ed by a prospection	e buver of the	l
average. Sales and issuings most be properties that comp subject property. The appraiser must explain any anomal	Sae in the dala euch se cos Sae in the dala euch se cos	onal markets, new constru	ction foreclasures etc	,	,	
	Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months		Overall Trend	
Inventory Analysis		1	0	( Increasing		O Declining
Total # of Comparable Sales (Settled)	3		0	() Increasing	Stable	O Declining
Absorption Rate (Total Sales/Months)	0.50	0.33 2	2	O Declining	Stable	O Increasing
Total # of Comparable Active Listings	3		6,1	O DecEning	● Stable	) Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.0	6.1 Prior 4–6 Months	Current – 3 Months	C totaling	Overall Trend	C) Jinotobourg
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months			( Increasing	Stable	O Declining
Median Comparable Sale Price	621,000	691,000	. 0	O Declining	Stable	O Increasing
Median Comparable Sales Days on Market	42	78	0			O Declining
Median Comparable List Price	975,000	987,450	987,450	O Increasing		( Increasing
Median Comparable Listings Days on Market	235	346	346	O Declining	Stable Stable	Declining
Median Sale Price as % of List Price	98	99	0	O Increasing	Stable Stable	O Increasing
Seller-(developer, builder, etc.) pald financial assistance	prevalent? Yes	● No		O Declining		O increasing
Explain in detail the seller concessions trends for the pa				ot buydowns, clos	ng costs, conco	
fees, options, etc.). Setter concessions for Closin	g Costs and Pre-Paids rema	in historically typical at 2-6	%			
Are foreclosure sales (REO sales) a factor in the market	t? 🔾 Yes 🏶 No	o If yes, explain (includi	ng the trends in listings ar	id sales of foreclos	ed properties).	
Cite data sources for above information. Real O	uest: Clark County Auditor o	on-line Data; Appraiser's We	orking Files; Sheriff Sale W	eb Site; Appraiser	s Reconciliation an	d Western Ohio
1	uest; Clark County Auditor o	on-line Data; Appraiser's Wo	orking Files; Sheriff Sale W	leb Site; Appraiser	s Reconciliation an	d Western Ohio
Region MLS.						d Western Ohio
Region MLS.						d Western Ohio
Region MLS.  Summarize the above information as support for your of	conclusions in the Neighbort	hood section of the appraisa	n report form. If you used	any additional info	mation, such as	d Western Ohio
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdom	conclusions in the Neighbort awn Estings, to formulate yo	hood section of the appraisa	of report form. If you used than explanation and supp	any additional info ort for your conclu	mation, such as sions.	
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdown Regionally In the for-sale market the previous quarter.	conclusions in the Neighbort awn Estings, to formulate yo has seen a gradual rise in th	hood section of the appraisa our conclusions, provide bot ne average list price, higher	of report form. If you used In an explanation and supp Sale/List Ratio and lower	any additional info ort for your conclu time-on market."	mation, such as sions. The global outbreak	of a "novel
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and without Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare.	conclusions in the Neighbort awn Estings, to formulate yo has seen a gradual rise in th ed a pandemic by the World	hood section of the appraisa our conclusions, provide bot he average list price, higher Health Organization (WHO),	ni report form. If you used h an explanation and supp Sale/List Ratio and lower The reader is cautioned, a	any additional info ort for your conclu time-on market. " and reminded that	mation, such as sions. The global outbreak the conclusions pre	; of a "novel sented in this
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and within Regionally. In the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in	conclusions in the Neighbort awn Estings, to formulate yo has seen a gradual rise in th ed a pandemic by the World	hood section of the appraisa our conclusions, provide bot he average list price, higher Health Organization (WHO),	ni report form. If you used h an explanation and supp Sale/List Ratio and lower The reader is cautioned, a	any additional info ort for your conclu time-on market. " and reminded that	mation, such as sions. The global outbreak the conclusions pre	; of a "novel sented in this
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdown Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date (s) in effective date (of the appraisal."	conclusions in the Helghbort awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser make	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), wes no representation as to	al report form. If you used h an explanation and supp Sale/List Ratio and fower The reader is cautioned, z the effect on the subject p	any additional info ort for your conclu- time-on market. " and reminded that roperty of any unfo	mation, such as sions. The global outbreak the conclusions pre reseen event, subse	s of a "novel sented in this equent to the
Region MLS.  Summarize the above information as support for your or an analysis of pending sales and/or expired and withdir. Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal. "  This statement is in compliance with Appraisal Institut	conclusions in the Helghbori awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser make's Guide Note 10-Develop	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), ves no representation as to to ment of an Opinion of Marks	of report form. If you used han explanation and supp Safe/List Ratio and fower The reader is cautioned, a the effect on the subject pet Value in the Aftermath o	any additional info ort for your conclu- time-on market. " and reminded that roperty of any unfo of a Disaster) and G	mation, such as sions. The global outbreak the conclusions preference event, subsetuide Note 12 (Anah	s of a "novel sented in this equent to the rzing Market
Region MLS.  Summarize the above information as support for your or an analysis of pending sales and/or expired and withdir. Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion in the appraisal institut.	conclusions in the Helghbori awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser mak e's Guide Note 10-Develop n this appraisal are based o	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), kes no representation as to to ment of an Opinion of Marks in the data available to the s	of report form. If you used han explanation and supp Sale/List Ratio and lower The reader is cautioned, a the effect on the subject p et Value in the Aftermath or ppraiser at the time of thi	any additional info ort for your conclu- time-on market. " time reminded that roperty of any unfo of a Disaster) and G s assignment and	mation, such as sions. The global outbreak the conclusions preference event, subsetuide Note 12 (Anah	s of a "novel sented in this equent to the rzing Market
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdin Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compiliance with Appraisal Institut	conclusions in the Helghbori awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser mak e's Guide Note 10-Develop n this appraisal are based o	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), kes no representation as to to ment of an Opinion of Marks in the data available to the s	of report form. If you used han explanation and supp Sale/List Ratio and lower The reader is cautioned, a the effect on the subject p et Value in the Aftermath or ppraiser at the time of thi	any additional info ort for your conclu- time-on market. " time reminded that roperty of any unfo of a Disaster) and G s assignment and	mation, such as sions. The global outbreak the conclusions preference event, subsetuide Note 12 (Anah	s of a "novel sented in this equent to the rzing Market
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdir. Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date (s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion in	conclusions in the Helghbori awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser mak e's Guide Note 10-Develop n this appraisal are based o	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), kes no representation as to to ment of an Opinion of Marks in the data available to the s	of report form. If you used han explanation and supp Sale/List Ratio and lower The reader is cautioned, a the effect on the subject p et Value in the Aftermath or ppraiser at the time of thi	any additional info ort for your conclu- time-on market. " time reminded that roperty of any unfo of a Disaster) and G s assignment and	mation, such as sions. The global outbreak the conclusions preference event, subsetuide Note 12 (Anah	s of a "novel sented in this equent to the rzing Market
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdown Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declar appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion i Indicated. No analyses or opinions contained in this appraisal.	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based o ppraisal should be construe	hood section of the appraisa bur conclusions, provide bol he average list price, higher Health Organization (WHO), kes no representation as to ment of an Opinion of Mark- in the data available to the a d as predications of future r	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject part Value in the Aftermath or appraiser at the time of thimarket conditions or value	any additional info ort for your conclu- time-on market. " time reminded that roperty of any unfo of a Disaster) and G s assignment and	mation, such as sions. The global outbreak the conclusions preference event, subsetuide Note 12 (Anah	s of a "novel sented in this equent to the rzing Market
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdor Regionally in the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion i indicated. No analyses or opinions contained in this appraisal in the subject is a unit in a condominium or cooperative.	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based op oppraisal should be construe	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), was no representation as to i ment of an Opinion of Mark in the data available to the a das predications of future r	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject part Value in the Aftermath or appraiser at the time of thimarket conditions or value	any additional info ort for your concli time-on market. * and reminded that roperty of any unfo of a Disaster) and G s assignment and a	mation, such as sions. The global outbreak the conclusions preference event, subsetuide Note 12 (Anah	s of a "novel sented in this equent to the rzing Market
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdown and analysis of pending sales and/or expired and withdown and analysis of pending and with a coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this again. If the subject is a unit in a condominium or cooperative Subject Project Data	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based o ppraisal should be construe	hood section of the appraisa bur conclusions, provide bol he average list price, higher Health Organization (WHO), kes no representation as to ment of an Opinion of Mark- in the data available to the a d as predications of future r	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, a the effect on the subject p et Value in the Aftermath oppraiser at the time of thinarket conditions or value.	any additional info ort for your concli time-on market. * and reminded that roperty of any unfo of a Disaster) and G s assignment and a	mation, such as sions. The global outbreak the conclusions pre- reseen event, subsected Note 12 (Anah ppply only as of the Overall Trend	s of a "novel sented in this equent to the rzing Market
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdoman analysis of pending sales and/or expired and withdoman analysis of pending sales and/or expired and withdoman and sales	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based op oppraisal should be construe	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), was no representation as to i ment of an Opinion of Mark in the data available to the a das predications of future r	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, a the effect on the subject p et Value in the Aftermath oppraiser at the time of thinarket conditions or value.	any additional info ort for your conclu time-on market. " und reminded that roperty of any unfo s a Disaster) and G s assignment and d t Name:	mation, such as sions. The global outbreak the conclusions pre- reseen event, subsequide Note 12 (Anah ppply only as of the Overall Trend	of a "novel sented in this quent to the raing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declared appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based op oppraisal should be construe	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), was no representation as to i ment of an Opinion of Mark in the data available to the a das predications of future r	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, a the effect on the subject p et Value in the Aftermath oppraiser at the time of thinarket conditions or value.	any additional info ort for your conclu time-on market. " und reminded that roperty of any unfo s a Disaster) and G s assignment and t Name:	mation, such as sions. The global outbreak the conclusions pre- reseen event, subsequide Note 12 (Anah ppply only as of the Overall Trend  Overall Trend  OStable  Stable	cof a "novel sented in this equent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdraways and the for-sale market the previous quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal the subject is a unit in a condominium or cooperative. Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based op oppraisal should be construe	hood section of the appraisa our conclusions, provide bot ne average list price, higher Health Organization (WHO), was no representation as to i ment of an Opinion of Mark in the data available to the a das predications of future r	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, a the effect on the subject p et Value in the Aftermath oppraiser at the time of thinarket conditions or value.	any additional info ont for your conclu time-on market. " and reminded that roperty of any unfo of a Disaster) and G s assignment and t Name:	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uide Note 12 (Anahypply only as of the Overall Trend	cof a "novel sented in this squent to the rzing Market effective date  Declining Declining Increasing
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdread the formation of the previous quarter coronavirus." Known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut Interest. The analyses or opinions contained in this appraisal to the subject is a unit in a condominium or cooperative. Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the action of the action o	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the action of the action o	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, a the effect on the subject p et Value in the Aftermath oppraiser at the time of thinarket conditions or value.	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the action of the action o	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the action of the action o	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the approximation of Marke ment of an Opinion of Marke the data available to the a d as predications of future of the approximation of the second of the	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the approximation of Marke ment of an Opinion of Marke the data available to the a d as predications of future of the approximation of the second of the	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the approximation of Marke ment of an Opinion of Marke the data available to the a d as predications of future of the approximation of the second of the	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the approximation of Marke ment of an Opinion of Marke the data available to the a d as predications of future of the approximation of the second of the	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser make e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe: e project, complete the follo Prior 7–12 Months	hood section of the appraisa our conclusions, provide bol the average list price, higher Health Organization (WHO), was no representation as to the approximation of Marke ment of an Opinion of Marke the data available to the a d as predications of future of the approximation of the second of the	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settled (SED sales) A settle in the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settle (SED sales ) Assorption the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settle (SED sales ) Assorption the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settle (SED sales ) Assorption the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settle (SED sales ) Assorption the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settle (SED sales ) Assorption the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdomegically in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings/Ab. Rate)  Months of Unit Settle (SED sales ) Assorption the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the ted a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your on analysis of pending sales and/or expired and withdom Regionally in the for-sale market the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) free effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal institut Trends). The analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. One analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions contained in this appraisal indicated. No analyses or opinions or opinions or opinions or opinions or opinions.	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the ted a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraisa our conclusions, provide bol ne average list price, higher Health Organization (WHO), was no representation as to ment of an Opinion of Marke on the data available to the a d as predications of future r  owing:  Prior 4–6 Months  If yes, indicate the ri	of report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath of appraiser at the time of this market conditions or value.  Project Current – 3 Months	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your on analysis of pending sales and/or expired and withdown analysis of pending sales and/or expired and withdown analysis of pending sales and/or expired and withdown analysis of the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this are little as the subject is a unit in a condominium or cooperative. Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the project of oreclosed properties.  Summarize the above trends and address the impact of the sales of th	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the ted a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  e project, complete the folio  Prior 7–12 Months  ct? Yes   1	hood section of the appraise pur conclusions, provide both the average list price, higher. Health Organization (WHO), tes no representation as to the section of the sectio	al report form. If you used han explanation and supp Sale/List Ratio and lower The reader is cautioned, a the effect on the subject p set Velue in the Aftermath of appraiser at the time of this market conditions or value.  Projec Current — 3 Months  umber of REO Estings and	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of the forest sale and a support of the previous quarter coronavirus* known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this appraisal for Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the projet foreclosed properties.  Summarize the above trends and address the impact of the sales of the sa	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser mak e's Guide Note 10-Developi n this appraisal are based o ppraisal should be construent e project, complete the folic Prior 7–12 Months  on the subject unit and project	hood section of the appraise pur conclusions, provide both the average list price, higher Health Organization (WHO), tes no representation as to the ment of an Opinion of Markon the data available to the a d as predications of future in the data available to the a d as predic	al report form. If you used han explanation and supp Sale/List Ratio and lower The reader is cautioned, at the effect on the subject pet Velue in the Aftermath of appraiser at the time of thin market conditions or value.  Project  Current — 3 Months  Appraiser REO Istings and	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of the previous quarter coronavins." Known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this ay life the subject is a unit in a condominium or cooperative. Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the projet foreclosed properties.  Summarize the above trends and address the impact of the project of the projec	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based o ppraisal should be construe  Prior 7–12 Months  Ct? Yes I	hood section of the appraise bur conclusions, provide bol e average list price, higher Health Organization (WHO), kes no representation as to ment of an Opinion of Mark in the data available to the a d as predications of future r  Swing:  Prior 4–6 Months  It is a predication of future r  Swing:  On the data available to the a swing:  Prior 4–6 Months  Signature Supervisory Company N	al report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath oppraiser at the time of this market conditions or value.  Project  Current — 3 Months  Appraiser REO Estings and	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Summarize the above information as support for your on analysis of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of the effective quarter coronavirus" known as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this ay life the subject is a unit in a condominium or cooperative. Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the project foreclosed properties.  Summarize the above trends and address the impact of the project project is a support to the project project project is a support to the project project project project is a support to the project	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  Prior 7–12 Months  Ct? Yes 1	hood section of the appraisa our conclusions, provide bol e average list price, higher Health Organization (WHO), kes no representation as to ment of an Opinion of Marke in the data available to the a d as predications of future in  owing:  Prior 4–6 Months  If yes, indicate the in  sci.  Signature Supervisory Company It Company A	al report form. If you used han explanation and supp Sale/List Ratio and lower. The reader is cautioned, at the effect on the subject per Value in the Aftermath oppraiser at the time of this market conditions or value.  Project  Current — 3 Months  Appraiser REO Estings and	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mailon, such as sions. The global outbreak he conclusions pre reseen event, subset uitle Hote 12 (Anah apply only as of the Overall Trend g Stable Stable Stable	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of the previous quarter coronavins." Inown as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion indicated. No analyses or opinions contained in this ayout the subject is a unit in a condominium or cooperative. Subject Project Data.  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings.  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the projet foreclosed properties.  Summarize the above trends and address the impact of the project of the projec	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the ed a pandemic by the World ndicated. The appraiser make e's Guide Note 10-Develop in this appraisal are based o ppraisal should be construe  Prior 7–12 Months  Ct? Yes I	hood section of the appraisa our conclusions, provide bol e average list price, higher Health Organization (WHO), kes no representation as to ment of an Opinion of Marke in the data available to the a d as predications of future in  owing:  Prior 4–6 Months  If yes, indicate the in  sci.  Signature Supervisory Company It Company A State Licens	Appraiser Name  Appraiser Name	any additional info ont for your conclu time-on market. * und reminded that roperty of any unfo of a Disaster) and G s assignment and d I Name:  I Name:  I Increasir  Declaring Declaring	mation, such as sions. The global outbreak he conclusions prevenes event, subset utile tote 12 (Anah ppply only as of the Overall Trend  Overall Trend  Overall Trend  Stable  Stable  Stable  In listings and sales	cof a "novel sented in this quent to the rzing Market effective date
Region MLS.  Summarize the above information as support for your of an analysis of pending sales and/or expired and withdraways of pending sales and/or expired and withdraways of the pervious quarter coronavins." Innown as COVID-19 was officially declare appraisal report apply only as of the effective date(s) in effective date of the appraisal."  This statement is in compliance with Appraisal Institut Trends). The analyses, conclusions and value opinion I indicated. No analyses or opinions contained in this ay life the subject is a unit in a condominium or cooperative. Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the project foreclosed properties.  Summarize the above trends and address the impact of the project of the proje	conclusions in the Heighbort awn Estings, to formulate yo has seen a gradual rise in the da a pandemic by the World indicated. The appraiser mak e's Guide Note 10-Developi in this appraisal are based o ppraisal should be construe:  Prior 7–12 Months  Ct? Yes   1	hood section of the appraisa our conclusions, provide bol e average list price, higher Health Organization (WHO), kes no representation as to ment of an Opinion of Marke in the data available to the a d as predications of future in  owing:  Prior 4–6 Months  If yes, indicate the in  sci.  Signature Supervisory Company It Company A	Appraiser Name  Appraiser Name	any additional info ont for your conclutime-on market. " and reminded that roperty of any unfo of a Disaster) and G s assignment and i lincreasir Declining Declining explain the trends	mation, such as sions. The global outbreak he conclusions prevenes event, subset utile tote 12 (Anah ppply only as of the Overall Trend  Overall Trend  Overall Trend  Stable  Stable  Stable  In listings and sales	cof a "novel sented in this equent to the caling Market effective date  Declining Declining Increasing of

# **USPAP Compliance Addendum**

County Cueston  The above to the control of the support of the control of the support of the control of the con	otrovier NA			Louis .	
Systematics of the control of the co	roperty Address 4355 PINE	IREEPL		Ctota Au	Zin Code AESOA
PRIAISAL AND DEFORT DESTIFICATION  To Agendated Report in one of the Adoptivity speer.  The report was prepared in accordance with the regimenents of the Appaisal Report option of USPAP Estandards 10-10-7(p).  Pedicidad dynamic florest in the regimenents of the Appaisal Report option of USPAP Estandards 10-10-7(p).  Pedicidad dynamic florest interest in the secondard of the regimenents of the Resistant Appaisal Report option of USPAP Estandards 10-10-7(p), and in abstract only of the secondard power of the regimenents of the Resistant Appaisal Report option of USPAP Estandards 10-10-10-10-10-10-10-10-10-10-10-10-10-1	ity SPRINGFIE	LD	County CLARK	atule DH	21p 00de 48504
A popular largery in the control of the Month's spect.  The report was specially in a condition or with the report manners of the Appalability report opens of USPAP Standards hale 2-2(s), and it included and give largery was presented in accordance with the registerants of the Resident Appalability report and special report of the 2-2(s), and it included and give largery in the time of the activity and work and activities of the services of the property and special report of the 2-2(s), and it included and give largery in the services of the services o	ender/Client Brenda K 1	emeter (TE)			
A popular largery in the control of the Month's spect.  The report was specially in a condition or with the report manners of the Appalability report opens of USPAP Standards hale 2-2(s), and it included and give largery was presented in accordance with the registerants of the Resident Appalability report and special report of the 2-2(s), and it included and give largery in the time of the activity and work and activities of the services of the property and special report of the 2-2(s), and it included and give largery in the services of the services o		The second secon			
Perceivant French  The report was prepared in second concervation that the report was of plant post of plant a 2004. This report was of the property of the pr			er er ambigger an in in er affesten i in er er	The state of the second of the second of	Lighted to a superior of the second of the second of
Recidence Appeals of Import   Important process of the Security of the Secur	This Appraisal Report is one of ti	e following types:			
Recidence Appeals of Import   Important process of the Security of the Secur	Annraisal Renort	This report was prepared in accordance with t	he requirements of the Appraisal Report opi	ion of USPAP Standards Rule	2-2(a).
Interpolation during the time use of the part and and any other assessed beneficial scentific and the relations of the conductions and conductions are conducted as a conduction and conduction are conducted as a conduction and conductions are faithful and conductions.  **Down the subjects and conductions are faithful and the conductions are faithful and conductions are faithful and conductions.  **Down the subjects and conductions are faithful and conductions are faithful and conductions.  **Down the subjects and conductions are faithful and conductions.  **Down the conductions.	Ŧ '' '		he requirements of the Restricted Appraisal	Report option of USPAP Stand	fards Rule 2-2(b), and is
The global earthwesk of a "mont communican" towns as COVID-19 was officially declared a penetration by the Vivolet (beath Organization (CVID). The restort is conformed, and resultated that the proposition makes no requested the town to the earthwist consequent of an University of the Covid	O Hoalikeen ubbining unbou	intended only for the siss of the client and any	other named intended user(s). Users of this	report must clearly understan	d that the report may not
The global subbreax of a "moret concendions" haven as COVID-19 was officially decidend a pendermic by the Vivide lished (regularization (VND). The resolution and interest in this proposition from the property of the penders of the		and in supporting rationals for all of the onin'	ons and conclusions set forth in the report.		
ADDITIONAL DESISTED. A felicine date of the pagestate of pass as the design of incident. The appealance with operation between pagestate of the carbon of the pagestate of the p		Colstant published taponers for an arms of an			
ADDITIONAL DESISTED. A felicine date of the pagestate of pass as the design of incident. The appealance with operation between pagestate of the carbon of the pagestate of the p					
ADDITIONAL DESISTED. A felicine date of the pagestate of pass as the design of incident. The appealance with operation between pagestate of the carbon of the pagestate of the p	*The global outbreak of a *nove	coronavirus" known as COVID-19 was officially de-	clared a pandemic by the World Health Orga	inization (VVHO). The reader is	cautioned, and reminded that the
ADDITIONAL DERIFICATIONS  specify that, to the best of mry invending and belief:  In examination of a forested and great and extended and position of Market Yahire in the Affermath of a forested and Quider Medic 12 (Pasytring Nethod Trends)  ADDITIONAL DERIFICATIONS  contrights, to the best of mry invending and belief:  In examination of a contright of the contribution of the contrib	conclusions presented in this ar	maisal report apply only as of the effective date(s)	indicated. The appraiser makes no represer	ntation as to the effect on the s	ubject property of any unforeseen
No commended conclusions with pages and best of the second conclusions was educated and conclusions are listed to the property that is the subject of this report and no (or specified) personal inferest with respect to the pages and best of the property of the property of the pages and the property of the pages and the page	ment subsequent to the offection	e date of the appraisal."			
Certify this, to the best of my knowings and best-diff.  The statements of the creditived in his fraproid are time and correct.  The report analyses, colcions, and conclusions are finished don't by the reported assumptions and are my personal, impartial, and unblased professional analyses, options, and conclusions, and conclusions are finished only by the reported assumptions and are my personal, impartial, and unblased professional analyses, options, and conclusions in the subject of this report or he parties involved with this analysment.  I have no of the section of the subject of the intended only to the parties involved with this analysment.  It is applicable, the analysment was not conflequed upon developing or reporting perdidermined analysment for concident piles assignment as not conclusions upon the reporting perdidermined or subject or direction in value that fivers the cause of the certain, the analysment for concident piles assignment and conclusions upon the certain of the value opioion, the athainment of a subjected fiscal, or the occurrence of a subsequent used description in value that fivers the cause of the certain that any personal conclusions are developed and the report analysment of the value opioion, the athainment of a subject defined, in conformity with the Uniform Standards of Professional Appeals Practice.  It is applicated report with a special report of the value opioion, the athainment of a subject of the report analysment of the value opioion, the athainment of a subject of the report within the three-year period winner definition by recording acceptance of the analysment. The application of professional appeal and an acceptance of the analysment.  I have not be professional appeal appeal appeal and a subject of the property that is the autiplicat of this report within the three-year period winne	This statement is in compliance	with Appraisal Institute's Guide Note 10-Developm	ent of an Opinion of Market Value in the Aft	ermath of a Disaster) and Guid	le Note 12 (Analyzing Market Trends)
This appearance of the controllation files report and sense and correct.  The report analyzes, opinions, and conclusions are livinhed only by the reported assumptions and are my personal, impartial, and unblased professional analyzes, opinions, and conclusions.  In have no feet the specified present or prospective inherent in the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report was a subject with the subject of the report was the constraint of the value or discretion in value that fevers the cause of the cells, the amount of the value opinion, the attainment of a situation fersus, or the occurrence of a subsequent word deceipt valued to the inflored use of this appeals.  It was appealed report was perpand in acceledance with the reportments of Title 2d of Hillians and any implementing regulations.  PRIOR SERVICES  In have NOT performed services, as an appealace or in any silvar capacity, regarding the property that is the subject of this report was the trace-year period immediately serviced and personal services and appeal and the subject of the subject of this report washes the three-year period immediately serviced and personal services, as an appealace or in another capacity, regarding the property that is the authoric of this report washes the three-year period immediately serviced and personal services, as an appealace or in any service appeal and any term of the personal services	THE PLANE OF THE PARTY OF THE P				
This appearance of the controllation files report and sense and correct.  The report analyzes, opinions, and conclusions are livinhed only by the reported assumptions and are my personal, impartial, and unblased professional analyzes, opinions, and conclusions.  In have no feet the specified present or prospective inherent in the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report and no (or specified) personal livinterest with respect to the property that is the subject of this report was a subject with the subject of the report was the constraint of the value or discretion in value that fevers the cause of the cells, the amount of the value opinion, the attainment of a situation fersus, or the occurrence of a subsequent word deceipt valued to the inflored use of this appeals.  It was appealed report was perpand in acceledance with the reportments of Title 2d of Hillians and any implementing regulations.  PRIOR SERVICES  In have NOT performed services, as an appealace or in any silvar capacity, regarding the property that is the subject of this report was the trace-year period immediately serviced and personal services and appeal and the subject of the subject of this report washes the three-year period immediately serviced and personal services, as an appealace or in another capacity, regarding the property that is the authoric of this report washes the three-year period immediately serviced and personal services, as an appealace or in any service appeal and any term of the personal services	ADDITIONAL CERTIFICAT	IONS	SASSENTATE A CAREER AS	12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
<ul> <li>The statements of flat continuide in this report are true and correct.</li> <li>The report analyzes, opinions, and conclusions are firsted only by the reported assumptions and are my personal, impactal, and unbiased professional analyzes, opinions, and continuidence.</li> <li>I have no do the specified) present or prospective between in the property that is the subject of this report and an (or specified) poncennal interest with respect to the paperts browded.</li> <li>I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.</li> <li>My engagament in this assignment was not confined upon developing an experting precision gradient mind of completing by this assignment is not confined upon developing an experting precision provides an experting of a production for completing by this assignment is not confined upon developing and the property of the circumstance of a subsequent way of exception is value that states of the circumstance of the circumstance of the circumstance of a subsequent way of exception is value to developed and this apportance.</li> <li>This apportance, opinions, and correlations were developed and this report that is the subject of the subsect of Professional Appraisal Practice.</li> <li>This apportance all professional appraisal appraisal practice.</li> <li>This apportance all professional appraisal practices or in any other capacity, regarding the property that is the subject of the support within the three-year period immediately practicely acceptance of this acceptance of the acce</li></ul>					
The report analyses, ophions, and conclusions are Burited only by the reported assumptions and are my personal, tropactial, and unoblased professional analyses, ophions, and conclusions.  I have no fell me specified personal or prospective indexes in the properly that is the subject of this report and no (or specified) personal lutterest with respect to the parties involved.  I have no bits with respect to the property that is the subject of this report or the parties involved with this acotyment.  If ye congenisation for completing this assignment is not conflicted upon developing or reporting predictements of results.  My congenisation for completing this assignment is not conflicted upon the development or reporting of a predestinated value or circuito in value that favors the cause of the cetaer, this amount of the value opinion, the attended on the conflicted of the cetaer, the amount of the value opinion, the attended on the conflicted of the cetaer, the amount of the value opinion, the attended on the cetaer of the cetaer, the amount of the value opinion, the attended on the cetaer of the cetaer of the cetaer, the amount of the value opinion, the attended on the cetaer of the cet					
• I have no (or the specified) personal or prospective interest in the properly that is the subject of this report and no (or specified) personal interest with respect to the parties involved.  • I have no bias with respect to the properly that is the subject of this report or the parties involved with the academent.  • My engagement in this a assignment van set configerat upon developing or reporting predefermined results.  • My engagement in this answer of the crime that the academent of the crime that the academent of the crime that academent of the cri				tal and unbiased professional	anshmer
I have no (or the specified) present or prospective inderest in the property that is the subject of this report and no (or specified) personal sistens shall respect to the pastines involved.  I have no bless with respect to the property that is the subject of this report and no (or specified) personal sistens and contingent upon developing or reporting predictions of the station of the competition of the subject of the station of the competition of the subject of the station of the competition of the subject of the station of the subject o	<ul> <li>The report analyses, opinion</li> </ul>	ons, and conclusions are limited only by the reporte	d assumptions and are my personal, impar	eai, and unoiases protessional	anayses,
- I have no blas with respect to the properly that is the subject of this report or the parties involved with this adolgnment.  - If have no blas with a saskymment was not conflicted upon developing or reporting predetermined results.  - My congenianation for completing this assignment is not conflicted upon the development or reporting of a predithermined value or circution in value that favors the cause of the circuit, the amount of the value opinion, the attainment of a subjudited result, or the occurrence of a subsequent event discretly related to the intended use of this appetatal.  - It is appetatal.  - It is appetatal as port was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.  - This appetatal as apporting the accordance with the requirements of Title XI of FIRREA and any implementing regulations.  - PRIOR SERVICES  - This appetatal as an appetation or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment.  - If the accordance services, as an appetator or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment.  - If the accordance services, as an appetator or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment. Those accidence in the commente below.  - RECOPETIVI MISSERGETION  - Intervity the subject of this report within the three-year period immediately preceding acceptance of the assignment, Those accidence in the commente below.  - RECOPETIVI MISSERGETION  - Intervity the control of the property that is the subject of this report.  - APPRAISE LASSISTANCE  - Intervity the subject property of the property that is the subject of this report.  - APPRAISE LASSISTANCE  - APPRAISE LASSISTANCE  - APPRAISE COMPLETED APPRAISE COMPLETED APPRAISE	opinions, and conclusions				
- I have no blas with respect to the properly that is the subject of this report or the parties involved with this adolgnment.  - If have no blas with a saskymment was not conflicted upon developing or reporting predetermined results.  - My congenianation for completing this assignment is not conflicted upon the development or reporting of a predithermined value or circution in value that favors the cause of the circuit, the amount of the value opinion, the attainment of a subjudited result, or the occurrence of a subsequent event discretly related to the intended use of this appetatal.  - It is appetatal.  - It is appetatal as port was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.  - This appetatal as apporting the accordance with the requirements of Title XI of FIRREA and any implementing regulations.  - PRIOR SERVICES  - This appetatal as an appetation or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment.  - If the accordance services, as an appetator or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment.  - If the accordance services, as an appetator or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment. Those accidence in the commente below.  - RECOPETIVI MISSERGETION  - Intervity the subject of this report within the three-year period immediately preceding acceptance of the assignment, Those accidence in the commente below.  - RECOPETIVI MISSERGETION  - Intervity the control of the property that is the subject of this report.  - APPRAISE LASSISTANCE  - Intervity the subject property of the property that is the subject of this report.  - APPRAISE LASSISTANCE  - APPRAISE LASSISTANCE  - APPRAISE COMPLETED APPRAISE COMPLETED APPRAISE	1 have no for the encelled.	present or prospective interest in the property that	is the subject of this report and no (or speci	ified) personal interest with res	pect to the
I have no bias with respect to the property that is the subject of this report or the parties involved with this asolgyment.  My compensation for completing this assignment was not occalingent upon developing or reporting predetermined results.  My compensation for completing this assignment is not configured upon developing or reporting of a predetermined value or circumstance of the circumstance of a subsequent event discretive related to the intended use of this appraisal.  My analyses, opholose, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.  This appraisal report was prepared in accordance with the proglements of Title 20 of FIRREA and any Implementing regulations.  PRIOR SERVICES  I have NOT adequate a services, as an appraisance of this asolghment.  I have NOT adequate of this asolghment.  I have performed services, as an appealaser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this asolghment.  I have NOT adequate of this asolghment. Those services are described in the comments below.  PROPERTY INSECTION  I have NOT and a personal inspection of the property that is the subject of this report.  I have made a personal inspection of the property that is the subject of this report.  I have made a personal inspection of the property that is the subject of this report.  I have made a personal inspection of the property that is the subject of this report.  I have made a personal inspection of the property that is the subject of this report.  I have made a personal inspection of the property that is the subject of this report.  I have made a personal inspection of the property that is the subject of this report.  I have made a personal inspection of the property that is the subject of this report.  SAVARE OF PRIOR SE		binness of bioobanian outsider in an biobard mar-		•	
My consensation for completing this assignment was not contingent upon developing or reporting of a predetermined value or directive interesting the subject of the crient, the amount of the value opinion, the attainment of a subjudiated result, or the occurrement of a subpodulent event directly related to the intended use of the crient, the amount of the value opinion, the attainment of a subjudiated result, or the occurrement of a subject point of the crient, the amount of the value opinion, the attainment of a subjudiated result, or the occurrement of a subject point of the crient of the crient of the crient of the crient of the subject of the special proof was prepared in accordance with the regels ment to of Trib 2d of FRREA and any implementing regulations.    PRIOR SERVICES	•				
My consensation for completing this assignment was not contingent upon developing or reporting of a predetermined value or directive interesting the subject of the crient, the amount of the value opinion, the attainment of a subjudiated result, or the occurrement of a subpodulent event directly related to the intended use of the crient, the amount of the value opinion, the attainment of a subjudiated result, or the occurrement of a subject point of the crient, the amount of the value opinion, the attainment of a subjudiated result, or the occurrement of a subject point of the crient of the crient of the crient of the crient of the subject of the special proof was prepared in accordance with the regels ment to of Trib 2d of FRREA and any implementing regulations.    PRIOR SERVICES	<ul> <li>I have no bias with respec</li> </ul>	t to the property that is the subject of this report or t	he parties involved with this assignment.		
Not compensation for completing this assignment is not contingent upon the development or traporting of a predetermined value or disection in value that favors the cause of the care, the amount of the value opinion, the attainment of a signated trausit, or the occurrence of a subsequent event disection in value that favors the cause of this appetiant.      Nay analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.      This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.      PRIOR SERVICES					
of the crief, the amount of the value opinion, the attainment of a situation reset.  **No analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.  **This appealsal report was prepared in accordance with the requirements of Title XI of FiRREA and any finylementling regulations.  **PRIOR SERVICES***  **O Thave NOT performed services, as an appraiser or in any effect capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.  **INACE performed services, as an appraiser or in any effect capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the comments below.  **ROPERTY IN SINGERTION**  **OF HOT make a presonal inspection of the property that is the subject of this report.  **INACE performed as a presonal inspection of the property that is the subject of this report.  **APPRAISAL ASSISTANCE**  **Unless otherwise roled, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hearby identified along with a summary of the exist of the assistance provided in the report.  **APPRAISAL ASSISTANCE**  **Unless otherwise roled, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hearby identified along with a summary of the exist of the assistance provided in the report.  **APPRAISAL ASSISTANCE**  **Unless otherwise roled, no one provided significant and property appraisal resolutions in the report of the assistance provided in the report.  **APPRAISAL ASSISTANCE**  **Unless otherwise requiring disclosure and/or any state mandated requirements.**  **SAWARE OF PRIOR SERVICES APPRAISER COMPLETED A P					
of the crief, the amount of the value opinion, the attainment of a situation reset.  **No analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.  **This appealsal report was prepared in accordance with the requirements of Title XI of FiRREA and any finylementling regulations.  **PRIOR SERVICES***  **O Thave NOT performed services, as an appraiser or in any effect capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.  **INACE performed services, as an appraiser or in any effect capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. These services are described in the comments below.  **ROPERTY IN SINGERTION**  **OF HOT make a presonal inspection of the property that is the subject of this report.  **INACE performed as a presonal inspection of the property that is the subject of this report.  **APPRAISAL ASSISTANCE**  **Unless otherwise roled, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hearby identified along with a summary of the exist of the assistance provided in the report.  **APPRAISAL ASSISTANCE**  **Unless otherwise roled, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hearby identified along with a summary of the exist of the assistance provided in the report.  **APPRAISAL ASSISTANCE**  **Unless otherwise roled, no one provided significant and property appraisal resolutions in the report of the assistance provided in the report.  **APPRAISAL ASSISTANCE**  **Unless otherwise requiring disclosure and/or any state mandated requirements.**  **SAWARE OF PRIOR SERVICES APPRAISER COMPLETED A P	<ul> <li>My compensation for con</li> </ul>	pleting this assignment is not contingent upon the	development or reporting of a predetermine	d value or direction in value tha	it favors the cause
this appraisal.  • My analyzes, opinitions, and conclusions were developed and the report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.  • This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.  • PRIOR SERVICES  • This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.  • PRIOR SERVICES  • This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.  • It have pendermed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately presenting accordance of this assignment. Those services are described in the comments below.  • PROPERTY HISPECTION  • This NOT made a personal inspection of the property that is the subject of this report.  • INVENT and a personal inspection of the property that is the subject of this report.  • INVENT and a personal inspection of the property subject of this report.  • INVENT AND A prevent of the property and is the subject of this report.  • INVENT AND A prevent of the property appraisal assistance to the person signing this certification. It anyons did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  • SAVARE OF PRIOR SERVICES APPRAISER CONCLETEED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT, CLIENT SAVAREOF PRIOR SERVICES APPRAISER CONCLETEED A PRIOR SERVICE WAS FOR CURRENT CLIENT, CLIENT SAVAREOF PRIOR SERVICES APPRAISER CONCLETEED A PRIOR SERVICE SERVICES WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT, CLIENT SAVAREOF PRIOR SERVICES APPRAISER CONCLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT, CLIENT SAVAREOF PRIOR SERVICES APPRAISER (DRIVER SAVAREOF PRIOR SE	of the client, the amount o	f the value opinion, the attainment of a stipulated re	sult, or the occurrence of a subsequent eve	nt directly related to the intende	ed use of
This appraisal report was prepared in accordance with the registerments of Title XI of FIRREA and any implementing regulations.  PRIOR SERVICES    I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.    I HAVE performed services, as an appeales or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.    PROPERTY INSPECTION	ł				
This appraisal report was prepared in accordance with the registerments of Title XI of FIRREA and any implementing regulations.  PRIOR SERVICES    I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.    I HAVE performed services, as an appeales or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.    PROPERTY INSPECTION	l	I dealers and and this report has	have prepared in conformity with the Holfo	m Standards of Professional A	ippraisal Practice.
PRIOR SERVICES  1 have NOT performed services, as an appraisar or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this segment. Those services are described in the comments below.  PROPERTY INSPECTION  1 have NOT made a personal inspection of the property that is the subject of this report.  APPRAISAL ASSISTANCE  1 HAVE made a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 38 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AND ADDITIONAL COMMENTS  Additional ISPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warmants and represents that I have the knowledge and experient inspection with property is decaded. This appraisal manual property is probabled in the property is located. This appraisal manual property is personal information of the subject property. The scope of twent for this appraisal property is because of the inspection induced an aexterio inspection of the subject property. The scope of twent for this appraisal property is personal in the property is because of the inspection induced an aexterio inspection of the s					.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
PRIOR SERVICES  1 have NOT performed services, as an appraisar or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this segment. Those services are described in the comments below.  PROPERTY INSPECTION  1 have NOT made a personal inspection of the property that is the subject of this report.  APPRAISAL ASSISTANCE  1 HAVE made a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property that is the subject to this report.  APPRAISAL ASSISTANCE  1 Have Not need a personal inspection of the property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 38 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AND ADDITIONAL COMMENTS  Additional ISPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warmants and represents that I have the knowledge and experient inspection with property is decaded. This appraisal manual property is probabled in the property is located. This appraisal manual property is personal information of the subject property. The scope of twent for this appraisal property is because of the inspection induced an aexterio inspection of the subject property. The scope of twent for this appraisal property is personal in the property is because of the inspection induced an aexterio inspection of the s	<ul> <li>This appraisal report was</li> </ul>	prepared in accordance with the requirements of Tr	tle XI of FIRREA and any implementing regu	lations.	
New NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.  I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately perceding acceptance of the assignment. Those services are described in the commente below.  PROPERTY INSTRECTION  I have NOT made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this subject of this report.    ADDITIONAL COMMENTS		• •			
New NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.  I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately perceding acceptance of the assignment. Those services are described in the commente below.  PROPERTY INSTRECTION  I have NOT made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this report.    I HAVE made a personal inspection of the property that is the subject of this subject of this report.    ADDITIONAL COMMENTS					Contract to the second second
I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of the assignment. Those services are described in the comments below.  PROPERTY INSPECTION  ○ I have NOT made a personal inspection of the property that is the subject of this report.  ○ I HAVE made a personal inspection of the property that is the subject of this report.  APPRAISAL ASSISTANCE  ***HAVE made a personal inspection of the property that is the subject of this report.  APPRAISAL ASSISTANCE  **HAVE made a personal inspection of the property specials assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  **REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENT AND COMMENTS.  **Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  **Competency: Appraisate warrants and represents that I have the knowledge and expedient in appraising this type of property (residential) in the Clark County market area and that I am awase of, and have access to, the necessary and appropriate public and private data sources, such as written and conditions are property in the clark County market area and that I am awase of, and have access to, the necessary and appropriate public and private data sources, such as written and conditions are property (residential) in the Clark County market area and that I am awase of, and have access to, the necessary and appropriate public and private data sources, such as written and appraisal reports (residential) in the Clark County market area and that I am awase of, and have access to, the necessary and appropriate public and private data sources, such as written and appraisal property (residential) in the Clark County market area and tha	PRIOR SERVICES				
■ IHAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report.  PROPERTY INSPECTION  I have NOT made a personal inspection of the property that is the subject of this report.  I have NOT made a personal inspection of the property that is the subject of this report.  PAPPRISEAL ASSISTANCE  Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are horsely identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AWARE OF PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AWARE OF PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AWARE OF PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AND ADMINISTRATION of the services of the property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as writer than the subject of this appraisal independence "All" and Mortgage Letter 2009-28  Not provided the subject of the subject of this appraisal report is the tender/Client Unless specifically stated without on an additional thread the site of volume the property. The scope of the inspection of the subject of this appraisal report is to the conditions; the scope of the inspection of the appraisal report is 180-360 day(s).  A reasonable exposure	<ul> <li>1 have NOT performed set</li> </ul>	vices, as an appraiser or in any other capacity, reg	arding the property that is the subject of this	report within the three-year pe	hod
PROPERTY INSPECTION  I have NOT made a personal inspection of the property that is the subject of this report.  I have NOT made a personal inspection of the property that is the subject of this report.  PAPPAISAL ASSISTANCE  I have NOT made a personal inspection of the property that is the subject of this report.  APPRAISAL ASSISTANCE  I have NOT made a personal inspection of the property that is the subject of this report.  APPRAISAL ASSISTANCE  I have not made a personal inspection of the property sperals all assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENT. SAWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  ADDITIONAL COMMENTS  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  In appraising this type of property residential in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WINIST MLS listing sentee, 615 on line tax assessment records, gublic land records and other such data sources for the market area in which this property is located. This appraisal was prepared in accordance with the requirements of filters I the I the property is located. This appraisal was prepared in accordance with the requirements of filters I the I the appraisal included an exterior inspection of the subject property. The Intended User of this appraisal included dosenation of readily observable conditions; the scope of the inspection and performent in the appraisal report than it is easily and the report.  APPRAISER  Signature  Name  Date of Signature  Name  Sue Ann Willets  Date of Signature  Name  Sue Ann Willets  Date of Signature  Name  Sue Ann Willets  Signature  Name  Sold	immediately preceding ac	ceptance of this assignment.			
The Property Inspection of the property that is the subject of this report.  → HAVE made a personal inspection of the property that is the subject of this report.  → PPRAISAL ASSISTANCE  Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are breaty identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENT. SAWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  ADDITIONAL COMMENTS  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  In appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MLS listing services, GIS on line tax assessment records, public land eccords and other such data sources for the market area in which this property is located. This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Irreplementing regulations. "The scope of work for this appraisal included an extend in assection of the subject property. The scope of the inspection was not equivalent to an inspection performed by a professional home Inspection. "The intended Users in the subject of this appraisal report is the appraisal report form, and Definition of Value as defined in the report.  APPRAISER  Supernised Was for the subject property is 180-380 day(s) utilizing market conditions perfunent to the appraisal assignment.  APPRAISER  Supernised within the report performent of the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal assignment.  APPRAISER  Supernised within the report performance of the subject prope				rt within the three-year period i	mmediately
↑ I have NOT made a personal inspection of the property that is the subject of this report.  ↑ HAVE made a personal inspection of the property that is the subject of this report.  ♣ APPRAISAL ASSISTANCE  Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  ### REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENT. SAWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  **ADDITIONAL COMMENTS**  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and expedien in appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MIS Inting services. Oils on fine tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was ordered in compliance with Dodd Frank, Appraisal independence "AIR" and Mortgage Letter 2009-28  **This appraisal was prepared in accordance with the requirements of HRREA Title XI as a mended and any Implementing regulations. "The scope of work for this appraisal included an exterior by a professional forms in paper to the scope of the inspection or was not equilable to an inspection performed observation of readily observable conditions; the scope of the inspection was not equilable to an inspection performed by a professional forms in paper to from the subject of this appraisal report is the Lender/Citent. Unless specifically stated within the report, there are no additional Intended User of this appraisal report from the subject propert	preceding acceptance of	this assignment. Those services are described in th	ne comments below.		
APPRAISAL ASSISTANCE Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS, THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  ADDITIONAL COMMENTS  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and expedient in appraising this type of property (restinguish) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such such as a summary of the compliance with Dood Frank, Appraisal independence: "All?" and Mortgagee Letter 2009-28  "This appraisal was prepared in accordance with the requirements of Firikfa Tulle XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterior in special was prepared in accordance with the requirements of Firikfa Tulle XI as amended and any Implementing regulations." The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection was not equivalent to an inspection performed by a professional home inspector. "The Intended User of this appraisal property in the conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector." The Intended User of this appraisal property in the conditions in the conditions in the conditions of the subject property is 180-380 day(s).  A reasonable marketing time for the subject property is 180-380 day(s).  Signature  Name  Sue Ann Willets  Date of Signature  Name  Sue Ann Willets  Date of Signature  Name  Sue Ann			The second of th	.*	· · · · · · · · · · · · · · · · · · ·
APPRAISAL ASSISTANCE Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS, THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS AWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  ADDITIONAL COMMENTS  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and expedient in appraising this type of property (restinguish) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such such as a summary of the compliance with Dood Frank, Appraisal independence: "All?" and Mortgagee Letter 2009-28  "This appraisal was prepared in accordance with the requirements of Firikfa Tulle XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterior in special was prepared in accordance with the requirements of Firikfa Tulle XI as amended and any Implementing regulations." The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection was not equivalent to an inspection performed by a professional home inspector. "The Intended User of this appraisal property in the conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector." The Intended User of this appraisal property in the conditions in the conditions in the conditions of the subject property is 180-380 day(s).  A reasonable marketing time for the subject property is 180-380 day(s).  Signature  Name  Sue Ann Willets  Date of Signature  Name  Sue Ann Willets  Date of Signature  Name  Sue Ann	( ) I have NOT made a perso	nal inspection of the property that is the subject of t	his report.		
Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENT. IS AWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  **ADDITIONAL COMMENTS**  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and experien in appraising this type of property (restidential) in the Chark County market area and that I am ware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MIS listing senices, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was ordered in compliance with Ded Frank, Appraisal Independence "AIR" and Mortgage Letter 2008-28  **This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector. The Intended User of this appraisal report is the Lender/Client. Deless specifically within the report, there are no additional Intended Users. The Intended User of this appraisal report is the Lender/Client. Deless specifically within the report, there are no additional Intended Users. The Intended User of this appraisal report is the Lender/Client. Deless of Signature  Name  Sue Ann Willets  A reasonable exposure time for the subject prope					
Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENT. IS AWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  **ADDITIONAL COMMENTS**  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and experien in appraising this type of property (restidential) in the Chark County market area and that I am ware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MIS listing senices, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was ordered in compliance with Ded Frank, Appraisal Independence "AIR" and Mortgage Letter 2008-28  **This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector. The Intended User of this appraisal report is the Lender/Client. Deless specifically within the report, there are no additional Intended Users. The Intended User of this appraisal report is the Lender/Client. Deless specifically within the report, there are no additional Intended Users. The Intended User of this appraisal report is the Lender/Client. Deless of Signature  Name  Sue Ann Willets  A reasonable exposure time for the subject prope	APPRAISAL ASSISTANC	DE		Straffic Control	
are hereby identified along with a summary of the extent of the assistance provided in the report.  REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENT.  ADDITIONAL COMMENTS  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  In appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MLS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is tocated. This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection was not equivalent to an inspection property that is the subject of this appraisal report is the Lender/ Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended User of this appraisal report is the Lender/ Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended User of the subject property is 180-360 day(s).  APPRAISER  Signature  Name  Sue Ann Willets  Date of Signature based on Willets  Signature  Name  Sue Ann Willets  Date of Signature  Name  Sue Ann Willets  Supervision # or State License # State  State Certification # or State License # State  State Certification # or State License # St	Unless otherwise noted, no or	e provided significant real property appraisal assist	ance to the person signing this certification	. If anyone did provide significa	ant assistance, they
REGARDING PRIOR SERVICES: APPRAISER COMPLETED A PRIOR SERVICE WITHIN THE PRIOR 36 MONTHS. THIS SERVICE WAS FOR CURRENT CLIENT. CLIENTS. AWARE OF PRIOR SERVICE AND HAS REQUESTED APPRAISER TO COMPLETE CURRENT ASSIGNMENT.  ***DITIONAL COMMENTS**  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  In appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MIS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was prepared in accordance with the requirements of FIRREA titlex it as a mended and any implementing regulations.** The scope of work for this appraisal included an extent inspection of the subject property. The stope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector. The Intended User of this appraisal report is the Lender/ Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended User of this appraisal report to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report from, and befinition of Vatue as defined in the report.**  **MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY**  A reasonable exposure time for the subject property is 180-360 day(s).  **Signature**  Name  Sup Ann Willets**  Date of Signature  Name  Sup Ann Willets**  Supervisory Appraiser (ONLY IF REQUIRED)  **Signature**  Name  Sup Ann Willets**  Supervisory Appraiser (ONLY IF REQUIRED)  **Signature**  Name  Sup Ann Willets**  State Certification #  or State License #  State Certification #  or State License #  State  State					
ADDITIONAL COMMENTS  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and experience in appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as writer MLS listing services, GIS on line tax assessment records, public fand records and other such data sources for the market area in which this property is located. This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal independence "AIR" and Mortgage Letter 2009-28  "This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal included on servation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector." The intended User of this appraisal report is the Lender/ Client. Unless specifically stated within the report, there are no additional Intended User 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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  Signature  Name  Sup Ann Willets  Date of Signature  Sup Ann Willets  Date of Signature  Sup Ann Willets  Date of Signature  Signature  Signature  Signature  Signature  Areasonable marketing time for the subject property is 180-360 day(s).  State Certification # 2007005826 or State License #  State Certification # 2007005826 or State License #  State Certification # 2007005826 or State Lic	DECYDDING DDIVO GED!	JOSS APPRAISER COMPLETED A PRIOR:	SERVICE WITHIN THE PRIOR 36 MON	ITHS, THIS SERVICE WAS	FOR CURRENT CLIENT, CLIENT
ADDITIONAL COMMENTS  Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and experient in appraising this type of property (residential) in the Clark County market area and that I am awate of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MLS listing senices, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgagee Letter 2009-28  "This appraisal was prepared in accordance with the requirements of IRIREA title XL as amended and any Implementing regulations." "The scope of work for this appraisal Included an exterio inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspectior. The intended Use of this appraisal report of this appraisal report by 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 proportity 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 proportity that is the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable exposure time for the subject property is 180-360 day(s).  Signature  Name  Superior State Certification #  Ozional State Certification #  Ozional State Certification #  Or State License #  State Certification #  Ozional State Certification #  Or State License #  State OH	IS AWADE OF DRING SEE	WICE AND HAS REQUESTED APPRAISER	TO COMPLETE CURRENT ASSIGNME	NT.	
Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and experient in appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MLS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal induced an extent inspection of the subject property. The scope of the inspection included an extent inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector. "The Intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. 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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable exposure time for the subject property is 180-360 day(s) utilizing market conditions perlinent to the appraisal assignment.  Signature  Name  Date of Signature  Name  Date of Signature  Name  Date of Signature  Name  Date of Signature  Name  State Certification # 2007605826 or State License # State Certification # or State Licens	IS AWARE OF FRIOR SEL	AND THO THE RESIDENT A TRANSPORT		****	
Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  Competency: Appraiser warrants and represents that I have the knowledge and experient in appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MLS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal induced an extent inspection of the subject property. The scope of the inspection included an extent inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector. "The Intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. 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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable exposure time for the subject property is 180-360 day(s) utilizing market conditions perlinent to the appraisal assignment.  Signature  Name  Date of Signature  Name  Date of Signature  Name  Date of Signature  Name  Date of Signature  Name  State Certification # 2007605826 or State License # State Certification # or State Licens					
Additional USPAP related issues requiring disclosure and/or any state mandated requirements:  In appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as Willst MtS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgagee Letter 2009-28  "This appraisal was prepared in accordance with the requirements of FIRREA Titlet XI as amended and any implementing regulations." "The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector." The Intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended User 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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s).  SUPERVISORY APPRAISER (ONLY IF REQUIRED)  Signature  Name  Date of Signature  Name  Date of Signature  State Certification #  or State License #  State  OH  State  OH	ADDITIONAL COMMENT	re i sale para la como ser asserta de la como	egytered garagotta from elegisyn ei retyd	China San China San Carl	gala da kana da kanggaran da kana da kata da k
in appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MLS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located. This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgagee Letter 2009-28  "This appraisal was prepared in accordance with the requirements of FIRREA title XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector." The Intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended User 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 report form, and Definition of Vatue as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s).  Signature  Name  Date of Signature  Signature  Name  Date of Signature  Signature  Signature  Signature  Signature  Name  Date of Signature  State Certification #  Or State License #  State  OH  State  OH  State				ser warrants and represents the	al I have the knowledge and experience
as WRIST MtS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is focated. This appralsal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgagee Letter 2009-28  "This appralsal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterio inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home Inspector." The Intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended User of this appraisal report to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal terport form, and Definition of Vatue as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s).  A reasonable exposure time for the subject property is 180-360 day(s).  SUPERVISORY APPRAISER (ONLY IF REGUIRED)  Signature  Name  Sup Ann Willets  Date of Signature  State Certification #  or State License #  State Certification #  State Certification #  State Certification #  or State License #  State  State Certification #  State  State Certification #  Or State License #	Additional Darah letated ISSE	to requiring discussion broad and analysis in manualed			
ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgagee Letter 2009-28  "This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work for this appraisal included an exterior inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home Inspector." The Intended User of this appraisal report for 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 report form, and Definition of Value as a defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s).  A reasonable exposure time for the subject property is 180-360 day(s).  Supervisory Appraiser (ONLY IF REGUIRED)  Signature  Name  Date of Signature  State Certification #  or State License #  State OH  State OH	in appraising this type of prop	erry (residential) in the Clark County market area ar	ou man i ans aware or, and have access to, the	to accessory one appropriate i	rivis incated. This annuissalwas
"This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any Implementing regulations." "The scope of work (or this appraisal Included an exterior inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector. The intended User of this appraisal report is the Lender/ Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended User 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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s) utilizing market conditions perlinent to the appraisal assignment.  A reasonable exposure time for the subject property is 180-360 day(s).  Signature  Name  Date of Signature  Signature  Signature  Signature  Signature  Signature  O2/14/2023  State Certification #  or State License #  State Certification #  State Certification #  or State License #  State DH  State  OH				откот атоа ит минат инз рторе	P 2 to co (co. 11119 abbinisa) nas
Inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector. The intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. 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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s) utilizing market conditions perlinent to the appraisal assignment.  A reasonable exposure time for the subject property is 180-360 day(s).  Signature  Name  Date of Signature  Name  Date of Signature  State Certification #  or State License #  State Certification #  State Certification #  State Certification #  State Certification #  State DH  State DH	ordered in compliance with D	odd Frank, Appraisal Independence "AIR" and Mo	rgagee Letter 2009-28	ulations 7 6The second of model	for this approisal included on exterior
by a professional home Inspector.* The Intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. 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 report form, and Definition of Value as defined in the report.*  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s) utilizing market conditions perlinent to the appraisal assignment.  A reasonable exposure time for the subject property is 180-360 day(s).  Signature  Name  Sue Ann Willets  Date of Signature  State Certification # 202/14/2023  State Certification # 2007005826  or State License # State  State Certification # 5tate License # 5tate  State DH  State DH	"This appraisal was prepared	in accordance with the requirements of FIRREA Tit	e XI as amended and any Implementing reg	ulations." "The scope of work	for this appraisal included an extenor
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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s) utilizing market conditions perlinent to the appraisal assignment.  A reasonable exposure time for the subject property is 180-360 day(s).  Signature  Name  Supervisory Appraiser (ONLY IF REQUIRED)  Signature  Name  Date of Signature  State Certification #  or State License #  State OH  State OH	inspection of the subject prop	erty. The scope of the inspection included observat	ion of readily observable conditions; the sc	ope of the inspection was not e	quivalent to an inspection performed
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 report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s) utilizing market conditions perlinent to the appraisal assignment.  A reasonable exposure time for the subject property is 180-360 day(s).  Signature  Name  Supervisory Appraiser (ONLY IF REQUIRED)  Signature  Name  Date of Signature  State Certification #  or State License #  State OH  State OH	by a professional home inspe	ctor." The intended User of this appraisal report is t	he Lender/Cilent. Unless specifically stated	within the report, there are no	additional intended Users. The
requirements of this appraisal report form, and Definition of Value as defined in the report."  MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY  A reasonable marketing time for the subject property is 180-360 day(s).  A reasonable exposure time for the subject property is 180-360 day(s).  Signature  Name Sue Ann Willets  Date of Signature O2/14/2023 State Certification # or State License # State  State OH  State	Intended Use is to evaluate th	e property that is the subject of this appraisal for a	mortgage finance transaction, subject to th	e stated Scope of Work, purpo	se of the appraisal, reporting
A reasonable exposure time for the subject property is 180-360 day(s).  A reasonable exposure time for the subject property is 180-360 day(s).  A reasonable exposure time for the subject property is 180-360 day(s).  APPRAISER  Supervisory Appraiser (ONLY if REGUIRED)  Signature Name Sue Ann Willets Date of Signature State Certification # or State License # State OH  State OH	requirements of this appraisa	treport form, and Definition of Value as defined in	the report."		
A reasonable marketing time for the subject property is  A reasonable exposure time for the subject property is  A reasonable exposure time for the subject property is  APPRAISER  Supervisory Appraiser (ONLY IF REQUIRED)  Signature  Name  Date of Signature  O2/14/2023  State Certification #  or State License #  State  OH	MARKETING TIME AND	EXPOSURE TIME FOR THE SUBJECT PF	ROPERTY		
Signature Name Date of Signature State Certification # or State License # State OH  Signature Name Sugann Willets Date of Signature State Certification # or State License # State S	A reasonable marketin	g time for the subject property is180-36		ns perlinent to the apprais	al assignment.
Signature   Name   Sue Ann Willets   Name   Date of Signature   Date of Signature   O2/14/2023   Date of Signature   State Certification # or State License #   State   OH   State   OH   State   OH   Signature   Signature   Signature   State   OH   Signature   Signature   Signature   State   Certification #   Or State License #   State   OH   State   OH   Signature   Signature   Signature   Signature   State   OH   Signature   Signat	A reasonable exposure	time for the subject property is 180-36			
Signature   Name   Sue Ann Willets   Name   Date of Signature   Date of Signature   O2/14/2023   Date of Signature   State Certification #   O7 State License #   State   OH   State   OH   State   OH   Signature   OF State License #   State   OH   State   OH   OF State License   OH   OH STATE   OH   OF STATE   OH   OH   OH   OH   OH   OH   OH   O	APPRAISER		SUPERVISORY A	IPPRAISER (ONLY IF RE	QUIRED)
Name   Sue Ann Willets   Name   Date of Signature   O2/14/2023   Date of Signature   State Certification #   2007005826   State Certification #   Or State License #   State   OH   State   OH   State   OH   Or State License   OH   OF State License   OH   OH   OH   OH   OH   OH   OH   O		0			
Name   Sue Ann Willets   Name   Date of Signature   O2/14/2023   Date of Signature   State Certification #   2007005826   State Certification #   Or State License #   State   OH   State   OH   State   OH   Or State License   OH   OF State License   OH   OH   OH   OH   OH   OH   OH   O		X0 . /			
Name   Sue Ann Willets   Name   Date of Signature   O2/14/2023   Date of Signature   State Certification #   2007005826   State Certification #   Or State License #   State   OH   State   OH   State   OH   Or State License   OH   OF State License   OH   OH   OH   OH   OH   OH   OH   O		/X 11 1 /: // 4: N			
Date of Signature   Date of Signature	Signature	\/ <i>X</i> )			
Date of Signature   02/14/2023   Date of Signature   State Certification #   2007005826   State Certification #   or State License #   State OH   State Certification #   St	Name Sue Ann Will	ets XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX			
State Certification # 2007005826   State Certification #					
or State License #         or State License #           State OH         State			State Certification #		
State OH State	_		or State License #		
Fundadian Data of Continuous and Incomes					
		dion or License 12/03/2023	Expiration Date of Co	rification or License	

O Interior and Exterior

Old Not

Supervisory Appraiser Inspection of Subject Property

Exterior-only from Street

۲Ŀ	:SIDE	:NHA	LAPE	<u>'KA</u>	ISAL	KEI	UK	1				0	File No.: 2		ode: 4550	
I	roperty Addr	ess: 4355	PINE TREE PL						City: SPRIM				tate: OH	Lip	7000. 4550	14
1	County: CLA	RK				Legal Desc	ription: F	RESERV	VE AT BEECH		HILLS LOT 5-GER					
	, , ,									-	or's Parcel #:		15301017			
Ų.	ax Year. 20	22	R.E. Taxes: \$ 1	9 729	Spec	cial Assess	ments: \$ (	0		Borrow	er (if applicable):	NA				
	Current Owne				KTRUSTEE				Occupan	0	Owner O	Tenant (	Vacant	10	Manufactu	red Housing
6						norativo	Oth	er (dec				H0A: \$	0	0	per year	O per month
	Project Type:	○ Pl				эрстанус	O our	oi (uo		forono	e: 44220	1107		Tract:	0026.02	
	Market Area N	lame: RE	SERVE AT BEEC	HWOOD	HILLS	·		1.0				and hal	001100		0020.02	
T	The purpose	of this apprais	al is to develop	an opinio		Marke	et Value (as	s define			type of value (de		0.01		O Pr	
ı	This report re	flects the follo	wing value (if n	ot Currer	nt, see comm	ients):					is the Effective I		Retrospe			ospective
-			this appraisal:	•	Sales Compa	rison Appro	oach (	Co:	st Approach	0	Income Approac	h (See Rec	conciliation Co	mments	s and Scope	e of Work)
			-		( Lease		) Leased		Other							
Ĕ).	Property Righ	its Appraised:	Fee:	Simple								ALAIATAV DEC	ONCIDEDATIO	Mofva	lue anneal	
긹	Intended Use	This report	is intended for	use by th	ne client in ob	otaining op	inion of ma	arket v	alue. Client	ntenas t	o utilize report in	I LIEIT IAA KEL	ONSIDEMATIC	II OI Va	iuc appeuii	
ASSIGNMEN																
2	Intended Use	r(s) (by name	or type):	oe & Bre	enda Demete	er; Property	Tax Reco	nsidera	ation Proces	sors						
-1	* **	renda K Dem									ringfield, OH 455	504				
											lisle, OH 45344					
	Appraiser:	Sue Ann W		Cultural	an OR	ural		domir			Init Housing	Present	Land Use		Change in	Land Use
	Location:	O Url		Suburb				ccupar			AGE	One-Unit	60 %	0.000	ot Likely	
8	Built up:	○ 0v	er 75%	25-759		nder 25%				PRICE						In Process *
_	Growth rate:	○ Ra	pid 🔮	Stable	O 8	low	0	wner		(000)	(yrs)	2-4 Unit	5 %		572.2 <b>4</b>	
ō	Property valu		reasing (	Stable	$\bigcirc$ D	eclining	OI	enant		500	Low 0	Multi-Unit	5 %	* To:	Residentia	of from Vacant
F		_	_	In Bala		ver Supply	le v	acant (	(0-5%)	1,500	High 160	Comm'I	20 %			
DESCRIPTION	Demand/sup								(>5%)	650	Pred 25	Vacant	10 %			
Š	Marketing tir	ne: () Ur	der 3 Mos. (	) 3-6 M		over 6 Mos.								ADDEL	DA ITEMA	IE-HNES
ű	Market Area	Boundaries, I	Description, and	Market C	Conditions (in	cluding su	pport for th	ie abov	e characteri	tics and	ı trenas):	SE	E OVERFLOW A	HUDEN	DA-HEMI OF	AL-LINES
7	3-25.															
E)	Unusing tra	nde value ran	ge and age refle	ct ONLY	those proper	ties compa	rable to su	bject v	vithin it's bit	ırcated	market setting.					
A.	cupies in	WEET LATE	E ADIOING 47	78 AC W	ODED WACA	NT PAPCE	WHICH IS	ZONE	DA-1. COUN	YHAS	ASSESSED THIS	17.78 WOOD	ED ACRE PARC	EL in 2	022 at \$69	9,330.
MARKET AREA	SUBJECT'S	MEST FOLFIV	E MUJUINS 17.	I O NO WL	JUDEO VACA	i MICEL		-01111	, 50011							
낖	_															
쏬																
Ž																
	Dimensions		V400V0VE00								Site Area: 2	2.61 ac				
	Dimensions		X489X9X529										sidence Distri	rt		
	Zoning Clas	sification:	R-1			-				anal .	O Legal nonc				) Illegal	○ No zoning
							oning Con						Rent (if applica		\$	/
8	Are CC&Rs	applicable?	Yes C	No (	) Unknown				een reviewe	7	Yes 🌘 No	o Ground i	чень (п арриса	ulej	Ŷ.	- 1
1000	Highest & B	est Use as in	proved:	Preser	nt use, or	O Other	use (expla	ain)								
	Ashiel Use	as of Effective	Doto: Do		_				Use	as appr	aised in this repo	ort: Resid	ential			
			Hes	idential										hla raca	nciliation (de	emand and
1,	Summary o	of Highest & B				lest Use test	ed: Yes, Leg	gally Pe	missible; Yes	Physica	lly Possible; Yes as	demonsuateu	within compara	UIC ICCO	nemacon (a	India dia
Ιĝ	appeal) Fina	ncially Feasibl	e and Maximally	Productive	e											
SITE DESCRIPTION																
ā	Utilities	Public	Other Pro	vider/Des	cription	Off-site In	nproveme	ents	Туре		Public Priv	rate Topogra	aphy Rollin	ng		
ŭ	Electricity	•	0			Street	Aspha	elt			• (	Size	Irregi	ılar Lar	ger than Ty	olcal
15	Gas		ŏ —			Curb/Gutte					0 (	Shape	Irregi	ular-Co	nforming	
ш	11/444	~	_			Sidewalk	None				_ 0 (	Drainag	e Anne	ars Ade	equate to Lo	ot Line
15	Water	0	Well-Ty				-					View	9000		esidential	
ľ	Saillary St		Septic-	Typical		Street Ligh	AT				$ \stackrel{\circ}{\sim}$ $\stackrel{\circ}{\sim}$	ζ [	very	doou n	CSIGCIIGGI	1
ı	Storm Sew	er O	None			Alley	None				2 011 (1	<u> </u>				
	Other site	elements:	Inside Lot	○ C	orner Lot (	Cul de	Sac 🔵	Unde	rground Utili		Other (descri				D.I.	
П	FEMA Spe	c'l Flood Haza	rd Area	Yes	No FEMA	Flood Zon	e x				39023C0180				p Date 2/	
I	Site Comm	nents: No	adverse easeme	ents or en	croachment	s were obs	erved at th	e time	of the inspe	tion. No	public water or	sewer are avai	lable to subje	ct's ma	rket area th	erefore well and
П	contineve	tome are typic	at Building nor	ket is we	II landscape	d and main	tained, Ob	served	Exterior Am	enitiesi	nclude: Side Loa	d 4 Car Attach	ed Garage; 2	Story Co	overed Entr	Porch; Circular
1	Cata Dair	with Driek Di	Haraccante: Da	lead Full	Length Deck	with Stairs	leading to	Garag	es Service E	oor: Co	rered Patio with	W/O from Bas	ement Area; E	nclosed	Porch; Co	vered Porch;
į																
H	General D		proximately 50%	- HOUGE	terior Descri	ntion	-		Foundation	n		Basement	○ Nor	ne	Heating	FWA (3)
		*************	· ·						Slab			Area Sq. Ft.	3,822		Туре	FWA
	# of Units	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	O Acc.		undation		ncrete-Go		-	0		% Finished	-		Fuel	
П	# of Stori	-		_	terior Walls	2000	te Brick-Go		Crawl Sp	_	STATE OF THE STATE	-	80%			Gas
	Туре	Det. O At	. O_	Re	oof Surface	Dim	ensional-0	Good	Basemen	-	22 SF	Ceiling	Drywall;Joi		A	
	Design (St	1985	_	G	utters & Dwn	spts. Alur	ninum-Go	od	Sump Pu	np 🔵	1	Walls	Drywall;Cn	crt	Cooling	CAC (3)
			sed O Und.0		indow Type	CONTRACTOR OF THE PARTY OF THE	lated-Goo		Dampnes	C	NA	Floor	Crpt;Tile;C	ncrt	Central	Central
					torm/Screens		-Good		Settleme			Outside Entr	y At Grade		Other	
15	Actual Age	_	22		OTTIVO CICCIIS	ies	-000d		Infestatio	_		1				
	Effective A		15			- 1.	His O'	000 4		· NA				Car	Storage	○ None
1	Effective A Interior De Floors Walls Trim/Finis	escription			Appliances		ttic ON			5 860		adataus/s\ #	•	230000		f cars ( 6 To
	Floors	Crpt;H	W;Tile-Good		Refrigerator				ireplace(s) #	3	W0	odstove(s) #	U	Gara	-	Constitution & Company
1	Walls	55.35.35	II-Good		Range/Oven	D	rop Stair			ered					(ii) (ii) (iii)	_
	Trim/Finis		-V Good		Disposal	<b>S</b>	cuttle	<b>D</b>	eck Rai	ed				-	-	<u> </u>
		-			Dishwasher		oorway		555 Sec. 100		; Enclsd			Blt	In0	<u></u>
					Fan/Hood	_	loor	_			rt Fence			Carr	port n	
			glss-V Good					Ŏ P		500		-		_	eway 2	
	Doors	Stnd	6 Pnl Wood-V G	ood	Microwave		leated	_	10000	.1. 0		-		_	rface Con	
	Z				Washer/Dry		inished	OE		nis Cou	D 11 ( )		o Source Foo	t of Gro	nee Living A	rea Above Grade
	Finished a	area above gr			13 Roo		5	Bedro	ooms	3	.4 Bath(s)	6,85	ob oquare ree	וטו טונ	oo Liviliy A	שונים איניטים מומטפ
١	Finished a Additiona Describe	l features:	See attached	OVERFL	OW addend	aITEM TW	0 -LINES 2	27-32								
1	K															
1	Describe	the condition	of the property	(including	physical, fu	nctional an	d external	obsole	escence):	P	roperty custom built i	for current owners	Property has bee	n well ma	intained over i	t's physical life, White
1	Describe	uro condition	o. and property	/	, p., p., com, 10	-1-411	d Windows C	ham: Vie	chan Genelle C		ommercial Grade App					
1	Belok Exteri	or walls with Wal	k Uut Basement; Dir	nenstonal R	oor; wood Insul	ateu Upgrade	annows; C	eny Mil	and Martin		A Daint at Course Hall	dinde within Forms	and 2nd Story I a	ding Ara	a: Oxforder Cod	fered Cellin∉ in
١	Master Suit	te with Gold Pain	at Crown Moldings	, Master Ba	th Coffered Ceil	ing, Tray Cellin	ng accenting o	cnandelii	CI III MASKEL BEI	Court; GO	d Paint at Crown Mol	and and the second	Dadwan com	ad to be	harress 211	ain Floor Greet Half
	Library/Off	ice Area; Corbel A	rched Accent Hallw	ay; Floral C	arpeting within 2	and Floor Land	ing: Raised V	eranda o	on Master Suite	Enclosed	Porch off Kitchen/Br	coxtost Area; Each	Deuroom connec	ath C	elene de	memora ell
	Baths; Lau	ndry Utility at eac	h level; Full Window	s providing	views of exterior	yard and ame	nities; Upgra	ded light	ting throughout.	io defent	ed maintenance know	m or observed; Sp	it Bedroom and B	ach rioor	pians with bed	room on ani
1	levels.Inter	ior Disclosures b	ased on 2020 appra	iser's walk	through; Curren	t Scope of Ass	ignment-EX	TERIOR								
,																

Main File No. 2301B26WVP Page # 5 of 35
VALUE OPINION

File No.: 2301B26WVP

# RESIDENTIAL APPRAISAL REPORT

	My research Odid   Data Source(s): GIS Audit	did not reveal any p or, Real Quest; Land	Access	WRIST	MLS Tax	x Roll						ectiv	e date of this app	oraisai.				
5	1st Prior Subject Sal		Analys	is of sal	le/transfe	er history	an	d/or any current a	gre	ement of sal	e/listing:		Subject had n	o prior	sale not	ted within	WRIS	T MLS Tax
2	Date:		Roll, R	eal Que	st data c	or within (	Cla	rk County GIS on li	line	research wit	thin the pr	evio	us 36 months.					
	Price:								_									
L	Source(s):	la/Tennafor	_				_		_									
2	2nd Prior Subject Sa Date:	le/ Hanslei																
2	Price:																	
	Source(s):								_				I facible approint					
8	SALES COMPARISON APP	ROACH TO VALUE	(if dev	eloped)	COMP			Sales Comparison	ΙĄ	pproach was	PARABLE	SAL	F # 2	J.	COMP	ARABLE	SALE	# 3
	FEATURE	SUBJECT	_	2105 11	rbana R	ARABLE	ЭH		59	13 Fowler R		UAL		13060	George A			
	Address 4355 Pine Tree PI Springfield, OH 49				ield, OH			- 1		on, OH 4532					-	OH 45369	9	
	Proximity to Subject	3304		12.00	ILES SE					.39 MILES S	W			14.65	MILES E			
	Sale Price	\$	NA			500	\$	990,000		***		\$	850,000	•			\$	770,000
	Sale Price/GLA	\$	/sq.ft.			o /sq.ft.			\$	178.6 RIST#10137	8 /sq.ft.	7.4		WRIST		8 /sq.ft. 45;DOM	50	
	Data Source(s) Verification Source(s)	RealList; Prior WRA				86;DOM 4 al Quest;		aet View	1	IS Auditor; Re			iew			t; Street;F		RAC
	VALUE ADJUSTMENTS	DESCRIPTION			ESCRIP			+(-) \$ Adjust.		DESCRIP			+(-) \$ Adjust.	[	ESCRIP	TION	+	+(-) \$ Adjust.
	Sales or Financing	0		ArmLth	i				Ar	rmLth				ArmLt				
	Concessions	0		Conv;0			-		_	onv;0	•	+		Conv;		21	+	0
	Date of Sale/Time Rights Appraised	NA Fee Simple			2;c05/2	22		0		12/21;c10/: ee Simple	<b>41</b>	+	U	Fee Si	1;c07/2 mple			U
	Location	Fee Simple Beechwood		Fee Sir Walnut				0		lad River Tow	rnship	士	0		a Woods			0
	Site	2.61 ac		20.99		0.500		-91,900	3.	.83 ac		1	-6,100				+	+450
	View	Very Good Resider	tial		ood Resi	idential				ery Good Rur	al/Rsdnt	+	0	B;Res		sh	+	-5,000
	Design (Style)	2 Story-Brick			y-Brick		-			Story-Brick excellent		+		Very C	sd Rand	<i>/</i> 11	+	+25,000
	Quality of Construction Age	Excellent 22		Excelle 48	at			+13,000	_			$\perp$	-8,000					-8,000
	Condition	Good		Good					V	ery Good		T	-25,000				-	-25,000
	Above Grade	Total Bdrms	Baths		Bdrms	Baths			+	Total Bdrms	- 72	-		Total	Bdrms	Baths 2.1	+	+12,500
	Room Count	13 5	3.4	10	4	5.2 5.886 SQ	ıft	-5,000	_	11 4	2.1 4,757 SQ	ft.	+12,500 +52,475		3	2,850 \$9	.ft.	+100,150
	Gross Living Area Basement & Finished	3822;3057;W/O	6 sq.ft.		sf1914s		Į.II.	+24,250		3240sf2311s		-			sf1500s			+9,720
	Rooms Below Grade	Partial Finished-B	ath	1	nished-E					Partial Finish			+3,800	Partia	l Finish-	Bath	_	+7,800
	Functional Utility	Very Good		Very G					_	ery Good		-		Very (			_	
	Heating/Cooling	FWA(3)-Gas/CAC			Gas/CAC			(	_	WA-Electric, nsulated Wir		$\dashv$	(	Geotl	nermai ated Win	ndows	+	U
2	Energy Efficient Items Garage/Carport	Insulated Window 4ga2dw	\$	3ga2d	ited Wind	dows		+5.000	_	aga2gd2dw	IUUWS		-5,000			idolia		+5,000
HOVORIDA MORITAGE	Porch/Patio/Deck	Entry;Covered Por	ch		PvPatio;	Patios				CvPr;CvPts;R	sDk				13/4/2011	RsdDeck		0
Š	Extras	Veranda;EncPrch			Shelter				$\neg$	Elevator;Cvd1	Deck				; Covere		+	0
3	Extras	Fireplaces (3)		State of the last	ireplace					Fireplace (1)	oud.	$\dashv$		Dock	Fireplace	9 (1)	+	0
18	Extras Township	German Township			o Aspnai efield To	It Pv;IGP wnship				Basketball Co Mad River To					ant Tow	nship		0
į	County Assessed Value	\$1,041,410			5,090		_			\$819,420				\$64	_			0
l	Net Adjustment (Total)			(	) +	0 -	\$	-29,87	0	+	0 -	\$	30,49	5	+	15.9	\$	122,620
						3.0 16.6	9	960,13	0		3.6 14.0	\$	880,49	5		25.8	\$	892,620
9	■ I Summary of Sales Compa	rison Approach	Op	inion of	Marketir	ng Time is	s 6-	12 Months; Expos	sure	e Time is also	6-12 Mo	nths	. Limited resales	within	Clark Co	ounty of E	celle	nt Quality
1	Custom Ruilt housing due	to long term owners	hin and	i wide ra	inge of d	lecor, sty	te a	nd finish/ameniti	ies	within this h	ousing lev	el. C	nly S-1 occurred	within	the prio	r 12 mont	hs. D	ue to
I	relatively stable EXCELLE					nths no ti	me	adjustments were	e in	dicated, Nev	v construc	tion	continues to be	STRON	G alterna	ative disc	ountin	Ig EXCELLENI
ı	housing market values for Appraiser has utilized info	r owners updating/d	ecorati	ng prefe	rences.	ing files s	with	nin market area. W	Ves	tem Region'	s MLS dat	a wa	as utilized on com	parabl	es to rec	concile an	neniti	es, quality
۱	and condition Have searc	hed the market area	throug	h this da	ata and r	reconcile	ds	ales considered to	be	the most sir	milar to th	e su	bject property ba	sed pri	marily o	n physica	and	location
١	characteristic. After selec	ting the sales, a con	nparativ	e analys	sis of rel	evant fac	ctor	s that influence va	alue	e was undert	aken to ad	ljust	the sales to the	subject	propert	y based u	pon ti	he actions
	and preferences demons	trate by the participa	nts witi	hin subj	ect's ma	arketplac	e.	albin are ar all are	ie	. ¢0F -c-01	A Course	Foo!	ada as size oues	5000	Fwithin	Clark Co	unty A	
	Adjustments: \$5,000 per experience super adequa	Acre for site sizes;	bull pe	neighbo	orbood s	year tor e guare for	ota	cuve age applicati ge the contribution	יס ח	f additional s	square foo	tage	is effectively lov	ver, de	monstra	ting the L	aw of	diminishing
	return. Basements were a	idjusted at \$10 per	SF with	addition	nal consi	ideration	aff	orded finished are	eas	; Garage bay	s were adj	uste	d at \$5000 per E	Bay. Ap	praiser l	nas utilize	d con	nparables
	with offeetting outside re-	creational amenities	within	the com	narable	approac	h to	value.										
١	THE DISCUSSIONS OF THE WITHIN THIS REPORT. Su	E DATA, REASONING	AND A	NALYSE	STHAT	WERE US	ED	IN THE APPRAISAL	LPI	ROCESS TO D	S and anal	HE	APPRAISER'S OP	nraise	's worki	ng file. Th	e den	th of
١	discussion contained in t	pporting documents  his report is specific	to the	scope of	assignn	nent. The	inf	ormation identifie	edi	n this report	as being f	umi	shed by others wa	s belie	ved to b	e reliable	, but r	no
١	responsibility for it's acc	uracy is assumed. Th	e appr	aiser has	s made a	a sketch o	of t	he improvements t	tak	en from exte	rior measu	uren	ents and county	sketch	and this	sketch w	as ob	tained from
١	previous report. In this ap	ppraisal assignment	, apprai	ser curi	rently vie	wed only	ex /	terior of the subjec	ct i	mprovement	s in order	to g	ather information	about	the phys	sical feat	ires o	f the subject
١	improvements that are re	elevant to the valuati	on prob	lem.					-									
	A COMPARABLE LISTING	/A WHICH HAS REE	UONTH	IE MARK	(ET AN E	XTENDED	) PF	RIOR OF TIME HAS	AL	SO BE UTILIZ	ZED FOR D	EM	ONSTRATION OF (	CAV VS	MARKE	T DEMAN	O AN	D APPEAL.
	ORIGINALLY LISTED OVE	R \$1,150,000 NOW	REDUC	ED TO \$	975,000	O, WRIST	MI	S History reflects	no	offers within	the prior	457	DOM. It's CAV is	currer	tly repo	rted for 2	)22 a	s \$1,365,880
									_									
	Indicated Value by Sa	ales Comparison	Appro	ach\$	900	0,000												
	I III III III II II II II II II II II I	Jimpanioon		Y	001	-1-00	_		_			-	to the Landson Landson	_	1	1 L		and add and ared

Main File No. 2301B26WVP	Page # 6 of 35

VALUE OPINION
File No.: 2301B26WVP

		SIDENTIAL APPRAISAL REPORT	d for this appraisal	
	COS	ST APPROACH TO VALUE (if developed)  The Cost Approach was not developed	o for this appraisal.	
	Pro	vide adequate information for replication of the following cost figures and calculations.	u n 10	mad
	Suc	oport for the opinion of site value (summary of comparable land sales or other methods for estim	ating site value): Land is valued as though vacant. Site opinion is for	illeu_
		f to do	ches to value. Most reliable procedure for arriving at land value esumate is sales	
		analyzed, compared & related to	subject's site being appraised, it sufficient sales were not available for companie	n or
	CO	mpanson. When available sales of silling vacant parects the chargeset, some considered. App the opinion needed further substantiation, extraction procedure analysis was considered. App	raiser's working files also utilized as additional historical support.	
	via	ue opinion needed turtner suostantiation, extraction procedure analysis nos constantes en expe		
	_			
		O THE LANGE TO COLUMN	OPINION OF SITE VALUE =\$	000,00
	ES	TIMATED O REPRODUCTION OR REPLACEMENT COST NEW	OF INTO IT OF THE VALUE	00,000
핑	So	urce of cost data: NA	Directing 0,000 equil C 1	
A	Qu	ality rating from cost service: NA Effective date of cost data: NA		
APPROACH	Co	mments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ =\$	
РР	1_	e Cost Approach was not completed and was not within scope of work. It is not considered	Sq.Ft. @ \$ =\$	
A.	110	e Cost Approach was not completed and was not middle scape of firm to a section	Sq.Ft. @ \$ =\$	
ST		lid for properties in excess of 5 years due to percent of depreciation.	=\$	
COST		PPRAISER'S OPINION OF EFFECTIVE AGE: 15 YEARS		
	AF	PPRAISER'S OPINION OF REMAINING ECONOMIC LIFE: 50 YEARS	datago da port	
		PPRAISER'S OPINION OF TOTAL ECONOMIC LIFE: 65 YEARS	Total Estimate of Cost No.	-
	-		Less Physical Functional External	
	-		Depreciation =\$(	
	-		Depreciated Cost of Improvements ==\$	
1	1-		"As-is" Value of Site Improvements ==\$	
	I-		=\$	
	I		=\$	
	Es	stimated Remaining Economic Life (if required): 65 Years	INDIONIED TACCEDI COCI ALI HOLLON	
I	13	ICOME APPROACH TO VALUE (if developed)  The Income Approach was not developed	loped for this appraisal.	
o		stimated Monthly Market Rent S X Gross Rent Multiplier	= \$ Indicated Value by Income A	
INCOME APPROACE	1 -	ummary of Income Approach (including support for market rent and GRM):  Single Fami	ly Housing within subject's market segment is predominantly owner occupied. No pub	lic
lă,	: 0	Unimary of income Approach (including support for market one and order).	pproach within this report	
ď	S	ource for rental data is available to review. Therefore no consideration was given to the Income A	рргоамі тинії ина героги	
4	1 _			
ĮΣ				
le S	31-			
Ιž	1			
Н	10	PROJECT INFORMATION FOR PUDs (if applicable)  The Subject is part of a Plan	ned Unit Development.	
	_	HOULD'I'M CHIMATION COLL SEG (N. Eppinsons)		
		egal Name of Project:		
1		Describe common elements and recreational facilities:		
	5			
ľ	_			
П	- 1			
- 100				
1	-			
	-	- Victor Victor Comparison Approach S and an Cost Approach (i	f developed) \$ Income Approach (if developed) \$	
Section Committee	-	ndicated Value by: Sales Comparison Approach \$ 900,000 Cost Approach (i		al
Statement and	ı	Final Reconciliation Leading appraisal of residential real estate, the strongest consideration is gi	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typica	al
Spirit Carried Spirits	F	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gi	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typicars cope of assignment; however it lessens in it's accuracy as the subject's age and	al
SCHOOL SERVICE STATES	F	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gi	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typicars cope of assignment; however it lessens in it's accuracy as the subject's age and	al
State Control Management	1	Final Reconciliation Leading appraisal of residential real estate, the strongest consideration is gi	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typicars cope of assignment; however it lessens in it's accuracy as the subject's age and	al .
INC	1	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support ped depreciation moves away from new (or 0). Single Family Residences in subject market typically o	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical r scope of assignment; however it lessens in it's accuracy as the subject's age and wher occupied. Income Approach considered N.A.	
MOLL	1	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice r scope of assignment; however it lessens in it's accuracy as the subject's age and wher occupied. Income Approach considered N.A.	ve been
NOHAL	1	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is globuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of the suppression of the support of the suppression of the suppression of the support of the support of the suppression of the suppressio	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice  r scope of assignment; however it lessens in it's accuracy as the subject's age and  where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements ha  thetical Condition that the repairs or afterations have been completed, Sub-	ve been
MOLENTING	1	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is globuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of the suppression of the support of the suppression of the suppression of the support of the support of the suppression of the suppressio	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice  r scope of assignment; however it lessens in it's accuracy as the subject's age and  where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements ha  thetical Condition that the repairs or afterations have been completed, Sub-	ve been
INCITATION OF	1	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice  r scope of assignment; however it lessens in it's accuracy as the subject's age and  where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements ha  thetical Condition that the repairs or afterations have been completed, Sub-	ve been
MOLENI HOMOG	1	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is globuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of the suppression of the support of the suppression of the suppression of the support of the support of the suppression of the suppressio	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice  r scope of assignment; however it lessens in it's accuracy as the subject's age and  where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements ha  thetical Condition that the repairs or afterations have been completed, Sub-	ve been
NOITH HOMOGER	ECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypo the following required inspection based on the Extraordinary Assumption that the conditional control is a subject to the following required inspection based on the Extraordinary Assumption that the conditions in the conditions are the subject to the following required inspection based on the Extraordinary Assumption that the conditions are the subject to the following required inspection based on the Extraordinary Assumption that the conditions are the subject to the following required inspection based on the Extraordinary Assumption that the conditions are the subject to the following required inspection based on the Extraordinary Assumption that the conditions are the subject to the following required inspection based on the Extraordinary Assumption that the conditions are the subject to the following required inspection based on the Extraordinary Assumption that the conditions are the subject to the following required inspection based on the Extraordinary Assumption that the conditions are the subject to the following required inspection because the subject to the following required inspection because the subject to the following required inspection because the subject to the subject to the following required inspection because the subject to the	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice is scope of assignment; however it lessens in it's accuracy as the subject's age and when occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, Sulion or deficiency does not require alteration or repair:	ve been
MOIENTHOMOGER	RECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support ped depreciation moves away from new (or 0). Single Family Residences in subject market typically of the properties of the subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditions and/or Extraordinary Assumption and/or Extraordinary.	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of the deficiency does not require alteration or repair.	ve been bject to
MOITAL HOMOOTIC	RECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of the properties of the subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition of the following is also subject to other Hypothetical Conditions and/or Extraordinary Assumption that the conditions is also subject to other Hypothetical Conditions and/or Extraordinary Assumption that the conditions is also subject to other Hypothetical Conditions and/or Extraordinary Assumption that the conditions are conditionally as the conditions are conditionally as the conditional conditional conditions are conditionally as the conditional conditions are conditionally as the conditional condit	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of deficiency does not require alteration or repair:  Sumptions as specified in the attached addenda.	we been bject to onditions.
MOITALHOMOOLG	RECONCILIATION	Final Reconditation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support per depreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made ■ "as is", ○ subject to completion per plans and specific completed, ○ subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditional to the following repairs of the subject property, as indicated belowed and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sections).	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice r scope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements had thetical Condition that the repairs or alterations have been completed, Sulion or deficiency does not require alteration or repair:  sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the which is the effective date of this as	ve been bject to onditions, e subject
MOITH HOMOGRA	RECONCILIATION	Final Reconditation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support per depreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made ■ "as is", ○ subject to completion per plans and specific completed, ○ subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditional to the following repairs of the subject property, as indicated belowed and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sections).	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice r scope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements had thetical Condition that the repairs or alterations have been completed, Sulion or deficiency does not require alteration or repair:  sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the which is the effective date of this as	ve been bject to onditions, e subject
NOITH HOMOGER	RECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support per depreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made ■ "as is", Subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition of the degree of inspection of the subject property, as indicated belowed and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 , as of:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, subject or deficiency does not require alteration or repair.  sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the o2/04/2023 , which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached	onditions, e subject appraisal, addenda,
	RECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support per depreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made ■ "as is", Subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditions are considered in the degree of inspection of the subject property, as indicated belowed and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at A true and complete copy of this report contains 35 pages, including exhibits we	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice r scope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Tations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, Sulion or deficiency does not require alteration or repair:  Sumptions as specified in the attached addenda.  W, defined Scope of Work, Statement of Assumptions and Limiting Copecified value type), as defined herein, of the real property that is the 20/204/2023, which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached which are considered an integral part of the report. This appraisal report may	onditions, e subject appraisal, addenda,
	RECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support per depreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made ■ "as is", Subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditions are considered in the degree of inspection of the subject property, as indicated belowed and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at A true and complete copy of this report contains 35 pages, including exhibits we	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice r scope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Tations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, Sulion or deficiency does not require alteration or repair:  Sumptions as specified in the attached addenda.  W, defined Scope of Work, Statement of Assumptions and Limiting Copecified value type), as defined herein, of the real property that is the 20/204/2023, which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached which are considered an integral part of the report. This appraisal report may	onditions, e subject appraisal, addenda,
	RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made  "'as is",  subject to completion per plans and specific completed,  subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditional to the following repairs of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 900,000 , as of:  If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete copy of this report contained in the complete reference to the information contained in the complete copy of this report contained in the complete copy of the contained in the complete c	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice r scope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Tations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, Sulion or deficiency does not require alteration or repair:  Sumptions as specified in the attached addenda.  W, defined Scope of Work, Statement of Assumptions and Limiting Copecified value type), as defined herein, of the real property that is the 20/204/2023, which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached which are considered an integral part of the report. This appraisal report may	onditions, e subject appraisal, addenda,
	RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of this appraisal is made  "as is",  subject to completion per plans and specific completed,  subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditional to the following repairs of alterations and/or Extraordinary Assumption that the conditional to the following required inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 900,000 , as of:  If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of the subject of	onditions, e subject appraisal, addenda,
	RECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support per depreciation moves away from new (or 0). Single Family Residences in subject market typically of the property in the following repairs or alterations on the basis of a Hypothetical Conditions and/or Extraordinary Assumption that the conditional conditions are considered in the following required inspection based on the Extraordinary Assumption that the conditional Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications of Value is subject to Hypothetical Conditions a Arue and complete copy of this report contains 35 pages, including exhibits when properly understood without reference to the information contained in the complete real Attached Exhibits:  ■ Scope of Work  ■ Limiting Cond,/Certifications  Narrative A	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Sations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of deficiency does not require alteration or repair.  Sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the O2/04/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached which are considered an integral part of the report. This appraisal report may poort.	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	This appraisal is made ● "as is", Subject to completion per plans and specific completed, Subject to the following required inspection based on the Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft his report is:  **Subject to the following the subject property, as indicated belowing this report is:  **Subject to other Hypothetical Conditions and/or Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft his report is:  **Subject to the subject to the Mypothetical Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft his report is:  **Subject to Hypothetical Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft his report is:  **Subject to Hypothetical Conditions and Appraiser's Certifications of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  **Subject to Hypothetical Conditions and Additional Sales**  **Limiting Cond./Certifications Narrative A Additional Sales**	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of the subject of the repairs of alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the condition that the repairs or alterations have been completed, of subject of the repairs or alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the discussion of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the considered in the repairs or alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the complete of the complete of the complete of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the improvements have been completed, of subject to the improvements have been complet	onditions, e subject appraisal, addenda, y not be
	ENTS RECONCILIATION	This appraisal is made ● "as is", ○ subject to completion per plans and specific completed, ○ subject to the following required inspection based on the Extraordinary Assumption that the conditional Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications (my (our) Opinion of Value is subject to the hypothetical Conditions and Appraiser's Certifications (my (our) Opinion of Value is subject to the hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Atlached Exhibits:  Scope of Work  May Addenda  Additional Sales  Cost Adder  Limiting Cond./Certifications  Narrative A  Cost Adder  Cost Adder	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of the subject of the repairs of alteration or repair.  sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the D2/04/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached which are considered an integral part of the report. This appraisal report may be producted in the report.  Description of the property that is the effective date of this and/or Extraordinary Assumptions included in this report. See attached which are considered an integral part of the report. This appraisal report may be producted in the report of the report. This appraisal report may be producted and the production of the report. This appraisal report may be producted and the producted	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required in specific to completion per plans and specific completed, Subject to the following repairs or alterations on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the conditional Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft his report is: \$ 900,000 , as of:  If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits where the property understood without reference to the information contained in the complete real Attached Exhibits:  ■ Scope of Work ■ Limiting Cond./Certifications ■ Limiting Cond./Certifications ■ Narrative A Additional Sales ■ Client Contact: ■ Brenda K Demeter ■ Client Contact: ■ Brenda K Demeter	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typicer scope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or afterations have been completed, of subject of the subject of the repairs of a subject of the repairs.  Sumptions as specified in the attached addenda.  In defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the opposite of the report of the report. See attached thich are considered an integral part of the report. This appraisal report may approach the report of the report.  See attached thich are considered an integral part of the report. This appraisal report may approach the report of the report.  See attached Manuf. House Addington.  The proportion of the report of the report of the report.  See attached Manuf. House Addington.  Sketch Addendum Manuf. House Addington.	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	This appraisal is made ● "as is", ○ subject to completion per plans and specific completed, ○ subject to the following required inspection based on the Extraordinary Assumption that the conditional Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000 as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appraiser's Certifications (my (our) Opinion of Value is subject to the hypothetical Conditions and Appraiser's Certifications (my (our) Opinion of Value is subject to the hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Atlached Exhibits:  Scope of Work  May Addenda  Additional Sales  Cost Adder  Limiting Cond./Certifications  Narrative A  Cost Adder  Cost Adder	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice is cope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements ha thetical Condition that the repairs or alterations have been completed, of subject of deficiency does not require alteration or repair.  sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the opening of the considered an integral part of the report. See attached which are considered an integral part of the report. This appraisal report may proport.  Addendum Photograph Addenda Manuf. House Addington Titlame:  Brenda K Demeter (TE)  4355 Pine Tree PI, Springfield, OH 45504	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection of the subject to completion on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below of this report is: \$ 900,000 ,as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  Scope of Work  Map Addenda  Hypothetical Conditions  Extraordinary Assumptions  Client Contact:  Brenda K Demeter  E-Mail: Private  Address:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typicer scope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or afterations have been completed, of subject of the subject of the repairs of a subject of the repairs.  Sumptions as specified in the attached addenda.  In defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the opposite of the report of the report. See attached thich are considered an integral part of the report. This appraisal report may approach the report of the report.  See attached thich are considered an integral part of the report. This appraisal report may approach the report of the report.  See attached Manuf. House Addington.  The proportion of the report of the report of the report.  See attached Manuf. House Addington.  Sketch Addendum Manuf. House Addington.	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	This appraisal is made ● "as is", ○ subject to completion per plans and specific completed, ○ subject to the following required inspection based on the Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soon of this report is: \$ 900,000 as of: If indicated above, this Opinion of Value is subject to thypothetical Conditions and Appropriate Conditions and Complete copy of this report contains _ 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Additional Sales  ■ Kappa Addenda ● Limiting Cond. Certifications ● Cost Adder Hypothetical Conditions   Client Contact:  ■ Brenda K Demeter College   Client Contact:  ■ Brenda K Demeter College   Client Contact:  ■ Brenda K Demeter Cost Approach has NOT been completed as support per plans and specific property and select and support per plans and specific property and specifications on the basis of a Hypothetical Conditions and Approach plans and specific property, as indicated below and Approach property is: \$ 900,000 as of: 1 indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains _ 35 pages, including exhibits we property understood without reference to the information contained in the complete real Additional Sales    ■ Client Contact: Brenda K Demeter    ■ C	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typice is cope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements ha thetical Condition that the repairs or alterations have been completed, of subject of deficiency does not require alteration or repair.  sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the opening of the considered an integral part of the report. See attached which are considered an integral part of the report. This appraisal report may proport.  Addendum Photograph Addenda Manuf. House Addington Titlame:  Brenda K Demeter (TE)  4355 Pine Tree PI, Springfield, OH 45504	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection of the subject to completion on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below of this report is: \$ 900,000 ,as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  Scope of Work  Map Addenda  Hypothetical Conditions  Extraordinary Assumptions  Client Contact:  Brenda K Demeter  E-Mail: Private  Address:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, subject of the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair completed, subject of the repair or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the improvements have been completed, subject on repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of th	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection of the subject to completion on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below of this report is: \$ 900,000 ,as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  Scope of Work  Map Addenda  Hypothetical Conditions  Extraordinary Assumptions  Client Contact:  Brenda K Demeter  E-Mail: Private  Address:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, subject of the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair completed, subject of the repair or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the improvements have been completed, subject on repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of th	onditions, e subject appraisal, addenda, y not be
	RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection of the subject to completion on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below of this report is: \$ 900,000 ,as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  Scope of Work  Map Addenda  Hypothetical Conditions  Extraordinary Assumptions  Client Contact:  Brenda K Demeter  E-Mail: Private  Address:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, subject of the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair completed, subject of the repair or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the improvements have been completed, subject on repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of th	onditions, e subject appraisal, addenda, y not be
	ATTACHMENTS RECONCILIATION	This appraisal is made ● "as is", ○ subject to completion per plans and specific completed, ○ subject to the following required inspection based on the Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other so of this report is: \$ 900,000 , as of:  If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated above, this Opinion of Value is subject to Hypothetical Conditions and Appropriated Additional Sales Conditions Conditions and Appropriated Additional Sales Conditions Condition	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, subject of the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair completed, subject of the repair or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the disciplent of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the subject of the improvements have been completed, subject on repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of the subject of the repair.  Lations on the subject of th	onditions, e subject appraisal, addenda, y not be
	ATTACHMENTS RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection of the subject to completion on the basis of a Hypothe following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below of this report is: \$ 900,000 ,as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  Scope of Work  Map Addenda  Hypothetical Conditions  Extraordinary Assumptions  Client Contact:  Brenda K Demeter  E-Mail: Private  Address:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Sations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of which is a specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the O2/04/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached which are considered an integral part of the report. This appraisal report may be supported by the considered and the statement of the report. The superaisal report may be supported by the support of the	onditions, e subject appraisal, addenda, y not be
	ATTACHMENTS RECONCILIATION	in a Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the pedicine in the condition of the subject to completed as support pedepreciation in the basis of a Hypothetical Conditions and specific completed, ○ subject to the following repairs or alterations on the basis of a Hypothetical Conditions and or Extraordinary Assumption that the conditions in the following required inspection based on the Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 900,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions and Atrue and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  ■ Scope of Work ■ Limiting Cond./Certifications Narrative A Additional Sales ○ Cost Adder ○ Hypothetical Conditions ○ Extraordinary Assumptions ○ Client Contact: Brenda K Demeter ○ Additional Sales ○ Cost Adder ○ Additional Sales ○ Cost Adder ○ Address: APPRAISER	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and when occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, or subject of the subject of the repairs of alteration or repair.  sumptions as specified in the attached addenda.  w, defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the objectified value type), as defined herein, of the real property that is the object of the report. See attached hich are considered an integral part of the report. This appraisal report may be object.  defined Compectified value type), as defined herein, of the report. See attached hich are considered an integral part of the report. This appraisal report may be object.  defined Photograph Addenda  Photograph Addenda  Photograph Addenda  Manuf. House Addendum  Flood Addendum  Flood Addendum  Manuf. House Addendum  When Brenda KDemeter (TE)  4355 Pine Tree Pl. Springfield, OH 45504  SUPERVISORY APPRAISER (if required)  Or CO-APPRAISER (if applicable)	onditions, e subject addenda y not be
	ATTACHMENTS RECONCILIATION	in a Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following repairs or alterations on the basis of a Hypothetic of the following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 900,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  ■ Scope of Work	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  cations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, osultion or deficiency does not require alteration or repair.  sumptions as specified in the attached addenda.  w, defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the cy/o4/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached hich are considered an integral part of the report. This appraisal report may be considered an integral part of the report. This appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an integral part of the report. The appraisal report may be considered an inte	onditions, e subject appraisal, addendary not be
	ATTACHMENTS RECONCILIATION	inal Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection of the subject to completion per plans and specific completed, or subject to the basis of a Hypothetical Conditions on the basis of a Hypothetical Conditions and/or Extraordinary Assumption that the conditions of the following required inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other some of this report is: \$ 900,000 as of:  If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains35 pages, including exhibits we properly understood without reference to the information contained in the complete real Atlached Exhibits:  Scope of Work  Map Addenda  Hypothetical Conditions  Client Contact:  Brenda K Demeter  E-Mail: Private  Address:  Appraiser Name:  Sue Amir Wallets  Sue Amir Wallets  Sue Amir Wallets  Constituted  Appraiser Name:  Willets Residential Appraisal & Consulting	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Sations on the basis of a Hypothetical Condition that the improvements hat thetical Condition that the repairs or alterations have been completed, of subject of which is the disciplinary does not require alteration or repair.  Sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the O2/04/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached within are considered an integral part of the report. This appraisal report may proport.  See attached with the considered and integral part of the report. This appraisal report may have been completed, or CO-APPRAISER (if applicable)  Supervisory or Co-Appraiser Name:  Company:	onditions, addendary not be
	RECONCILIATION	in a Reconciliation In the appraisal of residential real estate, the strongest consideration is globyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following repairs or alterations on the basis of a Hypothetic of the following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 900,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions at A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information contained in the complete real Attached Exhibits:  ■ Scope of Work	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Sations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, Subject of the deficiency does not require alteration or repair.  Sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the 02/04/2023 with its the effective date of this and/or Extraordinary Assumptions included in this report. See attached inches are considered an integral part of the report. This appraisal report may port.  Since the definition of the report of the report of the report of the report of the report. The property of the report of the	onditions, addendary not be
	ATTACHMENTS RECONCILIATION	This appraisal is made ● "as is", ○ subject to completion per plans and specific completed, ○ subject to the following required inspection based on the Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft in Indicated above, this Opinion of Value is subject to Hypothetical Conditions and complete copy of this report completed without reference to the information contained in the complete reference to the information contained	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Sations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, or or deficiency does not require alteration or repair.  Sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the O2/04/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached his are considered an integral part of the report. This appraisal report may defined.  We have the provided many of the report of the report of the report. The supervision of the report of the	onditions, addendary not be
	ATTACHMENTS RECONCILIATION	Final Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support ped depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection based on the Extraordinary Assumption that the condition of the following required inspection based on the Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft his report is: \$ 900,000 , as of:  If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A rue and complete copy of this report contains 35 pages, including exhibits where the property understood without reference to the information contained in the complete report in the complete report is:  Scope of Work  Map Addenda  Hypothetical Conditions  Client Contact:  Brenda K Demeter  E-Mail:  Private  Appraiser Name:  Sue Amr Writes  Appraiser Name:  Sue Amr Writes  Sue Amr Writes  Address:  Appraiser Name:  Sue Amr Writes  Company:  Willets Residential Appraisal & Consulting  Phone:  (937) 266-1411  Fax:  E-Mail:  Wrac@woh.rr.com	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the condition that the repairs or alterations have been completed, of subject of the repairs or alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the condition of the repairs or alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the improvements have been completed, of subject to the improvements have been completed, of alternation or repair.  Lations on the basis of a Hypothetical Condition that the improvements have been completed, of alternation or repair.  Lations on the basis of a Hypothetical Condition that the improvements have been completed, of alternation or repair.  Lations on the basis of a Hypothetical Condition that the improvements have been completed, on or deficient have been completed, or	onditions, addendary not be
	ATTACHMENTS RECONCILIATION	This appraisal is made ● "as is", Subject to completed as support per depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required inspection of the following repairs or alterations on the basis of a Hypothetical Condition and/or Extraordinary Assumption that the condition of the following required inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft in this report is: \$ 900,000 , as of:  If indicated above, this Opinion of Value is subject to Hypothetical Conditions and A true and complete copy of this report contains 35 pages, including exhibits we properly understood without reference to the information Contained in the complete real Attached Exhibits:  Scope of Work Limiting Cond./Certifications Additional Sales Cost Adder Additional Sales Cost Adder Additional Sales Cost Adder Additional Sales Cost Adder Address:  Appraiser Name: Sue Amir Males Extraordinary Assumptions  Client Contact: Brenda K Demeter Chall: Private Address:  Appraiser Name: Sue Amir Males Company: Writtets Residental Appraisal & Consulting Phone: (937) 266-1411 Fax:  E-Mail: Private Address:	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Sations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, or or deficiency does not require alteration or repair.  Sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the O2/04/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached his are considered an integral part of the report. This appraisal report may defined.  We have the provided many of the report of the report of the report. The supervision of the report of the	onditions, addendary not be
	ATTACHMENTS RECONCILIATION	This appraisal is made ● "as is", Subject to completion per plans and specific completed, Subject to the following required inspection based on the Extraordinary Assumption that the condit foliacited above, this Opinion of Value is subject to Hypothetical Conditions and Atrue and complete copy of this report contained above, this Opinion of Value is subject to Hypothetical Conditions and Atrue and complete copy of this report contained above, this Opinion of Value is subject to Hypothetical Conditions and Atrue and complete copy of this report contained in the complete reference to the information contained in the complete reference to the information contained in the complete reference in the information contained	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of deficiency does not require alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the total Condition that the repairs or alterations have been completed, of subject of the repairs or alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the theology of the repairs or alteration or repair.  Lations or deficiency does not require alteration or repair.  Lations as specified in the attached addenda.  Why defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the procession of the report. See attached in the report according to the report. See attached his process or considered an integral part of the report. This appraisal report may addend an integral part of the report. This appraisal report may addend an integral part of the report. This appraisal report may addend an integral part of the report. This appraisal report may addend an integral part of the report. This appraisal report may addend an integral part of the report. This appraisal report may addend an integral part of the report. This appraisal report may are considered an integral part of the report. This appraisal report may are considered an integral part of the report. This appraisal report may are considered an integral part of the report. This appraisal report may are considered an integral part of the report. This appraisal report may are considered an integral part of the report. This appraisal report may are considered an integral part of the report. This appraisal report may are considered an integral par	onditions, addendary not be
	ATTACHMENTS RECONCILIATION	in a Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required in specific or alterations on the basis of a Hypothetic of the following required inspection based on the Extraordinary Assumption that the conditions on the following required inspection based on the Extraordinary Assumption that the conditions on the degree of inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and when occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, of subject of the sumptions of the tent of the repairs of alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the total Condition that the repairs or alteration or repair.  Lations on the basis of a Hypothetical Condition that the improvements has the the total Condition that the repairs or alterations have been completed, of subject to the repairs of the repair.  Lations on the basis of a Hypothetical Condition that the improvements has the thetical Condition that the improvements has the improvements has the repairs.  Lations on the basis of a Hypothetical Condition that the improvements has the improvements have been completed, or subject to the repairs.  Limiting Completed Assumptions and Limiting Competition or repair.  Limiting Completed Assumptions and Limiting Competition or repair.  Limiting Completed Assumptions and Limiting Completed Assumptions and Limiting Competition or repair.  Limiting Completed Assumptions and Limiting Competition or repair.  Limiting Completed Assumptions and Limiting Completed Assumptions and Limiting Competition or repair.  Limiting Completed Assumptions and Limiting Completed Assumptions a	onditions, addendary not be
	ATTACHMENTS RECONCILIATION	This appraisal is made ● "as is". ○ subject to completion per plans and specific completed, ○ subject to the following required inspection based on the Extraordinary Assumption that the conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft in Indicated above, this Opinion of Value is subject to Hypothetical Conditions and completed without reference to the information contained in the complete refered Extraordinary Assumptions  A true and complete copy of this report contains 35 pages, including exhibits:  ■ Scope of Work ● Limiting Cond./Certifications Napraiser Name: Sue Amir Ymfets  Appraiser Name: Sue Amir Ymfets  Company: Willets Residential Appraisal & Consulting  Phone: (937) 266-1411 Fax:  E-Mail: Wrac@woh.rr.com  Date of Report (Signature): 02/14/2023  License or Certification #: 2007005826 State: OH  Designation: Certification #: 2007005826 State: OH  Expiration Date of License or Certification: 12/03/2023	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Lations on the basis of a Hypothetical Condition that the improvements has thetical Condition that the repairs or alterations have been completed, osultion or deficiency does not require alteration or repair.  Sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the 2/04/2023 which is the effective date of this and/or Extraordinary Assumptions included in this report. See attached hich are considered an integral part of the report. This appraisal report may be report.  Addendum Photograph Addenda Sketch Addendum Manuf. House Adding the result of the real property of the report. The appraisal report may be report.  Addendum Photograph Addenda Manuf. House Adding the received of the result of the report. The appraisal report may be received by the received of the report. The appraisal report may be received by the received of the report. The appraisal report may be received by the received by the report. The appraisal report may be received by the received by the report. The appraisal report may be received by the report. The appraisal report may be received by the report. The appraisal report may be received by the report. The appraisal report may be received by the report. The report of the report. The report of the report. The support of the report. The report of the report may be reported by the report. The report of the report may be reported by the report. The report of the report of the repor	onditions, e subject appraisal, addenda, y not be
	ATTACHMENTS RECONCILIATION	in a Reconciliation In the appraisal of residential real estate, the strongest consideration is gibuyers and sellers in today's market. The Cost Approach has NOT been completed as support pedepreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of depreciation moves away from new (or 0). Single Family Residences in subject market typically of the following required in specific or alterations on the basis of a Hypothetic of the following required inspection based on the Extraordinary Assumption that the conditions on the following required inspection based on the Extraordinary Assumption that the conditions on the degree of inspection of the subject property, as indicated below and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 900,000	ven to the Direct Sales Comparison Approach which reflects the attitudes of the typical recope of assignment; however it lessens in it's accuracy as the subject's age and where occupied. Income Approach considered N.A.  Sations on the basis of a Hypothetical Condition that the improvements hat thetical Condition that the repairs or alterations have been completed, of subject of deficiency does not require alteration or repair.  Sumptions as specified in the attached addenda.  We defined Scope of Work, Statement of Assumptions and Limiting Compectified value type), as defined herein, of the real property that is the 02/04/2023 without it is the effective date of this and/or Extraordinary Assumptions included in this report. See attached addendum of Flood Adde	onditions, addendary not be

Main File No. 2301B26WVP Page # 7 of 35
VALUE OPINION

PE CALIFE	COME	7117	יטו	COMP	RABLE SA	IF# A	COM	PARABLE SA	LE# 5	No.:		RABLE SALE	# 6
FEATURE	SUBJEC				0.007-5		480 Aberfelda			4333	Pine Tree I		
ddress 4355 Pine Tree PI		- 1		cretariat		1	Springfield, Ol				gfield, OH		
Springfield, OH 45	504			eld, OH	15503		3.99 MILES S	140004			MILES SE		
roximity to Subject	¢		3.21 M	LES SE	\$	725,000	-ioc imicco o	\$	746,000			\$	975,00
	\$	NA /sq.ft.	S	169.79			\$ 113.1	2 /sq.ft.		\$	148.29	/sq.ft.	
	RealList; Prior V				2;D0M 0		WRIST#10046	23;DOM 37				5;DOM 457	
erification Source(s)	GIS Auditor, Wa					t;PrevWRAC	Clark Auditor,		-			or,Realist;Str	
VALUE ADJUSTMENTS	DESCRIP			ESCRIP1		+(-) \$ Adjust.	DESCRI	PTION	+(-) \$ Adjust.	_	DESCRIPT	ION	+(-) \$ Adjust.
ales or Financing	0		ArmLth				ArmLth				e Listing	.	55.00
oncessions	0		Conv;0				Conv;0				% Cst to C	Contract Contract Contract	-55,00
ate of Sale/Time	NA		s09/2	1;c09/2	1	0	s08/21;c08/	21	0		d Since: 1	1/11/21	
ights Appraised	Fee Simple		Fee Sin	nple			Fee Simple				Simple		
ocation	Beechwood		Derby (				Aberfelda Hill	\$	+7,350		hwood		-1,6
iite	2.61 ac		0.67 a	1777		+9,700	1.14 ac	aldential	+1,350		Good Resi	dential	2,0
fiew	Very Good Res	idential	_	ood Resi	dential		Very Good Re	sidenual			ory-Brick	deliber	
Design (Style)	2 Story-Brick		2 Story			+35,000	Excellent				llent		
Quality of Construction	Excellent		Very G	000		-3,500			+2,000	1			-2,0
lge	22		15			-3,500	Above Averag	'e	+25,000	_	d		
Condition News Grade	Good Total Bdrms	Baths	Good	Bdrms	Baths		Total Bdrms		20,000	Total		Baths	
Above Grade Room Count		3.4	11	4	3.1	+7,500		3.1	+7,500	9	4	4.2	-5,0
Room Count Gross Living Area		6,856 sq.ft.	_		,270 sq.ft.	+64,650		6,595 sq.ft.				5,575 sq.ft.	+7,0
Basement & Finished	3822;3057;V			sf1134s1			0 3707sf3336				2sf2840s	fwo	-11,9
Rooms Below Grade	Partial Finishe			l Finishe			0 Partial Finish		-1,400	Parti	tial Finishe	d-2 Baths	
Functional Utility	Very Good		Very G				Very Good				Good		
Heating/Cooling	FWA(3)-Gas/	CAC (3)		V2 CAC			0 Geothermal-	Gas/CA(4)	(		A-Gas/CAC		
Energy Efficient Items	Insulated Win			ted Wine	iows		Insulated Wi	ndows		1	ulated Win	dows	
Garage/Carport	4ga2dw		3ga1			+5,00	0 4ga2dw			_	2dw		
Porch/Patio/Deck	Entry;Covered	d Porch	-	Patio;			0 Veranda;Sid				Entry;RSd		<u> </u>
Extras	Veranda;Enc			Known		+10,00	O Patio; Circul				IPt;OpnPt;I		
Extras	Fireplaces (3)		Firepl	ace (3)			Fireplaces (2				places (2)		
Extras	Tennis Court	& Fence	None	Known			O Extensive Rsd R			_	roundPool		
Township	German Town	ıship		Springfie	ld		O Springfield T	ownship	_		man Town	snip	
County Assessed Value	\$1,041,410		\$576		0 1		0 \$808,800	0 - 1	_		365,880	<b>6</b> - \$	-68,
Net Adjustment (Total)			1	+	0 - 8	152,81	10 0 +		\$ 48,12	5	01	7.0	-00,0
Adjusted Sale Price					21.1	\$ 877,81		6.5	\$ 794,12			8.5 \$	906,
										-			

Main	File No	. 2301	B26W	P	Pa
------	---------	--------	------	---	----

File No : 2301R26WP

# 8 of 35 VALUE OPINION

# siting Conditions & Scope of Work

Descriptions, Limiting Condition		City: springfield	State: OH	Zip Code: 45504	
Property Address: 4355 PINETREE PL  Client: Brenda K Demeter (TE)	Address:	4355 Pine Tree PI, Springfield, OH 45504			
Annraiser: Sue Ann Willets	Address:	PO Box 348, New Carlisle, OH 45344			

# STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so Indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Main File No. 2301B26WVP	Page # 9 of 35
VALUE ODINION	

ertifications		File No.:	2301B26WVP	
Property Address: 4355 PINETREE PL	City: springfield	State: OH	Zip Code: 45504	
Client: Brenda K Demeter (TE)	Address: 4355 Pine Tree PI, Springfield, OH 45504			
Appraiser: Sue Ann Willets	Address: PO Box 348, New Carlisle, OH 45344			

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have 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, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this 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 opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. EXTERIOR STREET VIEW ONLY; PRIOR APPRAISER WALK THRU COMPLETED 2020 WITH PHOTOS ATTACHED.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

#### DEFINITION OF MARKET VALUE \*:

Market value means 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 and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- 1. Buyer and seller are typically motivated;
- 2. Both parties are well informed or well advised and acting in what they consider their own best interests;
- 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.
- \* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

	Gient Guitagt. Brenda K Demeter	nt Name: Brenda K Demeter (TE)
	E-Mail: Private Address:	4355 Pine Tree PI, Springfield, OH 45504
	APPRAISER	SUPERVISORY APPRAISER (if required)
	APPHAISEN	or CO-APPRAISER (if applicable)
		of GO-Al Thalder (ii applicable)
8		
U.	Appraiser Name: Sue Ann Willets Company: Willets Residential Appraisal & Consulting Phone: (937) 266-1411  Fax:	
盗	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Supervisory or
E	Appraisar Hama: Augustian	Co-Appraiser Name:
1	Applaise Halle. Sue Anit vinlets	Company:
ũ	Company: Willets Residential Appraisal & Consulting	Phone: Fax:
U	Phone: (937) 266-1411 Fax:	11010
	E-Mail: wrac@woh.rr.com	E-Mail:
H	Date Report Signed: 02/14/2023	Date Report Signed:
ı	License or Certification #: 2007005826 State: OH	License or Certification #: State:
	Designation: Certified Residential Appraiser	Designation:
	Expiration Date of License or Certification: 12/03/2023	Expiration Date of License or Certification:
I		Inspection of Subject:
	Inspection of Subject: Interior & Exterior Exterior Only None	Date of Inspection:

File No. 2301B26WVP

#### **OVERFLOW ADDENDA**

Borrower	NA		 	
Property Address	4355 PINETREE PL		 ***	7
City	SPRINGFIELD	County CLARK	 State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TF)			

#### 'OVERFLOW ADDENDA:

# <sup>3</sup> • GP Residential: Market Area Description - Boundaries, Description, Conditions-ITEM ONE

<sup>4</sup>Beechwood Hills immediate plat: West of US 68; East of ST RT 235; North of National Road; South of Ballentine Pike. Market for Very Good-Excellent Quality Custom Housing expands throughout Clark County Market. Subject located within German Township in the plat known as Reserve of Beechwood Hills. Plat has recorded restrictions and is developed along with Beechwood Hills, Sean Woods (City of Springfield), County Grove (Eastern Springfield Township), Northern Springfield (City Limits abutting County Club) Aberfelda Hills (Springfield Township); Quall Ridge (Pike Township); Tall Timber (Bethel Township), Shawnee Hills (Springfield Township), Deber (Springfield Township), Echo Hills (Mad River Township), Bending Tree (German Township) with the areas good to excellent quality custom built housing. These plats all are developed near infrastructures connecting them to greater market area amenities and provide area executive housing. The Plats are the areas premium lots either due to topography, woods, and/or proximity to golf courses. Plats have retained long term ownership and have seen consistent new construction. Minimal turn over of these custom built homes and when housing becomes available if not competitively priced, marketed or harmonious in

"design/appeal they experience extended days on market over 180 days. This is not just a current be observation, it has been historically typical of said plats, as borrowers building their own custom be homes continues as a strong alternative.

<sup>20</sup> Beechwood Hills plat sites have rolling, wooded topography which enhances the privacy & views of <sup>21</sup> the building pockets and lends the enhanced capability to utilize upgraded functional utility of raised <sup>22</sup> and walk out lower levels.

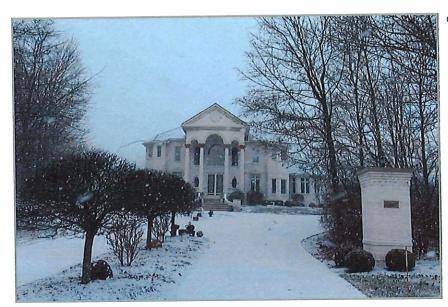
<sup>25</sup> SUBJECT'S CUSTOM BUILT DESIGN, QUALITY, AGE, SIZE, RAISED FOUNDATION, ETC. PLACE IT'S <sup>24</sup> OPINION OF VALUE ABOVE PREDOMINANT HOWEVER WELL WITHIN INDICATED MARKET AREA <sup>25</sup> VALUE RANGES.

# 27 ◆ GP RESIDENTIAL: DESCRIPTION OF THE IMPROVEMENTS - ADDITIONAL FEATURES-ITEM TWO

<sup>20</sup> 3 Zoned Heating/Cooling; Walk Out Basement Finished with Bedroom, Bath, Exercise Room, Rec
 <sup>20</sup> Room, Family Room and Media Room Areas; Granite, Marble, Porcelain and Cherry Flooring;
 <sup>30</sup> Upgraded Carpeting; Custom Kitchen with Built In Appliances, Granite Counter & Custom Cabinetry;
 <sup>31</sup> 2 Story Living Room/Great Room Ceiling with ornate trim and fireplace;
 <sup>32</sup> Bedrooms on Main 2 Floors
 <sup>33</sup> each connected to bathroom areas. No personal property included.

# VIEWS OF DWELLING Photograph Addendum

Borrower	NA			
Property Address	4355 PINETREE PL			21. 0. 4.
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Landar/Client	Danda V Damatar (TD)			



Current Frontage



Current Side View Frontage

Borrower	NA			
Property Address	4355 PINETREE PL			7: 0.1.
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)			



# **KITCHEN**

 4355 Pine Tree PI

 Sales Price
 NA

 Gross Living Area
 6,856

 Total Rooms
 13

 Total Bedrooms
 5

 Total Bathrooms
 3.4

 Location
 Beechwood

 View
 Very Good Residential

 Site
 2.61 ac

 Quality
 Excellent

 Age
 22





# **KITCHEN**



Form PIC3x5.SI - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower	NA			
Property Address	4355 PINETREE PL			
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
_ender/Client	Brenda K Demeter (TE)			



### HALL BATH

4355 Pine Tree PI Sales Price Gross Living Area 6,856 Total Rooms Total Bedrooms Total Bathrooms 3.4 Location Beechwood View Very Good Residential 2.61 ac Excellent Site Quality

Age 22



### **MASTER BATH**



### HALF BATH

Borrower	NA			
Property Address	4355 PINE TREE PL			
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)			



### LIVING ROOM

 4355 Pine Tree PI

 Sales Price
 NA

 Gross Living Area
 6,856

 Total Rooms
 13

 Total Bedrooms
 5

 Total Bathrooms
 3.4

 Location
 Beechwood

 View
 Very Good Residential

 Site
 2.61 ac

 Quality
 Excellent

 Age
 22

BEDROOM



### **BEDROOM**



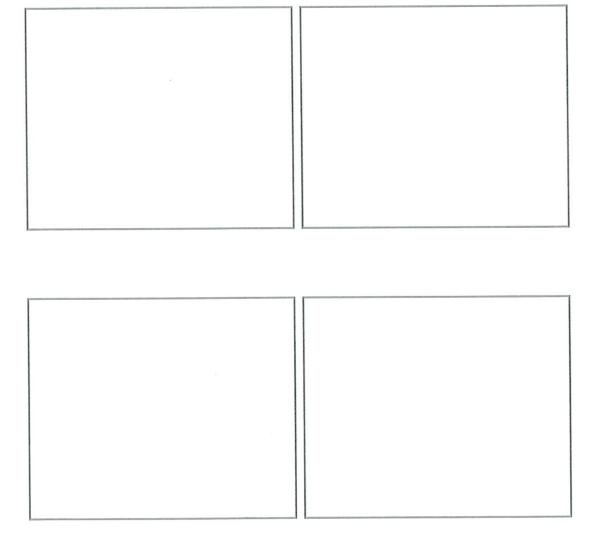
Borrower	NA				
Property Address	4355 PINETREE PL				
City	SPRINGFIELD	County CLARK	State o	H Zip Code	45504
Lender/Client	Brenda K Demeter (TE)				



ADDITIONAL WATER HEATER



INTERIOR OF GARAGE



Borrower	NA			
Property Address	4355 PINETREE PL		Chala au	Zip Code 45504
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)	4		





**TENNIS COURT** 

COVERED PATIO WITH W/O FROM BASEMENT RAISED DECK; COVERED BACK PORCH







**FIREPLACE** 







**BEDROOM CEILING** 

Borrower	NA			
Property Address	4355 PINETREE PL		Chala au	Zip Code 45504
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)			





BASEMENT BEDROOM

**BASEMENT BATH** 





BASEMENT REC AREA

**BASEMENT** 





BEDROOM

**FULL BATH** 

Borrower	NA			
Property Address	4355 PINETREE PL	Osushi sa sau	State OH	Zip Code 45504
City	SPRINGFIELD	County CLARK	Oldio Oli	1000
Lender/Client	Brenda K Demeter (TE)			



BATH



**BATH** 



OPEN KITCHEN-LIVING ROOM-BREAKFAST AREA



**BASEMENT STAIRS** 



HALLWAY



**BEDROOM** 

Borrower	NA				
Property Address	4355 PINETREE PL	A see by see see	State OH	Zip Code	45504
City	SPRINGFIELD	County CLARK	otato on	2.7 0020	1000.
Lender/Client	Brenda K Demeter (TE)				





MASTER BEDROOM

LIBRARY



LIVING ROOM



LIVING ROOM







FORMAL LIVING ROOM

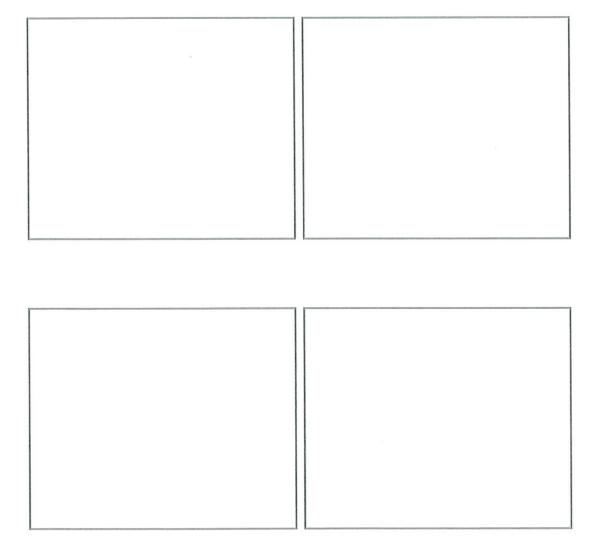
Borrower	NA			
Property Address	4355 PINETREE PL			
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Branda K Damatar (TE)			





DINING ROOM

SIDE VIEW



Borrower	NA			
Property Address	4355 PINETREE PL		0.1.	7le Cada
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)			



# **BEDROOM**

4355 Pine Tree PI Sales Price Gross Living Area 6,856 Total Rooms 13 Total Bedrooms Total Bathrooms Location Beechwood View Very Good Residential 2.61 ac Site Quality Excellent 22 Age



### 2ND FLOOR LANDING



# BASEMENT REC ROOM

# **2020 PRIOR UPGRADES IN PROPERTY**

Borrower	NA			
Property Address	4355 PINETREE PL		01.1.	7in Codo
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)			



**LAUNDRY** 



**GARAGE FOYER** 



**CUSTOM BAR AREA** 



**ENCLOSED PORCH** 



ADDITIONAL KITCHEN VIEW



**BREAKFAST** 

# **2020 PRIOR MECHANICALS**

Borrower	NA			
Property Address	4355 PINETREE PL	County CLARK	State OH	Zip Code 45504
City	SPRINGFIELD	County CLARK	Cidio On	Ep 0000 40001
Lender/Client	Brenda K Demeter (TE)			



WATER HEATER



PEX PLUMBING SYSTEM



HOLDING SYSTEM WATER TREATMENT



**FURNACE** 



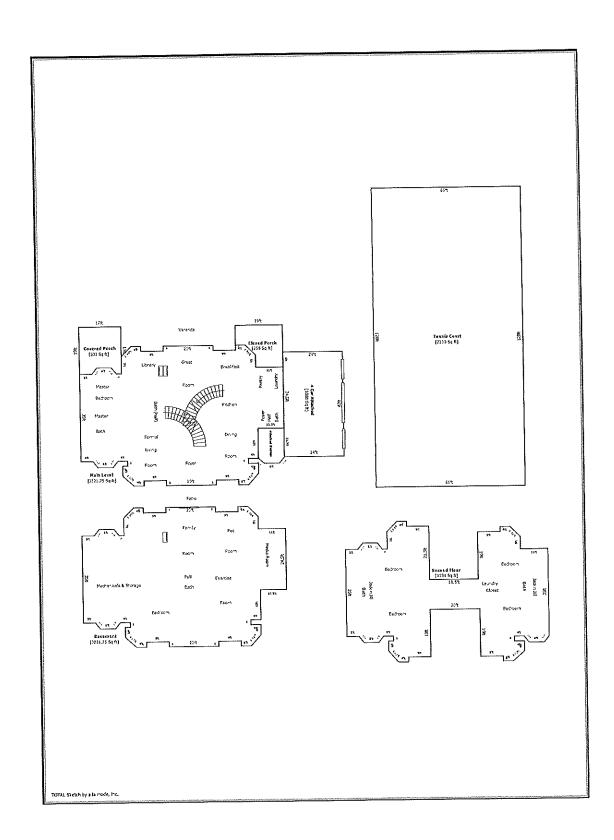
**FURNACE** 



CENTRAL VAC

# Building Sketch (Page - 1)

Borrower NA	
Property Address 4355 PINETREE PL	County CLARK State OH Zip Code 45504
City SPRINGFIELD	County CLARK State OH ZIP CODE 45504
Landar/Client Branda K Demeter (TF)	



# Building Sketch (Page - 2)

Borrower	NA	
Property Address	4355 PINETREE PL	County CLADY State OH Zip Code 45504
City	SPRINGFIELD	County CLARK State OH Zip Code 45504
Lender/Client	Brenda K Demeter (TE)	

OTAL Stetch by a la mode, Inc.	Area Calculations Summary  (Cal	culation Details
ving Area ain Level	3821.75 Sq ft	20 × 2 = 40  0.5 × 2 × 2.5 = 2.5  0.5 × 2.5 × 2 = 2.5  6 × 2.5 = 15  0.5 × 2 × 2.5 = 2.5  0.5 × 2.5 × 2 = 2.5  6 × 2.5 = 15  20 × 2 = 40  0.5 × 4.5 × 4 = 9  4 × 4 = 16  0.5 × 2 × 2 = 2  4 × 2 = 8  0.5 × 2 × 2 = 2  4 × 2 = 8  0.5 × 2 × 2 = 2  0.5 × 2 × 2 = 2  100  54 × 5 = 27  65 × 2 = 100  54 × 5 = 27  65 × 2 = 130  82 × 22.5 = 1845  71.5 × 12 = 85  67.5 × 0.5 = 33.75  48.5 × 2 = 9  50.5 × 4 = 20  0.5 × 2 × 2 = 2  2 = 20  2 = 20  2 = 20  2 = 20  3 =
Second Floor	3034 Sq ft	4 × 2 = 8  0.5 × 2 × 2.5 = 2.6  0.5 × 2.5 × 2 = 2.6  6 × 2.5 = 2.  0.5 × 2.5 × 2 = 2.  0.5 × 2.5 × 2 = 2.  0.5 × 2.5 × 2 = 2.  6 × 2.5 = 1  1.5 × 2 × 2.5 = 2.  1.5 × 2 × 2.5 = 2.  1.5 × 2 × 2.5 = 2.  1.5 × 2 × 2.5 = 2.  1.5 × 2 × 2.5 = 2.  1.5 × 2 × 2.5 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 = 2.  1.5 × 2 × 2 × 2 × 2 × 2.  1.5 × 2 × 2 × 2 × 2 × 2.  1.5 × 2 × 2 × 2 × 2 × 2 × 2.  1.5 × 2 × 2 × 2 × 2 × 2 × 2.  1.5 × 2 × 2 × 2 × 2 × 2 × 2 × 2.  1.5 × 2 × 2 × 2 × 3 × 3 × 3 × 3 × 3 × 3 × 3
		$ \begin{array}{rcl} 40 \times 3 & = & 1 \\ 35 \times 11 & = & 3 \\ 0.5 \times 3.56 \times 4 & = & 7. \\ 4 \times 4 & = &  \end{array} $
Total Living Area (Rounded):	6856 Sq ft	
Non-living Area Covered Porch	303 Sq ft	17 × 16.5 = 28 2.5 × 2 = 0.5 × 2.5 × 2 = 2.5 × 5 = 1 0.5 × 2.5 × 2 =
Tennis Court	7200 Sq ft	120 × 60 = 72
Closed Porch	259 Sq ft	17 × 11 = ! 8 × 8 = 0.5 × 4 × 4 =

# Building Sketch (Page - 3)

Borrower	NA			
Property Address	4355 PINETREEPL			
City	SPRINGFIELD	County CLARK	State on	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)			

142 Sq ft	$\begin{array}{rcl} 10.5 \times 11.5 & = 120, \\ 0.5 \times 2.5 & = & 1, \\ 0.5 \times 2 \times 2.5 = & 2, \\ 2.5 \times 6 & = & 2, \\ \end{array}$
	$0.5 \times 2 \times 2.5 = 2$
	3EVE -
	$0.5 \times 2.5 \times 2 = 2$
2024 7F C- B	20 × 2 =
3821.75 Sq ft	$0.5 \times 2 \times 2.5 = 2$
	$0.5 \times 2.5 \times 2 = 2$
	6 × 2.5 = 0.5 × 2 × 2.5 = 7
	0.5 × 2.5 × 2 = 2
	6 × 2.5 = 20 × 2 =
	20 × 2 = 0.5 × 4.5 × 4 =
	4 × 4 =
	0.5 × 2 × 2 = 4 × 2 =
	0.5 × 2 × 2 =
	4×2 =
	0.5 × 2 × 2 = 0.5 × 2 × 2 =
	50 × 2 = 1
	54 × 5 = 2 65 × 2 = 1
	82 × 22.5 = 1
	71.5 × 12 = 8
	67.5 × 0.5 = 33 48.5 × 2 =
	50.5 × 4 = 3
	0.5 × 2.25 × 2 = 2 48.25 × 2 = 9
	48.25 × 2 = 9 4 × 2 =
	$0.5 \times 2.25 \times 2 = 2$
	4 × 2 =
1008 Sq ft	24 × 42 = 1
	1008 Sq ft

### **Comparable Photo Page**

Borrower	NA			
Property Address	4355 PINETREE PL			71.0.1
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TE)			



### Comparable 1

3105 Urbana Rd Prox. to Subject Sales Price 3.39 MILES SE 990,000 Gross Living Area
Total Rooms 5,886 10 Total Bedrooms Total Bathrooms 5.2 Location Walnut Hills View Very Good Residential

Site 20.99 ac Excellent Quality 48 Age



# Comparable 2

5913 Fowler Rd

10.39 MILES SW Prox. to Subject Sales Price 850,000 Gross Living Area 4,757 Total Rooms 11 Total Bedrooms 4 Total Bathrooms 2.1

Mad River Township Location Very Good Rural/Rsdnt View

Site 3.83 ac Quality Excellent Age



#### Comparable 3

1306 George Allen Dr

Prox. to Subject 14.65 MILES E Sales Price 770,000 Gross Living Area 2,850 Total Rooms 10 Total Bedrooms Total Bathrooms 2.1 Location Vienna Woods View B;Res;Wtr 2,52 ac Site Quality Very Good Age

#### **Comparable Photo Page**

Borrower	NA			
Property Address	4355 PINETREE PL			
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
Lender/Client	Brenda K Demeter (TF)			



# Comparable 4

390 Secretariat Dr

Prox. to Subject 3,21 MILES SE Sales Price 725,000 Gross Living Area 4,270 Total Rooms 11 **Total Bedrooms** Total Bathrooms 3.1 Location Derby Glen View Very Good Residential Site 0.67 ac Quality Very Good 15 Age



# Comparable 5

Age

480 Aberfelda Dr Prox. to Subject 3,99 MILES S Sales Price 746,000 Gross Living Area 6,595 Total Rooms Total Bedrooms 5 Total Bathrooms 3.1 Location Aberfelda Hills Very Good Residential View Site 1.14 ac Excellent Quality

26



### Comparable 6

4333 Pine Tree PI

Prox. to Subject 0.05 MILES SE Sales Price Gross Living Area Total Rooms 975,000 6,575 Total Bedrooms **Total Bathrooms** 4.2 Location Beechwood View Very Good Residential Site 2,94 ac Quality Excellent 18 Age

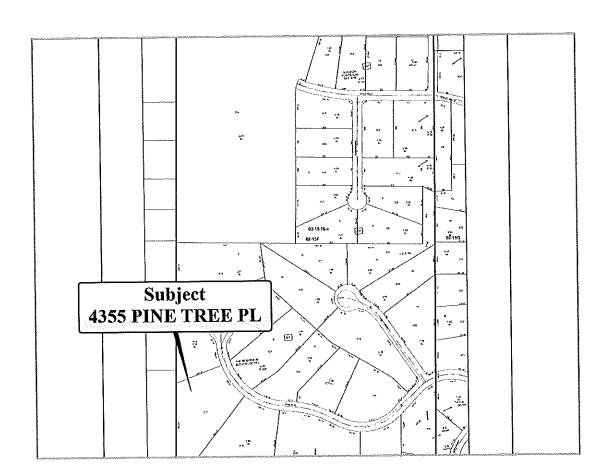
#### **Location Map**

Borrower	NA			
Property Address	4355 PINETREE PL		01.1.	Zie Codo anno
City	SPRINGFIELD	County CLARK	State OH	Zip Code 45504
ender/Client	Brenda K Demeter (TE)			



# Assessor Map-Obtained through Real List

		<del></del>	
Borrower	NA		
Property Address	4355 PINETREE PL	County pushy State by Zio (	'ode arroa
City	SPRINGFIELD	County CLARK State CH Zip 8	Code 45504
Lender/Client	Brenda K Demeter (TE)		



VALUE OPINION ile No. 2301B26WVP

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all 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 dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category 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 deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

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

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 reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

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

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-lived building components have been replaced, and some short-lived 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 resulting 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 utility and overall livability 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 lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

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

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

Q1

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

Q2

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

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

03

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

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

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

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

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

#### Not Updated

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

#### Updated

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

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

#### Remodeled

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

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete 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 bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

	Full Name Adverse	Fields Where This Abbreviation May Appear Location & View
	Acres	Area, Site
C	Adjacent to Park	Location
ndjPrk	Adjacent to Power Lines	Location
djPwr	Arms Length Sale	Sale or Financing Concessions
រពាម្រ		Design (Style)
AT	Attached Structure	Location & View
3	Beneficial	Basement & Finished Rooms Below Grade
oa .	Bathroom(s)	Basement & Finished Rooms Below Grade
)r	Bedroom	
3syRd	Busy Road	Location
	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
р	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
	Covered	Garage/Carport
SV		Data Sources
OGM	Days On Market	Design (Style)
OT	Detached Structure	Garage/Carport
lw	Driveway	
)	Expiration Date	Date of Sale/Time
state	Estate Sale	Sale or Financing Concessions
HA	Federal Housing Authority	Sale or Financing Concessions
]	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
	Garden	Design (Style)
GR		Design (Style)
HR	High Rise	Basement & Finished Rooms Below Grade
in	Interior Only Stairs	
ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonAm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
		Garage/Carport
op	Open	View
Prk	Park View	View
Pstrl	Pastoral View	
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
ıπ	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
	Settlement Date	Date of Sale/Time
S CD		Design (Style)
SD	Semi-detached Structure	Sale or Financing Concessions
Short	Short Sale	Area, Site, Basement
sf	Square Feet	
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
Wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
		Basement & Finished Rooms Below Grade
WU	Walk Up Basement	DISCLOSURE
Disclose:	to uncover, bring into the open	ย์ใจกับอับทิย
Disclaim	to give up any claim to or connection with; repudiate	
		•

# APPRAISER DISCLOSURE STATEMENT

In Compliance with Ohio Revised Code Section 4763.12(C)

VALUE OPINION File No. 2301B26WVP

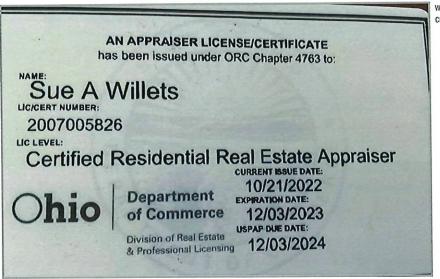
lame of Appraiser:	Sue Ann Willets
Class of Certification/Lice	nsure:  Certified General Certified Residential Licensed Residential Temporary General Licensed
Certification/Licensure Nu	umber: 2007005826
Scope: This Report	is within the scope of my Certification or License is not within the scope of my Certification or License
Service Provided by:	Disinterested & Unblased Third Party Interested & Blased Third Party Interested Third Party on Contingent Fee Basis
Signature of person prepa	aring and reporting the Appraisal;
	DWilleto

This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser

State of Ohio Department of Commerce Division of Real Estate Appraiser Section Cleveland (216) 787-3100

### Appraisers License and E & O

Borrower	NA						
Property Address	4355 PINETREE PL						
City	SPRINGFIELD	County	Y CLARK	State	ОН	Zip Code	45504
Lender/Client	Bronda K Demeter (TF)						



WILLETS CURRENT CERTIFICATION



CURRENT ERRORS AND OMISSION POLICY