

Tax year 2022

BOR no. 2022082

DTE 1
Rev. 12/22

County Clark

Date received 3/15/23

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.
Attach additional pages if necessary.

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

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

	Name	Street address, City, State, ZIP code
1. Owner of property	Brenda K Demeter	4355 Pine Tree Place Springfield Ohio 45504
2. Complainant if not owner		
3. Complainant's agent		
4. Telephone number and email address of contact person 937-408-9764 jdemeter@woh.rr.com		
5. Complainant's relationship to property, if not owner		

If more than one parcel is included, see "Multiple Parcels" Instruction.

6. Parcel numbers from tax bill	Address of property
0500200015301017	4355 Pine Tree Place Springfield 45504

7. Principal use of property

8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.

Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
050020001530 1017	\$900,000.00	\$1,195,220.00	\$295,220.00

9. The requested change in value is justified for the following reasons:

The true market value of the property is based on the attached appraisal of the current market value based on comparable sales in Clark County.

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale _____

and sale price \$ _____ ; and attach information explained in "Instructions for Line 10" on back.

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

12. If any improvements were completed in the last three years, show date No and total cost \$ _____

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

FILED
CLARK COUNTY AUDITOR

MAR 15 2023

JOHN S. FEDERER
AUDITOR

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

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

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

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

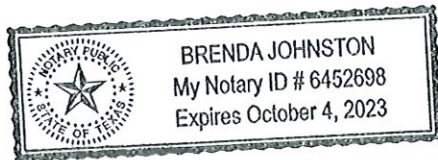
I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 2/17/2023 Complainant or agent (printed) Brenda K. Demeter Title (if agent) _____

Complainant or agent (signature) Brenda K Demeter

Sworn to and signed in my presence, this 17th day of February 2023

Notary Brenda Johnston



SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	4355 PINETREE PL
	Legal Description	RESERVE AT BEECHWOOD HILLS LOT 5-GERMAN TOWNSHIP
	City	SPRINGFIELD
	County	CLARK
	State	OH
	Zip Code	45504
	Census Tract	0026.02
	Map Reference	44220
PRICE & DATE	Contract Price	\$ NA
	Date of Contract	NA
PARTIES	Borrower	NA
	Lender/Client	Brenda K Demeter (TE)
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	6,856
	Price per Square Foot	\$
	Location	Beechwood
	Age	22
	Condition	Good
	Total Rooms	13
	Bedrooms	5
	Baths	3.4
APPRAISER	Appraiser	Sue Ann Willets
	Effective Date of Appraisal	02/04/2023
VALUE	Opinion of Value	\$ 900,000

Market Conditions Addendum to the Appraisal Report

VALUE OPINION
File No. 2301826WVP

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **4355 PINETREE PL** City **SPRINGFIELD** State **OH** ZIP Code **45504**

Borrower **NA**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	3	1	0	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Absorption Rate (Total Sales/Months)	0.50	0.33	0	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Total # of Comparable Active Listings	3	2	2	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.0	6.1	6.1	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	621,000	891,000	0	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Median Comparable Sales Days on Market	42	78	0	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing
Median Comparable List Price	975,000	987,450	987,450	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Median Comparable Listings Days on Market	235	346	346	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing
Median Sale Price as % of List Price	98	99	0	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining

Seller-(developer, builder, etc.) paid financial assistance prevalent? Yes No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions for Closing Costs and Pre-Paid remain historically typical at 2-6%.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. Real Quest; Clark County Auditor on-line Data; Appraiser's Working Files; Sheriff Sale Web Site; Appraiser's Reconciliation and Western Ohio Region MLS.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Regionally In the for-sale market the previous quarter has seen a gradual rise in the average list price, higher Sale/List Ratio and lower time-on market. "The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal."

This statement is in compliance with Appraisal Institute's Guide Note 10-Development of an Opinion of Market Value in the Aftermath of a Disaster and Guide Note 12 (Analyzing Market Trends). The analyses, conclusions and value opinion in this appraisal are based on the data available to the appraiser at the time of this assignment and apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: _____

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="radio"/> Increasing	<input type="radio"/> Stable	<input type="radio"/> Declining
Absorption Rate (Total Sales/Months)				<input type="radio"/> Increasing	<input type="radio"/> Stable	<input type="radio"/> Declining
Total # of Active Comparable Listings				<input type="radio"/> Declining	<input type="radio"/> Stable	<input type="radio"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="radio"/> Declining	<input type="radio"/> Stable	<input type="radio"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature Appraiser Name Sue Ann Willets Company Name Willets Residential Appraisal & Consulting Company Address PO Box 348, New Carlisle, OH 45344 State License/Certification # 2007005826 State OH Email Address wrac@woh.rr.com	Signature Supervisory Appraiser Name Company Name Company Address State License/Certification # Email Address
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USPAP Compliance Addendum

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

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
 Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

This statement is in compliance with Appraisal Institute's Guide Note 10-Development of an Opinion of Market Value in the Aftermath of a Disaster and Guide Note 12 (Analyzing Market Trends)

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property 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 property that is the subject of this report or 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.
- This appraisal report was prepared in accordance with the requirements 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 appraiser or in another 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

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

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 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 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 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 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 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 pertinent to the appraisal assignment.
 A reasonable exposure time for the subject property is 180-360 day(s).

<p>APPRAISER</p> <p>Signature </p> <p>Name <u>Sue Ann Willets</u></p> <p>Date of Signature <u>02/14/2023</u></p> <p>State Certification # <u>2007005826</u></p> <p>or State License # _____</p> <p>State <u>OH</u></p> <p>Expiration Date of Certification or License <u>12/03/2023</u></p> <p>Effective Date of Appraisal <u>02/04/2023</u></p>	<p style="text-align: center;">SUPERVISORY APPRAISER (ONLY IF REQUIRED)</p> <p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="radio"/> Did Not <input type="radio"/> Exterior-only from Street <input type="radio"/> Interior and Exterior</p>
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RESIDENTIAL APPRAISAL REPORT

Property Address: 4355 PINETREE PL City: SPRINGFIELD State: OH Zip Code: 45504
County: CLARK Legal Description: RESERVE AT BEECHWOOD HILLS LOT 5-GERMAN TOWNSHIP
Assessor's Parcel #: 0500200015301017
Tax Year: 2022 R.E. Taxes: \$ 19,729 Special Assessments: \$ 0 Borrower (if applicable): NA

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe)
This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective Prospective
Approaches developed for this appraisal: Sales Comparison Approach Cost Approach Income Approach (See Reconciliation Comments and Scope of Work)
Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe)
Intended Use: This report is intended for use by the client in obtaining opinion of market value. Client intends to utilize report in their TAX RECONSIDERATION of value appeal.

Intended User(s) by (name or type): Joe & Brenda Demeter; Property Tax Reconsideration Processors
Client: Brenda K Demeter (IE) Address: 4355 Pine Tree Pl, Springfield, OH 45504
Appraiser: Sue Ann Willets Address: PO Box 348, New Carlisle, OH 45344
Location: Urban Suburban Rural
Built up: Over 75% 25-75% Under 25%
Growth rate: Rapid Stable Slow
Property values: Increasing Stable Declining
Demand/supply: Shortage In Balance Over Supply
Marketing time: Under 3 Mos. 3-6 Mos. Over 6 Mos.

Market Area Description: Market Area Name: RESERVE AT BEECHWOOD HILLS Map Reference: 44220 Census Tract: 0026.02
SEE OVERFLOW ADDENDA-ITEM ONE-LINES
Housing trends value range and age reflect ONLY those properties comparable to subject within it's bifurcated market setting.
SUBJECT'S WEST LOT LINE ADJOINS 17.78 AC WOODED VACANT PARCEL WHICH IS ZONED A-1, COUNTY HAS ASSESSED THIS 17.78 WOODED ACRE PARCEL in 2022 at \$69,330.

Dimensions: 201 X253X489X9529 Site Area: 2.61 ac
Zoning Classification: R-1 Description: Suburban Residence District
Zoning Compliance: Legal Legal nonconforming (grandfathered) Illegal No zoning
Are CC&Rs applicable? Yes No Unknown Have the documents been reviewed? Yes No Ground Rent (if applicable) \$ /
Highest & Best Use as improved: Present use, or Other use (explain)
Actual Use as of Effective Date: Residential Use as appraised in this report: Residential
Summary of Highest & Best Use: Subject's Highest and Best Use tested: Yes, Legally Permissible; Yes, Physically Possible; Yes as demonstrated within comparable reconciliation (demand and appeal) Financially Feasible and Maximally Productive.

Utilities Public Other Provider/Description Off-site Improvements Type Public Private Topography Rolling
Electricity Gas Water Sanitary Sewer Storm Sewer
Street Asphalt Curb/Gutter None Sidewalk None Street Lights None Alley None
Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe)
FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone x FEMA Map # 39023C0180E FEMA Map Date 2/17/2010
Site Comments: No adverse easements or encroachments were observed at the time of the inspection. No public water or sewer are available to subject's market area therefore well and septic systems are typical. Building pocket is well landscaped and maintained. Observed Exterior Amenities include: Side Load 4 Car Attached Garage; 2 Story Covered Entry Porch; Circular Entry Drive with Brick Pillar accents; Raised Full Length Deck with Stairs leading to Garages Service Door; Covered Patio with W/D from Basement Area; Enclosed Porch; Covered Porch; Tennis Court. Site is approximately 50% wooded. See Plot Map Attached

General Description Exterior Description Foundation Basement Heating FWA (3)
of Units 1 Acc. Unit Foundation P Concrete-Good Slab 0 Area Sq. Ft. 3,822 Type FWA
of Stories 2 Exterior Walls White Brick-Good Crawl Space 0 % Finished 80% Fuel Gas
Type Det. Att. Roof Surface Dimensional-Good Basement 3822 SF Ceiling Drywall/Joists
Design (Style) 2 Story-Brick Gutters & Dwnspnts. Aluminum-Good Sump Pump Walls Drywall;Cnct Cooling CAC (3)
Existing Proposed Und.Cons. Window Type Insulated-Good Dampness NA Floor Crpt;Tile;Cnct Central Central
Actual Age (Yrs.) 22 Storm/Screens Yes-Good Settlement NA Outside Entry At Grade Other
Effective Age (Yrs.) 15 Attic None Amenities Infestation NA

Interior Description Appliances Attic None Amenities Car Storage None
Floors Crpt;HW;Tile-Good Refrigerator Stairs None Fireplace(s) # 3 Woodstove(s) # 0 Garage # of cars (6 Tot.)
Walls Drywall-Good Range/Oven Drop Stair Patio Covered Attach. 4
Trim/Finish Wood-V Good Disposal Scuttle Deck Raised Detach. 0
Bath Floor Tile-V Good Dishwasher Doorway Porch Covered (2); Enclsd Blt.-In 0
Bath Wainscot Tile;Fbg;ss-V Good Fan/Hood Floor Fence Tennis Court Fence Carport 0
Doors Std 6 Pnt Wood-V Good Microwave Heated Pool NA Driveway 2
Washer/Dryer Finished Extra Tennis Court Surface Concrete

Finished area above grade contains: 13 Rooms 5 Bedrooms 3.4 Bath(s) 6,856 Square Feet of Gross Living Area Above Grade
Additional features: See attached OVERFLOW addenda-ITEM TWO -LINES 27-32

Describe the condition of the property (including physical, functional and external obsolescence): Property custom built for current owners. Property has been well maintained over it's physical life. White Brick Exterior walls with Walk Out Basement; Dimensional Roof; Wood Insulated Upgraded Windows; Cherry Kitchen, Granite Counters, Commercial Grade Appliances, Island with Prep Slnk; Powder Room with floral pedestal sink and toilet; Master Suite with Gold Paint at Crown Moldings, Master Bath Coffered Ceiling, Tray Ceiling accenting chandelier in Master Bedroom; Gold Paint at Crown Moldings within Foyer and 2nd Story Landing Area; Cylinder Coffered Ceiling in Library/Office Area; Corbel Arched Accent Hallway; Floral Carpeting within 2nd Floor Landing; Raised Veranda off Master Suite; Enclosed Porch off Kitchen/Breakfast Area; Each Bedroom connected to bath access; 2 Main Floor Guest Half Baths; Laundry Utility at each level; Full Windows providing views of exterior yard and amenities; Upgraded lighting throughout. No deferred maintenance known or observed; Split Bedroom and Bath Floor plans with bedroom on all levels. Interior Disclosures based on 2020 appraiser's walk through; Current Scope of Asslgment-EXTERIOR.



RESIDENTIAL APPRAISAL REPORT

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): GIS Auditor; Real Quest; Land Access; WRIST MLS Tax Roll

1st Prior Subject Sale/Transfer: Analysis of sale/transfer history and/or any current agreement of sale/listing: Subject had no prior sale noted within WRIST MLS Tax Roll, Real Quest data or within Clark County GIS on line research within the previous 36 months.

Date: _____

Price: _____

Source(s): _____

2nd Prior Subject Sale/Transfer: _____

Date: _____

Price: _____

Source(s): _____

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	4355 Pine Tree Pl Springfield, OH 45504	3105 Urbana Rd Springfield, OH 45503	5913 Fowler Rd Enon, OH 45323	1306 George Allen Dr South Vienna, OH 45369
Proximity to Subject		3.39 MILES SE	10.39 MILES SW	14.65 MILES E
Sale Price	\$ NA	\$ 990,000	\$ 850,000	\$ 770,000
Sale Price/GLA	\$ /sq.ft.	\$ 168.20 /sq.ft.	\$ 178.68 /sq.ft.	\$ 270.18 /sq.ft.
Data Source(s)	RealList; Prior WRAC	WRIST#1017186; DOM 42	WRIST#1013777; DOM 74	WRIST#1011845; DOM 50
Verification Source(s)	GIS Auditor; Walk Thru	GIS Auditor; Real Quest; Street View	GIS Auditor; Realist; Street View	Auditor; Realist; Street; Prev; WRAC
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) \$ Adjust.	DESCRIPTION + (-) \$ Adjust.	DESCRIPTION + (-) \$ Adjust.
Sales or Financing	0	Armlth	Armlth	Armlth
Concessions	0	Conv;0	0	0
Date of Sale/Time	NA	s05/22;c05/22	s12/21;c10/21	s09/21;c07/21
Rights Appraised	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Location	Beechwood	Walnut Hills	Mad River Township	Vienna Woods
Site	2.61 ac	20.99 ac	3.83 ac	2.52 ac
View	Very Good Residential	Very Good Residential	Very Good Rural/Rsdnt	B;Res;Wtr
Design (Style)	2 Story-Brick	2 Story-Brick	2 Story-Brick	DT1;Rsd Ranch
Quality of Construction	Excellent	Excellent	Excellent	Very Good
Age	22	48	6	6
Condition	Good	Good	Very Good	Very Good
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	13 5 3.4	10 4 5.2	11 4 2.1	10 3 2.1
Gross Living Area	6,856 sq.ft.	5,886 sq.ft.	4,757 sq.ft.	2,850 sq.ft.
Basement & Finished	3822;3057;W/O	1914s1914sfin	3240s12311sfwo	2850s1500sfwo
Rooms Below Grade	Partial Finished-Bath	Full Finished-Bath	Partial Finished-Bath	Partial Finish-Bath
Functional Utility	Very Good	Very Good	Very Good	Very Good
Heating/Cooling	FWA(3)-Gas/CAC (3)	FWA-Gas/CAC	0 FWA-Electric/CAC	0 Geothermal
Energy Efficient Items	Insulated Windows	Insulated Windows	Insulated Windows	Insulated Windows
Garage/Carport	4ga2dw	3ga2dw	3ga2gd2dw	3ga2dw
Porch/Patio/Deck	Entry;Covered Porch	Entry;PvPatio;Patios	0 CvPr;CvPrs;RsdK	0 CvdPrch;CvdRsdDeck
Extras	Veranda;EncPrch	Pond; Shelter Barn	0 Elevator;CvdDeck	0 Deck; Covered Patio
Extras	Fireplaces (3)	Gas Fireplaces (4)	0 Fireplace (1)	0 Gas Fireplace (1)
Extras	Tennis Court & Fence	30x40 Asphalt Pv;IGP	0 Basketball Court	0 Deck
Township	German Township	Moorefield Township	0 Mad River Township	0 Pleasant Township
County Assessed Value	\$1,041,410	1,355,090	0 \$819,420	0 \$641,520
Net Adjustment (Total)		0 + 0 - \$ -29,870	0 + 0 - \$ 30,495	0 + 0 - \$ 122,620
Adjusted Sale Price of Comparables		3.0 \$ 960,130	3.6 \$ 880,495	15.9 \$ 892,620

Summary of Sales Comparison Approach Opinion of Marketing Time is 6-12 Months; Exposure Time is also 6-12 Months. Limited resales within Clark County of Excellent Quality Custom Built housing due to long term ownership and wide range of decor, style and finish/amenities within this housing level. Only S-1 occurred within the prior 12 months. Due to relatively stable EXCELLENT housing market over the previous 36 months no time adjustments were indicated. New construction continues to be STRONG alternative discounting EXCELLENT housing market values for owners updating/decorating preferences.

Appraiser has utilized information from county records, WRAC's working files within market area, Western Region's MLS data was utilized on comparables to reconcile amenities, quality and condition. Have searched the market area through this data and reconciled sales considered to be the most similar to the subject property based primarily on physical and location characteristic. After selecting the sales, a comparative analysis of relevant factors that influence value was undertaken to adjust the sales to the subject property based upon the actions and preferences demonstrate by the participants within subject's marketplace.

Adjustments: \$5,000 per Acre for site sizes; \$500 per chronological year for effective age application; \$25 per GLA Square Footage as size over 5000 SF within Clark County Market experience super adequacy situations, once the max neighborhood square footage the contribution of additional square footage is effectively lower, demonstrating the Law of diminishing return. Basements were adjusted at \$10 per SF with additional consideration afforded finished areas; Garage bays were adjusted at \$5000 per Bay, Appraiser has utilized comparables with offsetting outside recreational amenities within the comparable approach to value.

THE DISCUSSIONS OF THE DATA, REASONING AND ANALYSES THAT WERE USED IN THE APPRAISAL PROCESS TO DEVELOP THE APPRAISER'S OPINION OF MARKET VALUE IS INCLUDED WITHIN THIS REPORT. Supporting documentation that is not provided within report concerning the data, reasoning and analyses is retained in appraiser's working file. The depth of discussion contained in this report is specific to the scope of assignment. The information identified in this report as being furnished by others was believed to be reliable, but no responsibility for its accuracy is assumed. The appraiser has made a sketch of the improvements taken from exterior measurements and county sketch and this sketch was obtained from previous report. In this appraisal assignment, appraiser currently viewed only exterior of the subject improvements in order to gather information about the physical features of the subject improvements that are relevant to the valuation problem.

A COMPARABLE LISTING (6 WHICH HAS BEEN ON THE MARKET AN EXTENDED PRIOR OF TIME HAS ALSO BE UTILIZED FOR DEMONSTRATION OF CAV VS MARKET DEMAND AND APPEAL. ORIGINALLY LISTED OVER \$1,150,000 NOW REDUCED TO \$975,000, WRIST MLS History reflects no offers within the prior 457 DOM. It's CAV is currently reported for 2022 as \$1,365,880

Indicated Value by Sales Comparison Approach \$ 900,000



RESIDENTIAL APPRAISAL REPORT

COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for this appraisal.

Provide adequate information for replication of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): Land is valued as though vacant. Site opinion is formed through the application of a variety of methods derived in varying degrees from the three approaches to value. Most reliable procedure for arriving at land value estimate is sales comparison. When available sales of similar vacant parcels are analyzed, compared & related to subject's site being appraised. If sufficient sales were not available for comparison or value opinion needed further substantiation, extraction procedure analysis was considered. Appraiser's working files also utilized as additional historical support.

COST APPROACH	ESTIMATED <input type="radio"/> REPRODUCTION OR <input type="radio"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	90,000
	Source of cost data: NA	DWELLING	6,856 Sq.Ft. @ \$	= \$
	Quality rating from cost service: NA Effective date of cost data: NA		Sq.Ft. @ \$	= \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	= \$
	The Cost Approach was not completed and was not within scope of work. It is not considered valid for properties in excess of 5 years due to percent of depreciation.		Sq.Ft. @ \$	= \$
	APPRaiser's OPINION OF EFFECTIVE AGE: 15 YEARS		Sq.Ft. @ \$	= \$
	APPRaiser's OPINION OF REMAINING ECONOMIC LIFE: 50 YEARS	Garage/Carport	Sq.Ft. @ \$	= \$
	APPRaiser's OPINION OF TOTAL ECONOMIC LIFE: 65 YEARS	Total Estimate of Cost-New		= \$
		Less Physical	Functional	External
		Depreciation		= \$()
	Depreciated Cost of Improvements		= \$	
	"As-is" Value of Site Improvements		= \$	
			= \$	
			= \$	
Estimated Remaining Economic Life (if required): 65 Years	INDICATED VALUE BY COST APPROACH		= \$	

INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier = \$ _____ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM): Single Family Housing within subject's market segment is predominantly owner occupied. No public source for rental data is available to review. Therefore no consideration was given to the Income Approach within this report.

PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development.

Legal Name of Project: _____

Describe common elements and recreational facilities: _____

Indicated Value by: Sales Comparison Approach \$ 900,000 Cost Approach (if developed) \$ _____ Income Approach (if developed) \$ _____

Final Reconciliation In the appraisal of residential real estate, the strongest consideration is given to the Direct Sales Comparison Approach which reflects the attitudes of the typical buyers and sellers in today's market. The Cost Approach has NOT been completed as support per scope of assignment; however it lessens in its accuracy as the subject's age and depreciation moves away from new (or 0). Single Family Residences in subject market typically owner occupied. Income Approach considered N.A.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: _____

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 900,000, as of: 02/04/2023, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains 35 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

- Scope of Work
- Limiting Cond./Certifications
- Narrative Addendum
- Photograph Addenda
- Sketch Addendum
- Map Addenda
- Additional Sales
- Cost Addendum
- Flood Addendum
- Manuf. House Addendum
- Hypothetical Conditions
- Extraordinary Assumptions
-
-

Client Contact: Brenda K Demeter Client Name: Brenda K Demeter (IE)
 Address: 4355 Pine Tree Pl, Springfield, OH 45504

E-Mail: Private

APPRaiser: _____ SUPERVISORY APPRAISER (if required) or CO-APPRaiser (if applicable)

Appraiser Name: Sue Ann Willets Supervisory or Co-Appraiser Name: _____
 Company: Willets Residential Appraisal & Consulting Company: _____
 Phone: (937) 266-1411 Fax: _____
 E-Mail: wra@voh.rr.com E-Mail: _____
 Date of Report (Signature): 02/14/2023 Date of Report (Signature): _____
 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: _____
 Inspection of Subject: Interior & Exterior Exterior Only None Inspection of Subject: Interior & Exterior Exterior Only None
 Date of Inspection: 02/04/2023 Date of Inspection: _____

VALUE OPINION

File No.: 2301B26WVP

ADDITIONAL COMPARABLE SALES

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	4355 Pine Tree Pl Springfield, OH 45504	390 Secretariat Dr Springfield, OH 45503		480 Aberfelda Dr Springfield, OH 45504		4333 Pine Tree Pl Springfield, OH 45504	
Proximity to Subject		3.21 MILES SE		3.99 MILES S		0.05 MILES SE	
Sale Price	\$ NA	\$ 725,000		\$ 746,000		\$ 975,000	
Sale Price/GLA	\$ /sq.ft.	\$ 169.79 /sq.ft.		\$ 113.12 /sq.ft.		\$ 148.29 /sq.ft.	
Data Source(s)	RealList;Prior WRAC	WRIST#1013612;DOM 0		WRIST#1004623;DOM 378		WRIST#1014865;DOM 457	
Verification Source(s)	GIS Auditor;Walk Thru	Clark Auditor;Realist;Street;PrevWRAC		Clark Auditor;Realist;Street;WRAC		Clark GIS Auditor;Realist;Street	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing	0	Armlth		Armlth		Active Usting	
Concessions	0	Conv;D		Conv;D		NA-6% Cst to Close	-55,000
Date of Sale/Time	NA	s09/21;c09/21		s08/21;c08/21		Listed Since: 11/11/21	0
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Beechwood	Derby Glen		Aberfelda Hills		Beechwood	
Site	2.61 ac	0.67 ac	+9,700	1.14 ac	+7,350	2.94 ac	-1,650
View	Very Good Residential	Very Good Residential		Very Good Residential		Very Good Residential	
Design (Style)	2 Story-Brick	2 Story-Brick		2 Story-Brick		2 Story-Brick	
Quality of Construction	Excellent	Very Good	+25,000	Excellent		Excellent	
Age	22	15	-3,500	26	+2,000	18	-2,000
Condition	Good	Good		Above Average	+25,000	Good	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	13 5 3.4	11 4 3.1	+7,500	9 5 3.1	+7,500	9 4 4.2	-5,000
Gross Living Area	6,856 sq.ft.	4,270 sq.ft.	+64,650	6,595 sq.ft.	+6,525	6,575 sq.ft.	+7,025
Basement & Finished	3822;3057;W/O	2836sf1134sfIn	+9,860	3707sf3336sfwo	+1,150	5012sf2840sfwo	-11,900
Rooms Below Grade	Partial Finished-Bath	Partial Finished-Bath	+9,600	Partial Finished-Bath	-1,400	Partial Finished-2 Baths	0
Functional Utility	Very Good	Very Good		Very Good		Very Good	
Heating/Cooling	FWA(3)-Gas/CAC (3)	2 FWA/2 CAC		0 Geothermal-Gas/CA(4)		0 FWA-Gas/CAC	0
Energy Efficient Items	Insulated Windows	Insulated Windows		Insulated Windows		Insulated Windows	
Garage/Carport	4ga2dw	3ga1dw	+5,000	4ga2dw		4ga2dw	
Porch/Patio/Deck	Entry;Covered Porch	Entry;Patio;	+5,000	Veranda;Side Deck		0 CvdEntry;RSd Deck	0
Extras	Veranda;EncPrch	None Known	+10,000	Patio; Circular Dr;UtShed		0 CvdPt;OpnPt;IronFnc	0
Extras	Fireplaces (3)	Fireplace (3)		Fireplaces (2)		0 Fireplaces (2)	0
Extras	Tennis Court & Fence	None Known	+10,000	Extensive Rsd Retain Walls		0 IngroundPool;RtnWalls	0
Township	German Township	C/O Springfield		0 Springfield Township		0 German Township	0
County Assessed Value	\$1,041,410	\$576,620		\$808,800		\$1,365,880	
Net Adjustment (Total)		● + ○ - \$	152,810	● + ○ - \$	48,125	○ + ● - \$	-68,525
Adjusted Sale Price		21.1		6.5		7.0	
of Comparables		22.0	\$ 877,810	6.8	\$ 794,125	8.5	\$ 906,475

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach



Assumptions, Limiting Conditions & Scope of Work

Property Address: 4355 PINETREE PL	City: SPRINGFIELD	State: OH	Zip Code: 45504
Client: Brenda K Demeter (IE)	Address: 4355 Pine Tree Pl, Springfield, OH 45504		
Appraiser: 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.):

Certifications

Property Address: 4355 PINE TREE PL	City: SPRINGFIELD	State: OH	Zip Code: 45504
Client: Brenda K Demeter (IE)	Address: 4355 Pine Tree Pl, 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.

Client Contact: Brenda K Demeter	Client Name: Brenda K Demeter (IE)
E-Mail: Private	Address: 4355 Pine Tree Pl, Springfield, OH 45504
APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
<p>SIGNATURES</p> 	Supervisory or Co-Appraiser Name: _____
	Appraiser Name: Sue Ann Willets
	Company: Willets Residential Appraisal & Consulting
	Phone: (937) 266-1411 Fax: _____
	E-Mail: wrac@woh.rr.com
	Date Report Signed: 02/14/2023
	License or Certification #: 2007005826 State: OH
	Designation: Certified Residential Appraiser
	Expiration Date of License or Certification: 12/03/2023
	Inspection of Subject: <input type="radio"/> Interior & Exterior <input checked="" type="radio"/> Exterior Only <input type="radio"/> None
Date of Inspection: 02/04/2023	
Company: _____	Phone: _____ Fax: _____
E-Mail: _____	Date Report Signed: _____ State: _____
License or Certification #: _____	Designation: _____
Expiration Date of License or Certification: _____	Inspection of Subject: <input type="radio"/> Interior & Exterior <input type="radio"/> Exterior Only <input type="radio"/> None
Date of Inspection: _____	Date of Inspection: _____



OVERFLOW ADDENDA

File No. 2301B26WVP

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

1 OVERFLOW ADDENDA:

2

3 • GP Residential: Market Area Description - Boundaries, Description, Conditions-ITEM ONE

4 Beechwood Hills immediate plat: West of US 68; East of ST RT 235; North of National Road; South
5 of Ballentine Pike. Market for Very Good-Excellent Quality Custom Housing expands throughout Clark
6 County Market. Subject located within German Township in the plat known as Reserve of Beechwood
7 Hills. Plat has recorded restrictions and is developed along with Beechwood Hills, Sean Woods (City
8 of Springfield), County Grove (Eastern Springfield Township), Northern Springfield (City Limits
9 abutting County Club) Aberfelda Hills (Springfield Township); Quail Ridge (Pike Township); Tall
10 Timber (Bethel Township); Shawnee Hills (Springfield Township), Deber (Springfield Township), Echo
11 Hills (Mad River Township), Bending Tree (German Township) with the areas good to excellent
12 quality custom built housing. These plats all are developed near infrastructures connecting them to
13 greater market area amenities and provide area executive housing. The Plats are the areas premium
14 lots either due to topography, woods, and/or proximity to golf courses. Plats have retained long term
15 ownership and have seen consistent new construction. Minimal turn over of these custom built homes
16 and when housing becomes available if not competitively priced, marketed or harmonious in
17 design/appeal they experience extended days on market over 180 days. This is not just a current
18 observation, it has been historically typical of said plats, as borrowers building their own custom
19 homes continues as a strong alternative.

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

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

26

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

28 3 Zoned Heating/Cooling; Walk Out Basement Finished with Bedroom, Bath, Exercise Room, Rec
29 Room, Family Room and Media Room Areas; Granite, Marble, Porcelain and Cherry Flooring;
30 Upgraded Carpeting; Custom Kitchen with Built In Appliances, Granite Counter & Custom Cabinetry;
31 2 Story Living Room/Great Room Ceiling with ornate trim and fireplace; 5 Bedrooms on Main 2 Floors
32 each connected to bathroom areas. No personal property included.

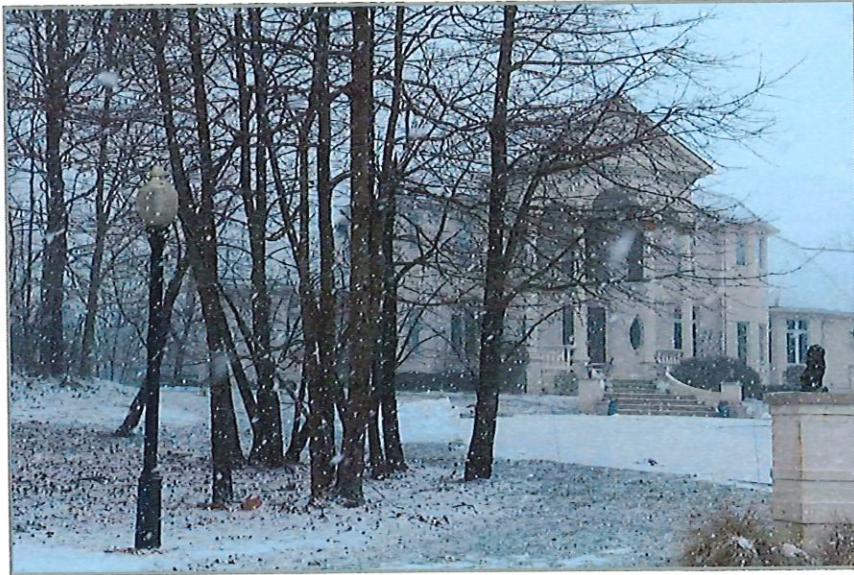
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VIEWS OF DWELLING Photograph Addendum

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



Current Frontage



Current Side View Frontage

2020 PRIOR Subject Interior Photo Page

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



KITCHEN

4355 Pine Tree Pl
 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



KITCHEN

2020 PRIOR Subject Interior Photo Page

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



HALL BATH

4355 Pine Tree Pl
 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



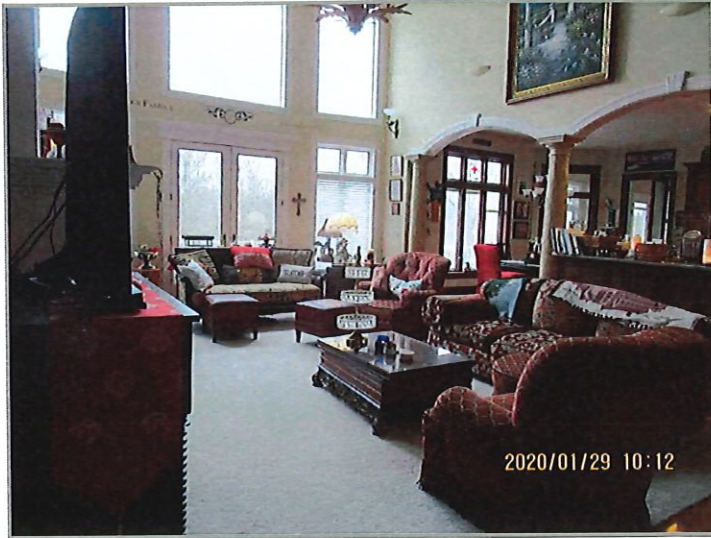
MASTER BATH



HALF BATH

2020 PRIOR Subject Interior Photo Page

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



LIVING ROOM

4355 Pine Tree Pl
 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



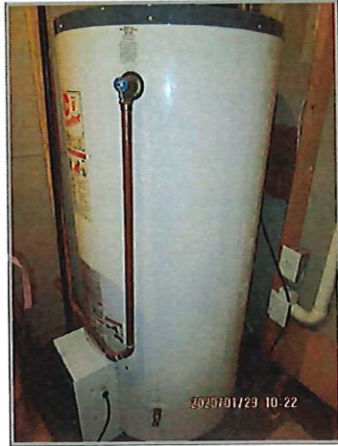
BEDROOM



BEDROOM

2020 PRIOR Photograph Addendum

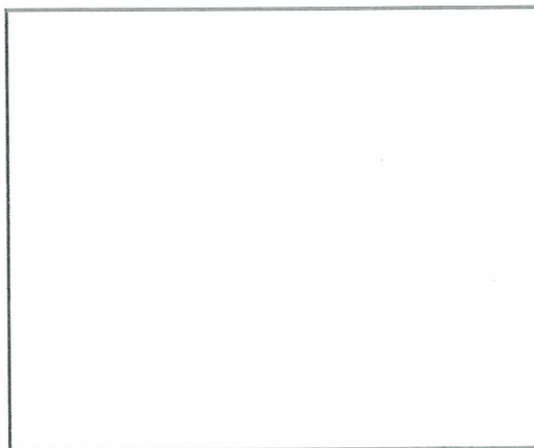
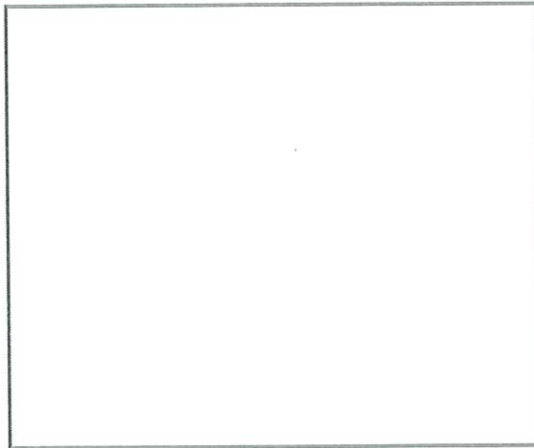
Borrower	NA						
Property Address	4355 PINETREE PL						
City	SPRINGFIELD	County	CLARK	State	OH	Zip Code	45504
Lender/Client	Brenda K Demeter (TE)						



ADDITIONAL WATER HEATER



INTERIOR OF GARAGE

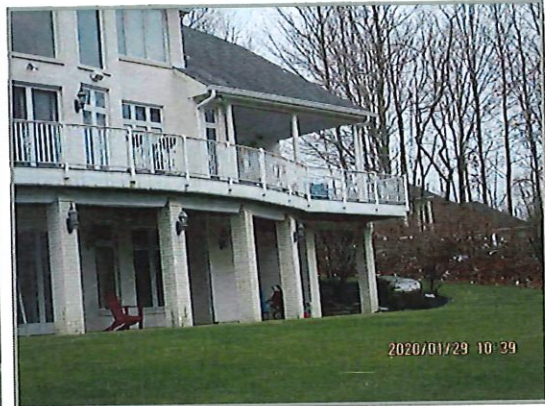


2020 PRIOR Photograph Addendum

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



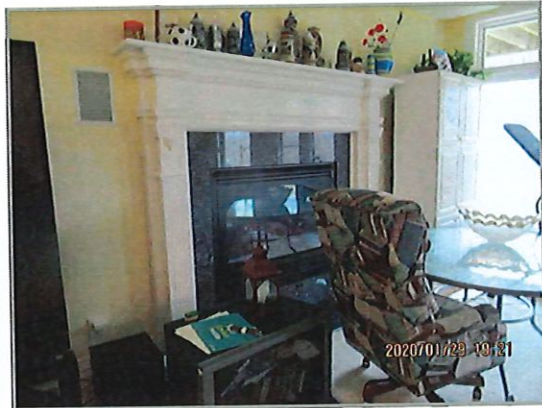
TENNIS COURT



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



**VIEW OF TENNIS COURTS FROM WALK OUT
BASEMENT AREA**



FIREPLACE



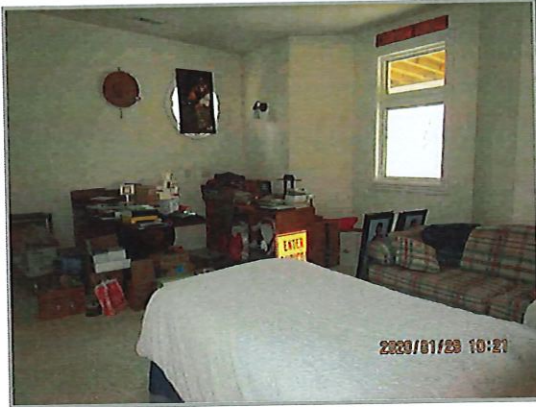
FINISHED BASEMENT



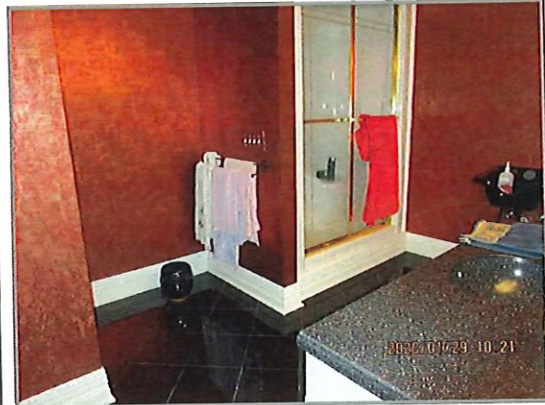
BEDROOM CEILING

2020 PRIOR Photograph Addendum

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



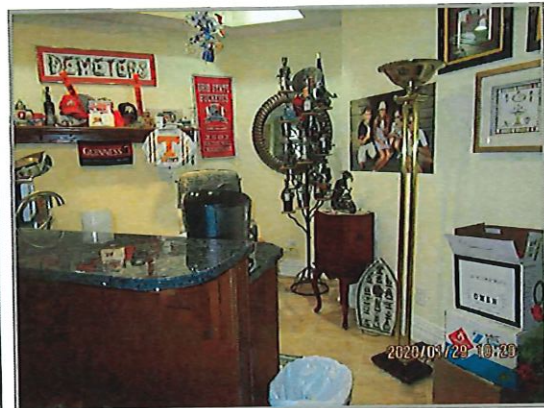
BASEMENT BEDROOM



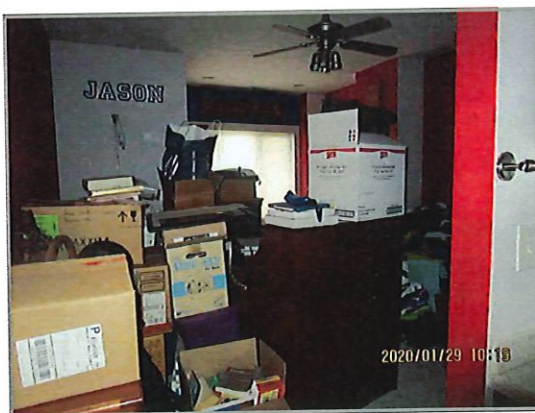
BASEMENT BATH



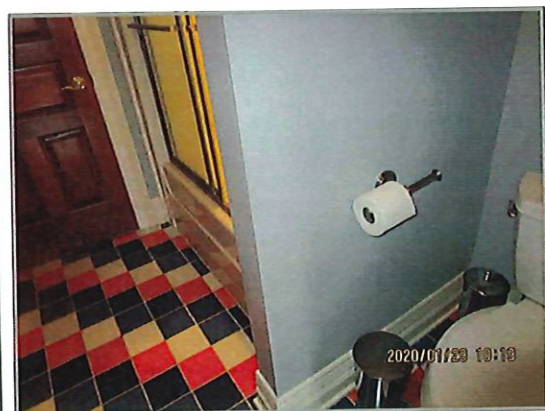
BASEMENT REC AREA



BASEMENT



BEDROOM



FULL BATH

2020 PRIOR Photograph Addendum

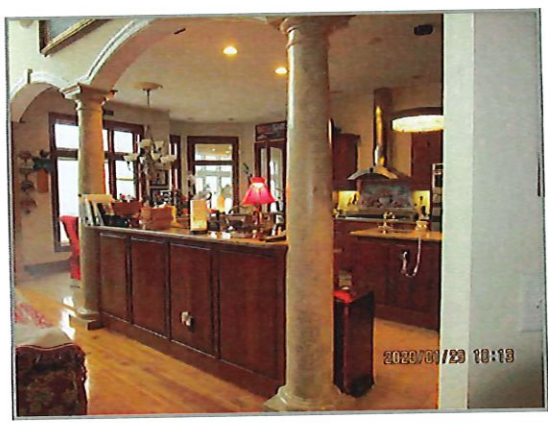
Borrower	NA						
Property Address	4355 PINETREE PL						
City	SPRINGFIELD	County	CLARK	State	OH	Zip Code	45504
Lender/Client	Brenda K Demeter (IE)						



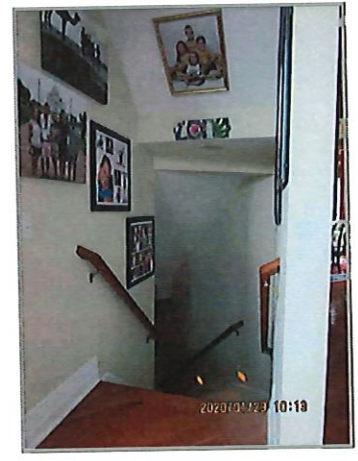
BATH



BATH



OPEN KITCHEN-LIVING ROOM-BREAKFAST AREA



BASEMENT STAIRS



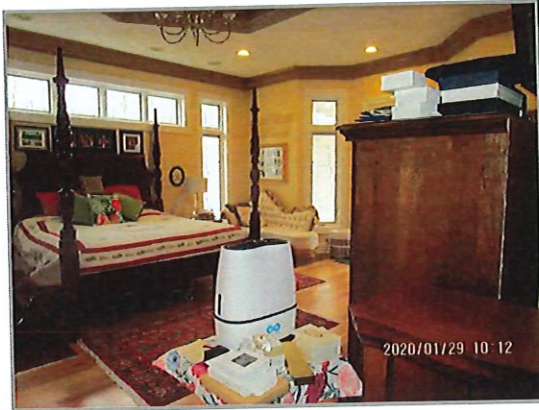
HALLWAY



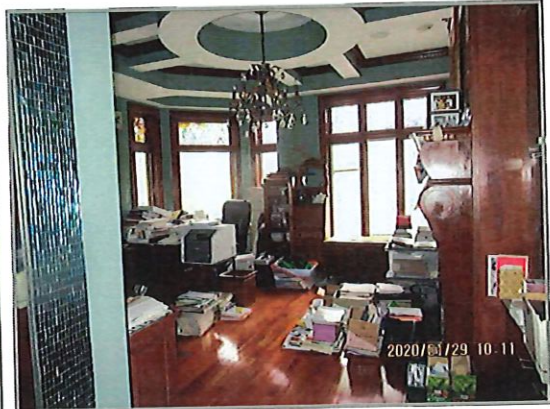
BEDROOM

2020 PRIOR Photograph Addendum

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



MASTER BEDROOM



LIBRARY



LIVING ROOM



LIVING ROOM



DINING ROOM



FORMAL LIVING ROOM

2020 PRIOR Photograph Addendum

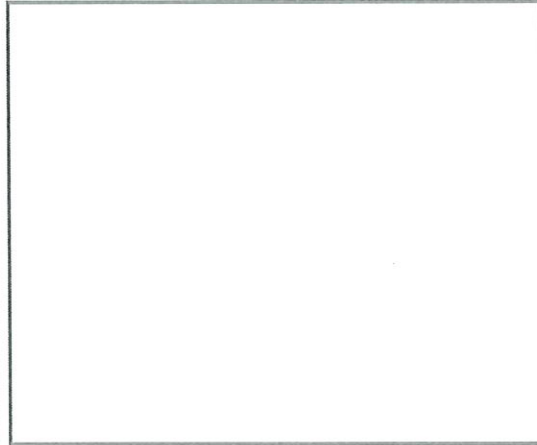
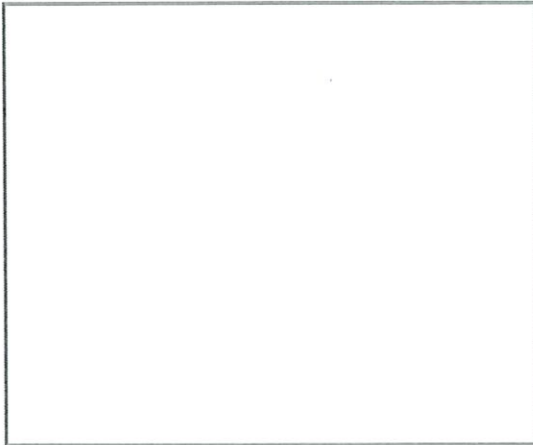
Borrower	NA						
Property Address	4355 PINETREE PL						
City	SPRINGFIELD	County	CLARK	State	OH	Zip Code	45504
Lender/Client	Brenda K Demeter (TE)						



DINING ROOM

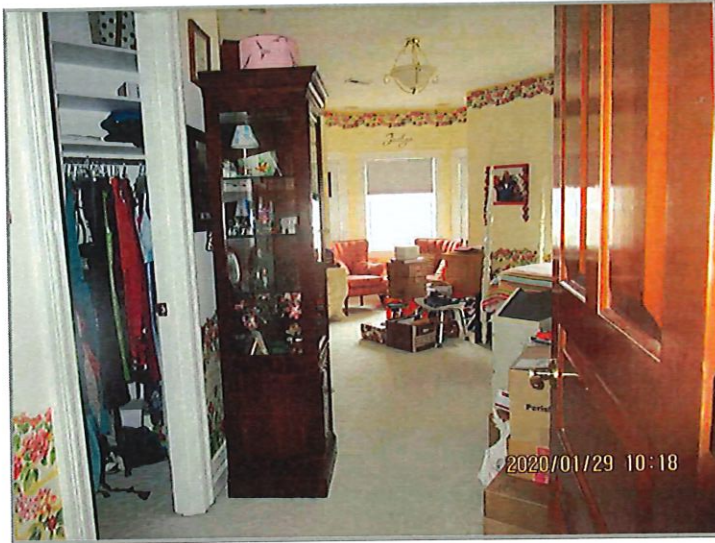


SIDE VIEW



2020 PRIOR Subject Interior Photo Page

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



BEDROOM

4355 Pine Tree Pl
 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



2ND FLOOR LANDING



BASEMENT REC ROOM

2020 PRIOR UPGRADES IN PROPERTY

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



LAUNDRY



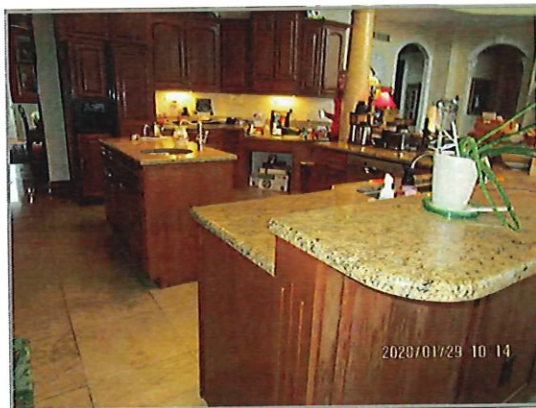
GARAGE FOYER



CUSTOM BAR AREA



ENCLOSED PORCH



ADDITIONAL KITCHEN VIEW



BREAKFAST

2020 PRIOR MECHANICALS

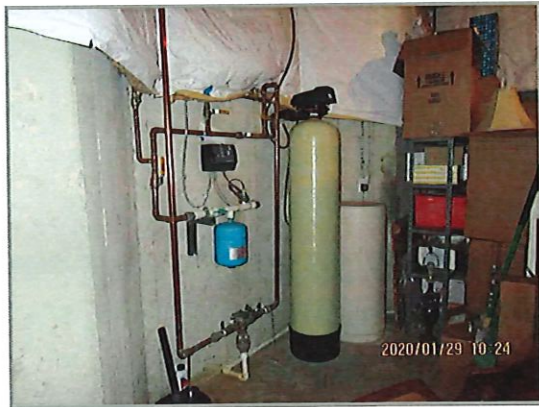
Borrower	NA						
Property Address	4355 PINETREE PL						
City	SPRINGFIELD	County	CLARK	State	OH	Zip Code	45504
Lender/Client	Brenda K Demeter (TE)						



WATER HEATER



PEX PLUMBING SYSTEM



**HOLDING SYSTEM
WATER TREATMENT**



FURNACE



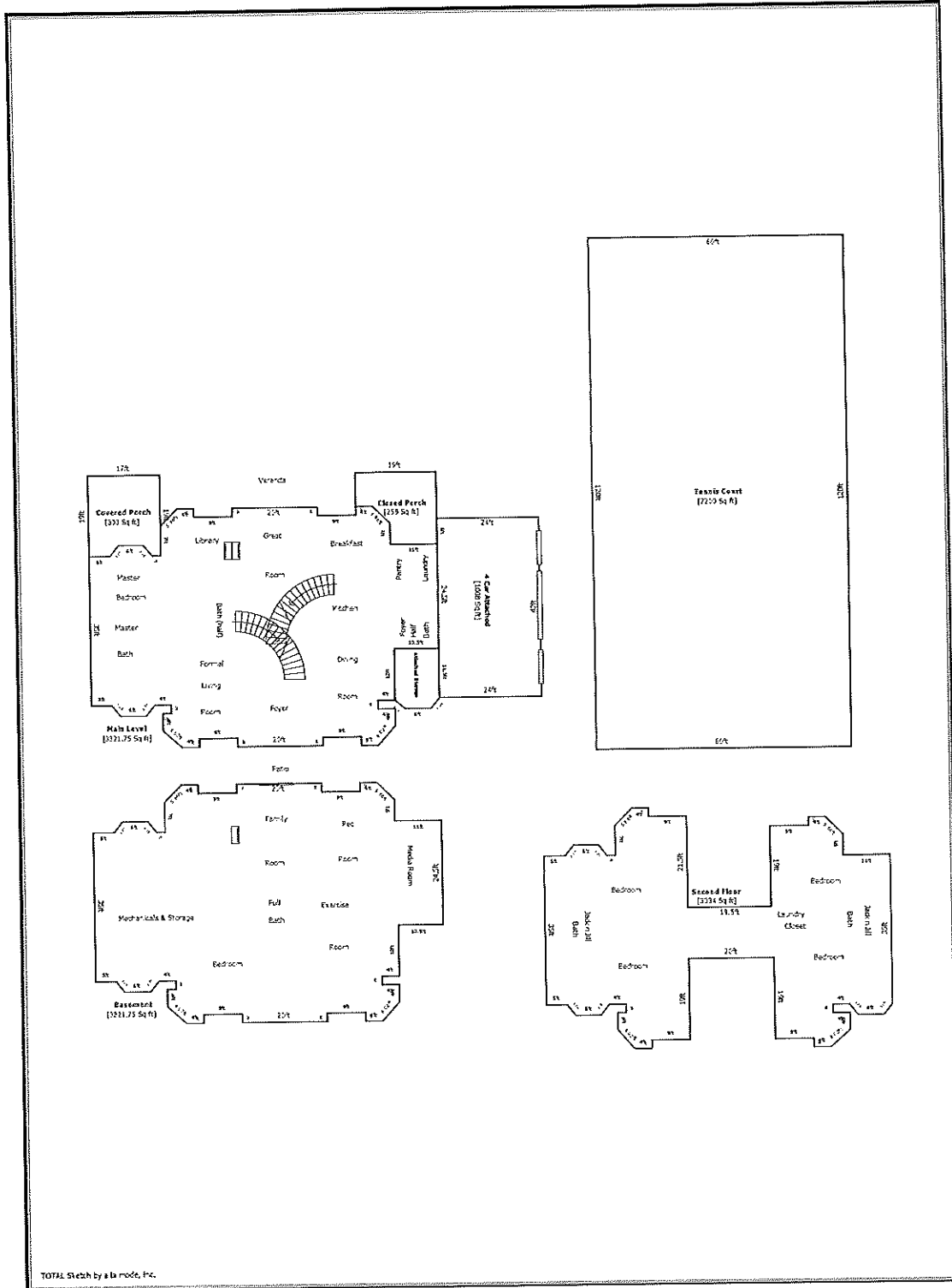
FURNACE



CENTRAL VAC

Building Sketch (Page - 1)

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



Building Sketch (Page - 2)

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

TOTAL Sketch by a la mode, Inc.		Area Calculations Summary	Calculation Details
Living Area			
Main Level	3821.75 Sq ft		20 x 2 = 40 0.5 x 2 x 2.5 = 2.5 0.5 x 2.5 x 2 = 2.5 6 x 2.5 = 15 0.5 x 2 x 2.5 = 2.5 0.5 x 2.5 x 2 = 2.5 6 x 2.5 = 15 20 x 2 = 40 0.5 x 4.5 x 4 = 9 4 x 4 = 16 0.5 x 2 x 2 = 2 4 x 2 = 8 0.5 x 2 x 2 = 2 4 x 2 = 8 0.5 x 2 x 2 = 2 0.5 x 2 x 2 = 2 50 x 2 = 100 54 x 5 = 270 65 x 2 = 130 82 x 22.5 = 1845 71.5 x 12 = 858 67.5 x 0.5 = 33.75 48.5 x 2 = 97 50.5 x 4 = 202 0.5 x 2.25 x 2 = 2.25 48.25 x 2 = 96.5 4 x 2 = 8 0.5 x 2.25 x 2 = 2.25 4 x 2 = 8
Second Floor	3034 Sq ft		0.5 x 2 x 2.5 = 2.5 0.5 x 2.5 x 2 = 2.5 6 x 2.5 = 15 0.5 x 2 x 2.5 = 2.5 0.5 x 2.5 x 2 = 2.5 6 x 2.5 = 15 0.5 x 2 x 2.5 = 2.5 0.5 x 2.5 x 2 = 2.5 6 x 2.5 = 15 35 x 17 = 595 0.5 x 2 x 2 = 2 42 x 2 = 84 0.5 x 2 x 2.25 = 2.25 4 x 2 = 8 0.5 x 2 x 2 = 2 0.5 x 2 x 2.25 = 2.25 52.25 x 2 = 104.5 56.5 x 4 = 226 52.5 x 9 = 472.5 12 x 19.5 = 234 31 x 0.5 = 15.5 50 x 8.5 = 425 52 x 0.5 = 26 54 x 3.5 = 189 0.5 x 0.5 x 0.5 = 0.12 53.5 x 0.5 = 26.75 0.5 x 0.44 x 0.5 = 0.11 0.5 x 0.5 x 0.5 = 0.12 52.56 x 0.5 = 26.28 0.5 x 3 x 3 = 4.5 40 x 3 = 120 35 x 11 = 385 0.5 x 3.56 x 4 = 7.11 4 x 4 = 16
Total Living Area (Rounded):	6856 Sq ft		
Non-living Area			
Covered Porch	303 Sq ft		17 x 16.5 = 280.5 2.5 x 2 = 5 0.5 x 2.5 x 2 = 2.5 2.5 x 5 = 12.5 0.5 x 2.5 x 2 = 2.5
Tennis Court	7200 Sq ft		120 x 60 = 7200
Closed Porch	259 Sq ft		17 x 11 = 187 8 x 8 = 64 0.5 x 4 x 4 = 8

Building Sketch (Page - 3)

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

TOTAL Sketch by a la mode, Inc. Area Calculations Summary

Area Description	Total Area (Sq ft)	Dimensions & Area Calculations
Non-living Area		
Attached Storage	142 Sq ft	$10.5 \times 11.5 = 120.75$ $0.5 \times 2.5 = 1.25$ $0.5 \times 2 \times 2.5 = 2.5$ $2.5 \times 6 = 15$ $0.5 \times 2.5 \times 2 = 2.5$
Basement	3821.75 Sq ft	$20 \times 2 = 40$ $0.5 \times 2 \times 2.5 = 2.5$ $0.5 \times 2.5 \times 2 = 2.5$ $6 \times 2.5 = 15$ $0.5 \times 2 \times 2.5 = 2.5$ $0.5 \times 2.5 \times 2 = 2.5$ $6 \times 2.5 = 15$ $20 \times 2 = 40$ $0.5 \times 4.5 \times 4 = 9$ $4 \times 4 = 16$ $0.5 \times 2 \times 2 = 2$ $4 \times 2 = 8$ $0.5 \times 2 \times 2 = 2$ $4 \times 2 = 8$ $0.5 \times 2 \times 2 = 2$ $0.5 \times 2 \times 2 = 2$ $50 \times 2 = 100$ $54 \times 5 = 270$ $65 \times 2 = 130$ $82 \times 22.5 = 1845$ $71.5 \times 12 = 858$ $67.5 \times 0.5 = 33.75$ $48.5 \times 2 = 97$ $50.5 \times 4 = 202$ $0.5 \times 2.25 \times 2 = 2.25$ $48.25 \times 2 = 96.5$ $4 \times 2 = 8$ $0.5 \times 2.25 \times 2 = 2.25$ $4 \times 2 = 8$
4 Car Attached	1008 Sq ft	$24 \times 42 = 1008$

Comparable Photo Page

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



Comparable 1

3105 Urbana Rd
 Prox. to Subject 3.39 MILES SE
 Sales Price 990,000
 Gross Living Area 5,886
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 5.2
 Location Walnut Hills
 View Very Good Residential
 Site 20.99 ac
 Quality Excellent
 Age 48



Comparable 2

5913 Fowler Rd
 Prox. to Subject 10.39 MILES SW
 Sales Price 850,000
 Gross Living Area 4,757
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location Mad River Township
 View Very Good Rural/Rsdnt
 Site 3.83 ac
 Quality Excellent
 Age 6



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 3
 Total Bathrooms 2.1
 Location Vienna Woods
 View B;Res;Wtr
 Site 2.52 ac
 Quality Very Good
 Age 6

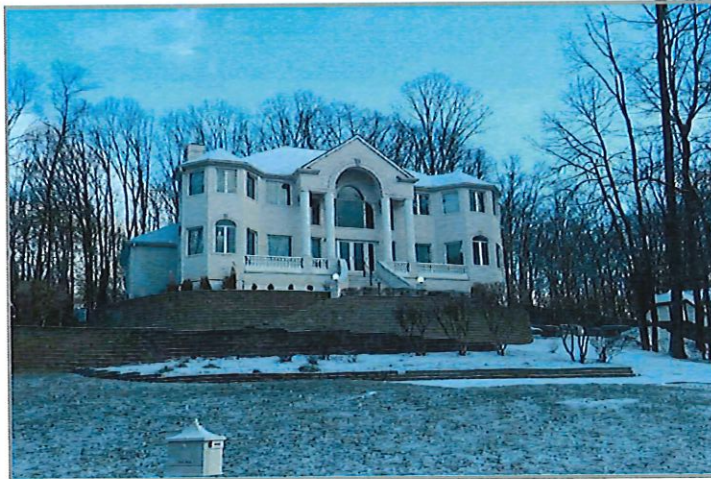
Comparable Photo Page

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



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 4
 Total Bathrooms 3.1
 Location Derby Glen
 View Very Good Residential
 Site 0.67 ac
 Quality Very Good
 Age 15



Comparable 5

480 Aberfelda Dr
 Prox. to Subject 3.99 MILES S
 Sales Price 746,000
 Gross Living Area 6,595
 Total Rooms 9
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location Aberfelda Hills
 View Very Good Residential
 Site 1.14 ac
 Quality Excellent
 Age 26

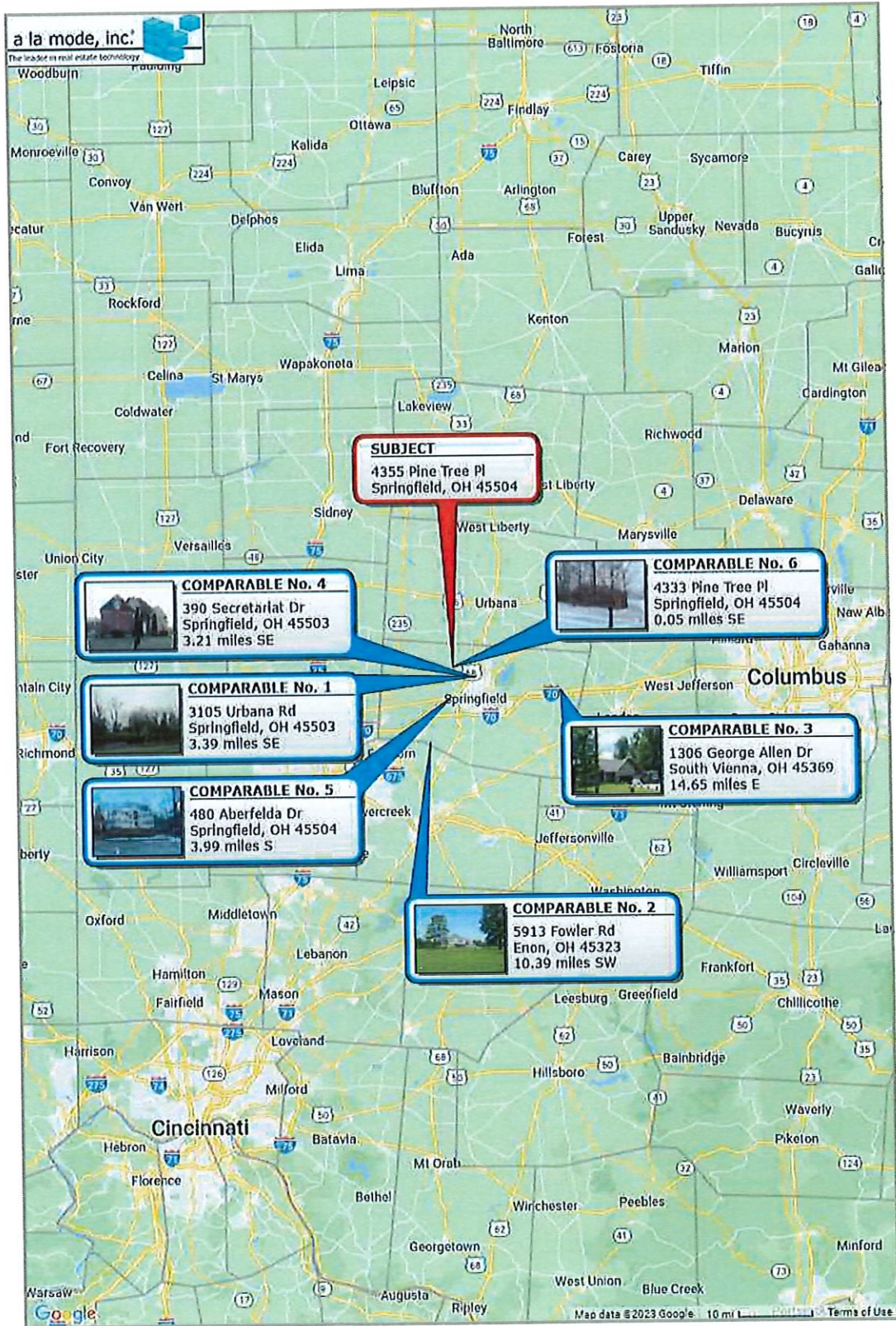


Comparable 6

4333 Pine Tree Pl
 Prox. to Subject 0.05 MILES SE
 Sales Price 975,000
 Gross Living Area 6,575
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 4.2
 Location Beechwood
 View Very Good Residential
 Site 2.94 ac
 Quality Excellent
 Age 18

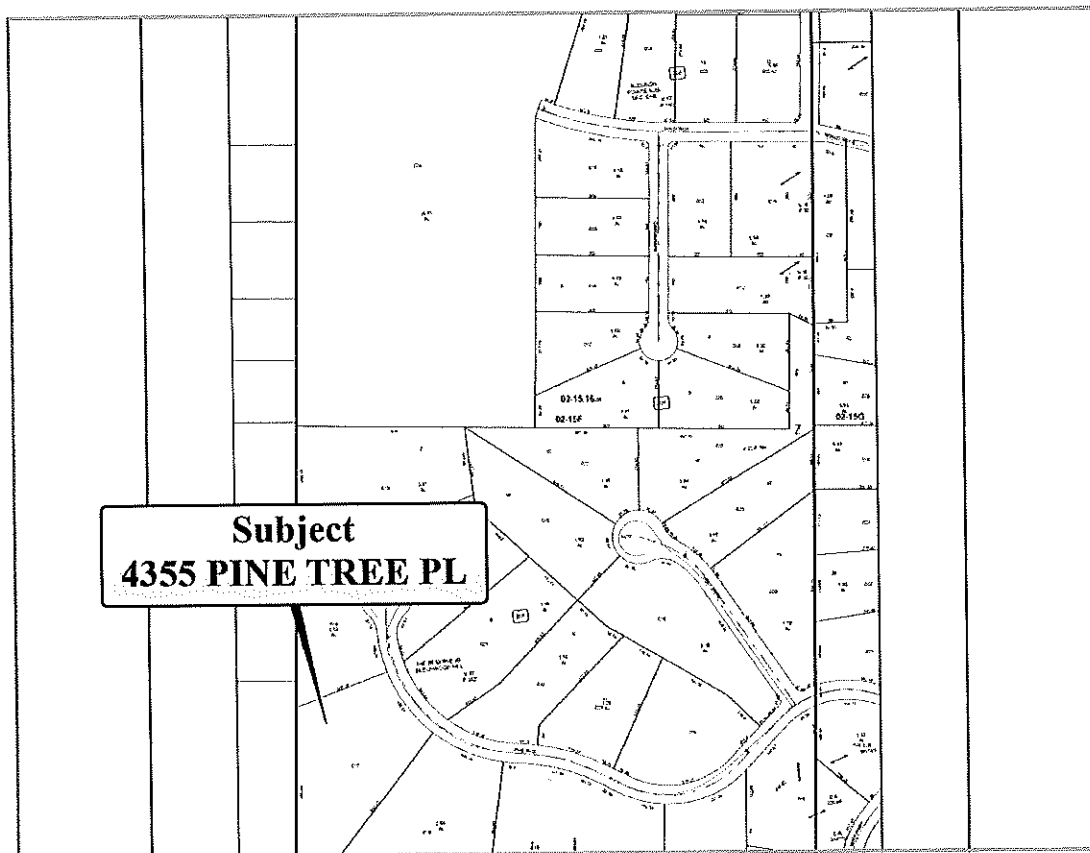
Location Map

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



Assessor Map-Obtained through Real List

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



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 damage 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 ornamentation, 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)

Q3

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.

Q4

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.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal 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.

Q6

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.

APPRAISER DISCLOSURE STATEMENT
In Compliance with Ohio Revised Code Section 4763.12(C)

VALUE OPINION
File No. 2301B26WVP

Name of Appraiser: Sue Ann Willits

Class of Certification/Licensure: Certified General
 Certified Residential
 Licensed Residential
 Temporary General Licensed

Certification/Licensure Number: 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 & Unbiased Third Party
 Interested & Biased Third Party
 Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:

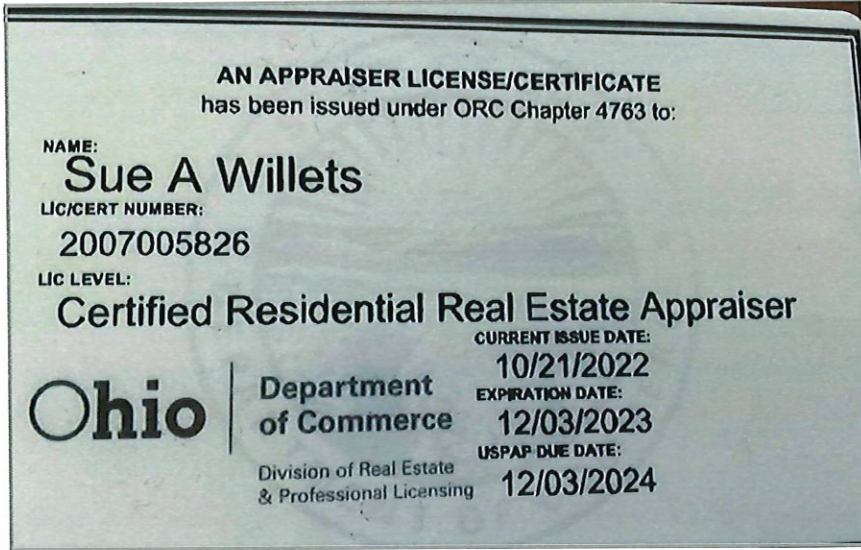


This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser

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	CLARK
		State	OH
Zip Code	45504		
Lender/Client	Brenda K Demeter (IE)		



WILLETS CURRENT CERTIFICATION

LIA Administrators & Insurance Services
APPRAISAL, VALUATION AND PROPERTY SERVICES
PROFESSIONAL LIABILITY INSURANCE POLICY
DECLARATIONS

ASPEN

Aspen America Insurance Company
(Member of AIA in the U.S.A.)
300 Madison Avenue, 18th Floor
New York, NY 10017
875.243.8500

Ins No	Policy Number
101/0202	AS1000047

THIS A CLAIM MADE AND REPORTED POLICY COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR ELSE, THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WORKING ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

1. Coverage ID: 10094 Named Insured: WILLETS RESIDENTIAL APPRAISAL A EXP-S&L FUND W.R.A.C. Sue Ann Willets 2114 Century Square Drive New Canaan, OH 45760	
2. Policy Period: From 11/03/2022 To 12/03/2023 12:01 A.M. Standard Time at the address stated in 1 above	
3. Deductible: \$1000 Each Claim	
4. Retroactive Date: 11/03/2022	
5. Reporting Date: 11/03/2023	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate Sublimits: \$1,000 Supplemental Payment Coverage \$1,000 Supplemental Payment Coverage Exclusions: \$1,000 Supplemental Payment Coverage Law of Origin: OH for the Supplemental Payment Coverage	
7. Covered Professional Services (as defined in the Policy and/or by Endorsements):	Yes <input type="checkbox"/> No <input type="checkbox"/>
Real Estate Appraisal and Valuation	Yes <input type="checkbox"/> No <input type="checkbox"/>
Financial Property	Yes <input type="checkbox"/> No <input type="checkbox"/>
Commercial Property	Yes <input type="checkbox"/> No <input type="checkbox"/>
Buildings, Structures and Property Damage Casualty	Yes <input type="checkbox"/> No <input type="checkbox"/>
Errors and Omissions Insurance (E.O. and Sub-Limit)	Yes <input type="checkbox"/> No <input type="checkbox"/> If "yes", added by endorsement
Right of Way, Eminent Domain and Relocation	Yes <input type="checkbox"/> No <input type="checkbox"/>
Inventory and Equipment Valuation	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal Property Appraisal	Yes <input type="checkbox"/> No <input type="checkbox"/> If "yes", added by endorsement
Real Estate Brokerage	Yes <input type="checkbox"/> No <input type="checkbox"/> If "yes", added by endorsement

Aspen America Insurance Company Page 1 of 2
LHA001-001-0

CURRENT ERRORS AND OMISSION POLICY