

Tax year 2022 BOR no. 2022 090 DTE 1 Rev. 12/22
 County Clark Date received 3/21/23

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		Debra J. Durham 1709 Elaine Dr Springfield, Ohio 45503	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number and email address of contact person			
937-561-3110 ddurham9.dd@gmail.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	
2200 3000 2010 7027		1709 Elaine Dr, Springfield, Ohio 45503	
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
Same	*\$111,000	*\$123,140	
9. The requested change in value is justified for the following reasons:			
Due to appraisal on 1/13/2021			

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 _____ 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 21 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.
- The property lost value due to a casualty.
- A substantial improvement was added to the property.
- Occupancy change of at least 15% had a substantial economic impact on my property.

15. If the complainant is a legislative authority and the complaint 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 3-21-2023 Complainant or agent (printed) DEBRA DUNKHAM (if agent) _____

Complainant or agent (signature) Debra Dunkham

Sworn to and signed in my presence, this _____ day of _____ (Date) (Month) (Year)

Notary _____

Uniform Residential Appraisal Report

8000091074
File # 21UAD0011

The purpose of this summary appraisal report is to provide the lender/client with an accurate and adequately supported, opinion of the market value of the subject property.

Property Address: 1709 Elainea Dr, City: Springfield, State: OH, Zip Code: 45503
 Owner: Debra Jo Dunham, Owner of Public Record: Dunham, Debra J, County: Clark

Legal Description: Northridge Subdivision NO 16-A-1
 Assessor's Parcel #: 2200300020107027, Tax Year: 2019, R.E. Taxes \$: 1,215
 Neighborhood Name: Moorfield Township, Map Reference: 44220, Census Tract: 0026.06

Occupant: Owner, Tenant, Vacant, Special Assessments \$: 0, PUD: , HOA \$: 0, per year: , per month:

Property Rights Appraised: Fee Simple, Leasehold, Other (describe)

Assignment Type: Purchase Transaction, Refinance Transaction, Other (describe)

Lender/Client: PrimeLending, A PlainsCapital Company, Address: 18111 Preston Rd, #900, Dallas, TX 75252
 Is the subject property currently offered for sale or has it been offered for sale in the last 6 months prior to the effective date of this appraisal? Yes, No

Report data source(s) used, offering price(s), and date(s): Per the MLS, the subject property has not been listed for sale within the past 12 months.

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$: _____ Date of Contract: _____ Is the property seller the owner of public record? Yes No Data Source(s): _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the terms to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One Unit	70 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(Yrs)	2-4 Unit	5 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	35	Low	Multi-Family	5 %		
Neighborhood Boundaries: See attached addenda.		549	High	Commercial	10 %		
		163	Med.	Other	10 %		

Neighborhood Description: See attached addenda.

Market Conditions (including support for the above conclusions): See attached addenda.

Dimensions: 42.0 x 12.0 x 120.0 x 104.22 x 137.79, Area: 8625 sq ft, Shape: Slightly Irregular, View: N;Res;
 Specific Zoning Description: R-2A, Zoning Description: Medium Density Residence District
 Zoning Compliance: Legal, Legal Nonconforming (Grandfathered Use), No Zoning, Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe: The current use as a single-family residence is considered to be the highest and best use.

Utilities: Public Other (describe) _____, Off-site Improvements - Type: Public Private
 Electricity: Water: Sewer: Street: Asphalt
 Gas: Sanitary Sewer: Alley: None

FEMA Special Flood Hazard Area: Yes No FEMA Flood Zone: X, FEMA Map # 39023C0185E, FEMA Map Date: 02/17/2010
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe _____
 No unfavorable easements, encroachments or adverse conditions were evident. The Highest and Best use of the land, if vacant, is residential.
 There is a storage building located behind the home. (see photo.)

General Description	Foundation	Exterior Descriptions	Materials/Conditions	Interior	Materials/Conditions
Units: <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls: Concrete Block/Avg.	Floors: Carpet/Vinyl/Avg.		
# of Stories: 1.0	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls: Brick/Average	Walls: Drywall/Average		
Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area: 0 sq ft	Roof Surface: Comp. Shingles/Avg.	Trim Finish: Wood/Average		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish: 0 %	Gutters & Downspouts: Aluminum/Avg.	Bath Floor: Vinyl/Average		
Design (Style): Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type: Vinyl Thermal/Avg.	Bath Wainscot: Fiberglass/Avg.		
Year Built: 1987	Evidence of <input type="checkbox"/> Infestation	Storm Sash Insulated: None/Yes/Average	Car Storage: <input type="checkbox"/> None		
Effective Age (Yr): 25	<input type="checkbox"/> Compression <input type="checkbox"/> Settlement	Screens: Yes/Average	Driveway: <input checked="" type="checkbox"/> # of Cars: 2		
Attic: <input type="checkbox"/> None	Heating: <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant	Amenities: <input type="checkbox"/> Woodstove(s) # 0	Driveway Surface: Concrete		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	Fireplace(s) # 0	Garage: <input checked="" type="checkbox"/> # of Cars: 2		
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Soudie	Cooling: <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Paved Deck <input type="checkbox"/> Paver <input type="checkbox"/> Porch <input type="checkbox"/> None	Carport: <input type="checkbox"/> # of Cars: 0		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool <input type="checkbox"/> None <input checked="" type="checkbox"/> Other: Shed	Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in		
Appliances: <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range Oven <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe)			Fan Hood		
Finished area above grade contains: 4 Rooms, 2 Bedrooms, 1.0 Bath(s), 841 Square Feet of Gross Living Area Above Grade					

Additional features (special energy efficient items, etc.): See attached addenda.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): C3;Kitchen-not updated;Bathrooms-updated-six to ten years ago;The interior of the subject home is clean and appears to have been adequately maintained. No inadequacies were noted as of the appraisal observation date. The subject is a 2-bedroom home. There are a number of other 2-bedroom homes in the market area, but not many recent sales. The overall condition is considered to be above average.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe _____

There are no observed deficiencies or adverse conditions affecting the livability or soundness of the subject property, given the attached definition of the visual walk-thru and the scope of the appraisal. Unless otherwise stated in the report, the existence of hazardous substances, which may or may not be present on the property were not called to the attention of the appraiser or was the appraiser aware of such during the appraisal observation.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe _____

The subject property conforms to typical neighborhood standards regarding style, utility, and quality of construction.

Uniform Residential Appraisal Report

8000091074
Form # 21UAD0011

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 122,000 to \$ 138,500		There are 17 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 85,000 to \$ 145,000		
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	1709 Elaina Dr Springfield, OH 45503	2975 Middle Urbana Rd Springfield, OH 45502	3146 Revels St Springfield, OH 45503	3239 Sudbury St Springfield, OH 45503
Proximity to Subject		0.94 miles S	1.13 miles S	1.06 miles S
Sale Price	\$	\$ 107,000	\$ 114,000	\$ 120,000
Sale Price/Gross Liv. Area	\$ sq ft	\$ 78.22 sq ft	\$ 120.00 sq ft	\$ 128.32 sq ft
Data Source(s)		DABR MLS #808209;DOM 162	WRIST MLS #1004353;DOM 34	DABR MLS #825666;DOM 33
Verification Source(s)		County Records	County Records	County Records
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions		ArmlLth FHA:0	ArmlLth Conv:0	ArmlLth Conv:0
Date of Sale/Time		s08/20;c04/20	s08/20;c08/20	s11/20;c09/20
Location	N;Res;Northeastern SD	N;Res;Northeastern SD	N;Res;Northern Est.	N;Res;Northern Est.
Leasehold Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	8825 sf	37482 sf	8760 sf	8760 sf
View	N;Res;	N;Res;Traffic	N;Res;	N;Res;
Design (Style)	DT1.0;Ranch	DT1.0;Ranch	DT1.0;Ranch	DT1.0;Ranch
Quality of Construction	Q4	Q4	Q4	Q4
Actual Age	34	67	49	48
Condition	C3	C3	C3	C3
Above Grade	Total Bdrms. Bths	Total Bdrms. Bths	Total Bdrms. Bths	Total Bdrms. Bths
Room Count	4 2 1.0	6 2 1.0	5 3 1.0	5 3 1.0
Gross Living Area	841 sq ft	1,368 sq ft	950 sq ft	950 sq ft
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	0sf
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FA/Central	FA/Central	FA/Central	FA/Central
Energy Efficient Items	Therm. Windows	Therm. Windows	Therm. Windows	Therm. Windows
Garage/Carport	2ga2dw	2ga2dw	1ga1dw	1ga1dw
Porch/Patio/Deck	Patio	Porch	Patio	Front Patio
Other Exterior	Brick Exterior/Shed	Vinyl Ext./Well	Vinyl Ext./Fence	Vinyl Exterior/Shed
Fireplaces	0 FP	WB Stove	0 FP	0 FP
Extras/Upgrades	Extras/Updates	Sim. Ext./Sim. Upd.	More Ext./More Upd.	More Ext./Remodeling
Net Adjustment (Total)		\$ -7,900	\$ -3,000	\$ -4,200
Adjusted Sale Price of Comparables		Gross Adj. 22.5% \$ 99,100	Gross Adj. 2.6% \$ 111,000	Gross Adj. 3.5% \$ 115,800
<input checked="" type="checkbox"/> I did not research the sale or transfer history of the subject property and comparable sales. If not, explain: The sales/transfer history of the subject and the comparables has been researched through the data sources cited.				
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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) Auditor's website.				
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.				
Data Source(s) Auditor's website.				
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).				
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	County Records	County Records	County Records	County Records
Effective Date of Data Source(s)	01/13/2021	01/13/2021	01/13/2021	01/13/2021
Analysis of prior sale or transfer history of the subject property and comparable sales: The subject has not sold in the past 36 months. The sales shown above have not sold within the previous 12 months of the sale dates cited above.				
Summary of Sales Comparison Approach Sale One is the only 2-bedroom ranch style single-family home sale in the Northeastern Local School District in the past 12 months. It is much larger in above grade living area, but is a 2-bedroom home. Sales Two and Three are more similar in living area size compared to the subject, but both homes have 3 bedrooms. The home more similar in size are given more weight in the final opinion of value. The subject is newer than all of the comparables and an age adjustment is warranted for each comparable sale. An opinion of value of \$111,000 is considered to be supported for the subject property. Two additional sales and a competitive listing are shown on an addendum for support. Because of the limited sales of 2-bedroom homes in the Northeastern Local School District the comparables shown in this report were considered to be the best available.				
Indicated Value by Sales Comparison Approach \$ 111,000				
Indicated Value by: Sales Comparison Approach \$ 111,000 Cost Approach (if developed) \$ 111,265 Income Approach (if developed) \$				
The Direct Sales Comparison Approach follows recent trends in the market and was relied on in deriving the final value estimate. This approach is felt to best reflect the actions of buyers and sellers in today's real estate market. The Cost and Income Approaches are considered, but are not considered to be applicable in this assignment. The Cost Approach is shown but given minimal value.				
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subjects to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: See attached addenda.				
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and listing conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 111,000 , as of 01/13/2021 , which is the date of inspection and the effective date of this appraisal.				

See attached addenda.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The cost approach is not required to produce a credible opinion of value. The lack of this approach does not preclude the production of a credible opinion of value. The auditor's site value is \$25,690. Lot sales: 4651 Antrim - \$22000 (6/19) - 10800 sf, 5065 Crandall - \$22000 (4/20) - 7560 sf, 1866 Erika - \$22000 (4/20) - 8520 sf

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	22,000	
Source of cost data	Marshall & Swift / Appraisal Files		DWELLING	841 Sq Ft @ \$ 110.25	= \$ 92,720	
Quality rating from cost service	Average	Effective date of cost data 6/2020		0 Sq Ft @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			AC, Misc.		= \$ 9,200	
The cost information was based on the Marshall & Swift Residential Cost Handbook. The appraiser's files and submitted builder's cost breakdowns are given consideration when local costs are considered more reflective of certain market areas. See Sketch/Area Table Addendum.			Garage Carport	480 Sq Ft @ \$ 31.50	= \$ 15,120	
			Total Estimate of Cost-Here		= \$ 117,040	
			Less	Physical	Functional	External
			Depreciation	36,575		= \$(36,575)
			Depreciated Cost of Improvements			= \$ 80,465
			"As-Is" Value of Site Improvements			= \$ 8,800
Estimated Remaining Economic Life (HUD and VA only)			55 Years	INDICATED VALUE BY COST APPROACH	= \$ 111,285	

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project _____

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an Identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

8000091074
FAS # 21UAD0011

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered those adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

8000091074
FR # 21UAD0011

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature *Allyn S. Yukawa*
 Name Allyn Yukawa
 Company Name Yukawa Real Estate Appraisals, LLC
 Company Address 7037 Woodcroft Dr
Englewood, OH 45322
 Telephone Number (937) 248-5362
 Email Address allyn.yukawa@gmail.com
 Date of Signature and Report 01/20/2021
 Effective Date of Appraisal 01/13/2021
 State Certification # 2007006288
 or State License # _____
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 11/18/2021

ADDRESS OF PROPERTY APPRAISED
1709 Elaina Dr
Springfield, OH 45503
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 111,000

LENDER/CLIENT
 Name No AMC
 Company Name PrimeLending, A PlainsCapital Company
 Company Address 18111 Preston Rd, #900, Dallas, TX 75252
 Email Address appraisal@prime.lending.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Supplemental Addendum

File #: 21UAD0011

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

• URAR: Neighborhood - Boundaries

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

• URAR: Neighborhood - Description

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

• URAR: Neighborhood - Market Conditions

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

• URAR: Improvements - Additional Features

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

• URAR: Additional Comments

This assignment is within the scope of my license. As required by USPAP, the opinion of Exposure Time is 1-5 months, this being retrospective to the effective date of the appraisal, based upon local MLS data and interviews with local market participants. This appraisal is being performed by a disinterested and unbiased third party. The measurements and dwelling sketch supplied in the appraisal report are for appraiser purposes of comparison to the comparable sales analyzed in the Sales Comparison Analysis. The supplied sketch is not an architectural rendering of the subject dwelling and is not to be considered as such as the appraiser is not a licensed architect. The Gross Living Area stated in this report may or may not agree with the Gross Living Area published by the tax assessor, the MLS or the builder for the subject or for the comparable sales. Those stated square foot areas have no bearing on the comparison/bracketing/delimiting of the value range analysis utilized in the Sales Comparison Analysis of this appraisal report. Comparable Data concerning the basements/adjustments is taken from the MLS, Auditor, and/or internal files when available; and is reconciled to the best of the Appraiser's ability given the ambiguity of the MLS and Auditor data sources. Concessions on the comparable sales are noted and adjusted for, if reported by the mls or the realtor. Realtors in this area have been instructed by the Board of Realtors to not provide this information due to liability concerns. Taxes are rounded to the nearest whole dollar per UAD guidelines. Correct taxes are on file with the appraiser.

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

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

Supplemental Addendum

Form 21UAD0011

Borrower	Debra Jo Dunham						
Property Address	1709 Etaina Dr						
City	Springfield	County	Clark	State	OH	Zip Code	45503
Lender/Clerk	PrimeLending, A PlainsCapital Company						

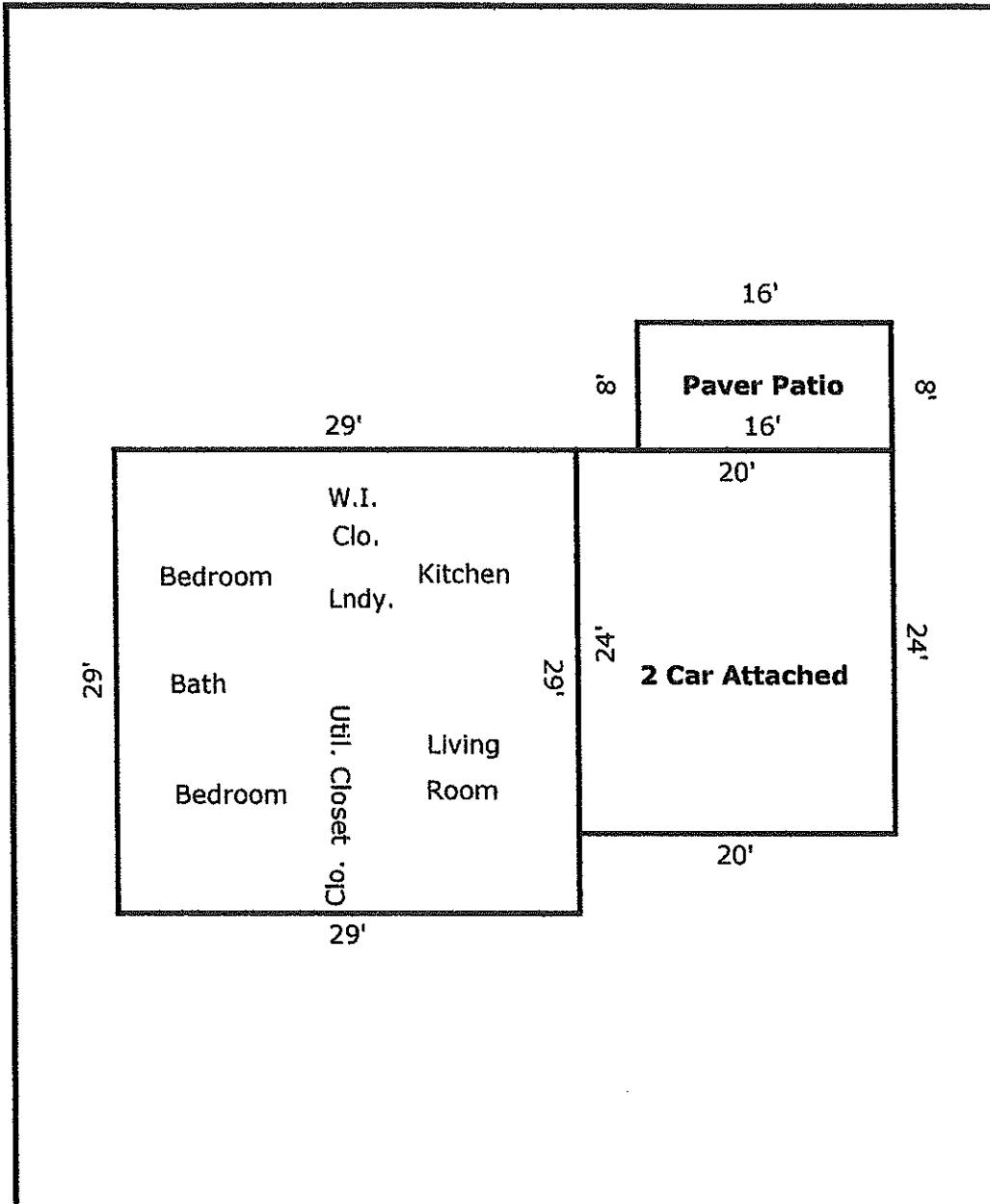
in order to consider the Cost, Income and Sales Comparison Approaches. Only the Sales Comparison was considered applicable in the subject appraisal. After the technical function of the process was completed, an appraisal report was prepared. A file copy and a permanent file were also made to be retained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

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

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

Building Sketch

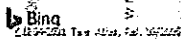
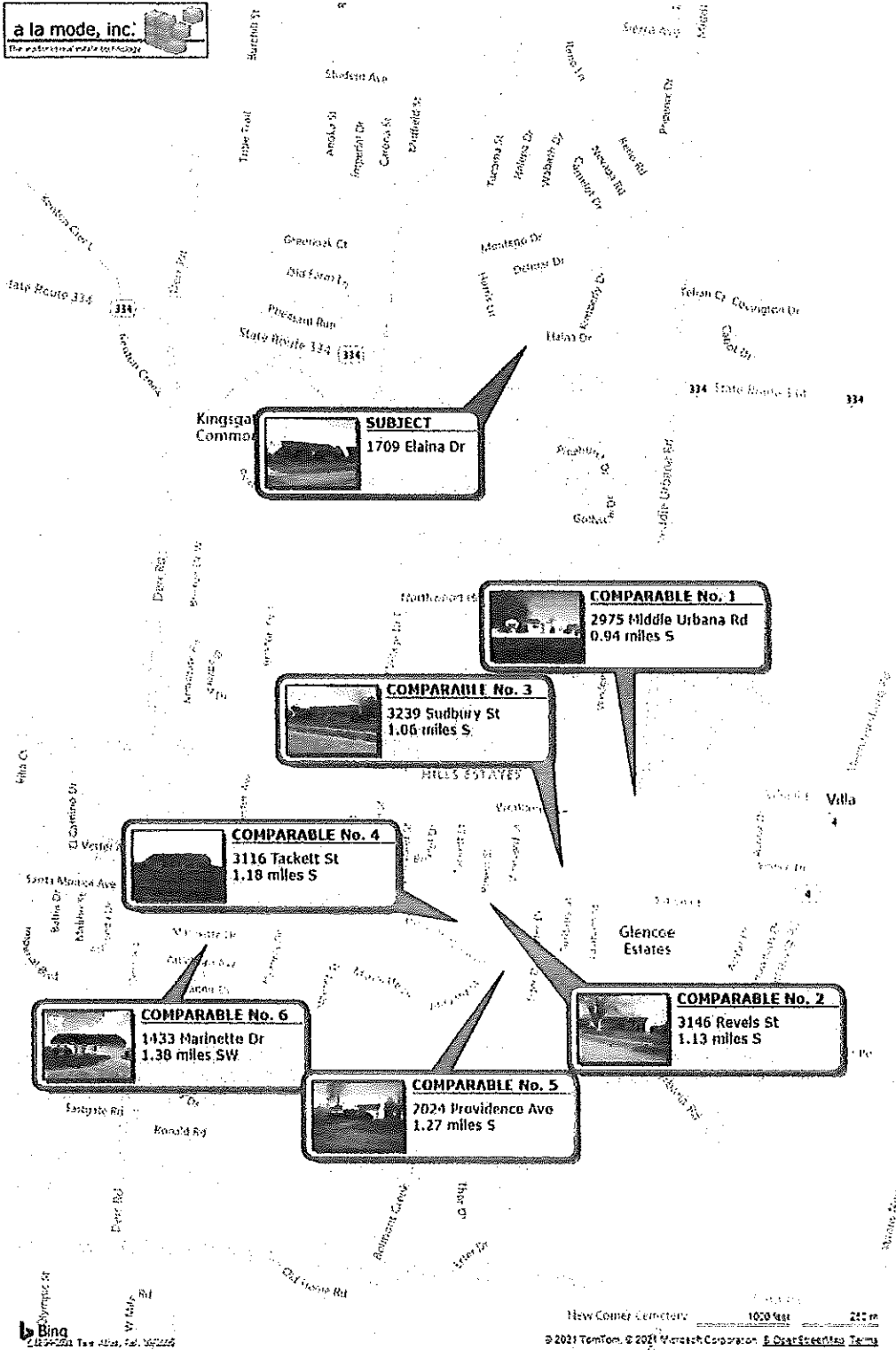
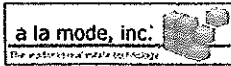
Borrower	Debra Jo Dunham				
Property Address	1709 Elaine Dr.				
City	Springfield	County	Clark	State	OH
Zip Code	45503				
Lender/Client	PrimeLending, A PlainsCapital Company				



Area Calculations Summary	Calculation Details
Living Area First Floor	841 Sq ft 29 × 29 = 841
Total Living Area (Rounded):	841 Sq ft
Non-living Area Paver Patio	128 Sq ft 16 × 8 = 128
2 Car Attached	480 Sq ft 20 × 24 = 480

Location Map

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



New Corner Dictionary 1000 feet 211 m
© 2021 TomTom. © 2021 Microsoft Corporation. [OpenStreetMap](#) [Towns](#)

Market Conditions Addendum to the Appraisal Report

8000091074

File No. 21UAD0011

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 **1709 Elaina Dr** City **Springfield** State **OH** ZIP Code **45503**

Borrower **Debra Jo Dunham**

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	Overall Trend		
	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
Total # of Comparable Sales (Sold)	6	7	2
Absorption Rate (Total Sales/Months)	1.00	2.33	0.67
Total # of Comparable Active Listings	4	2	3
Months of Housing Supply (Total Listings/Ab Rate)	4.0	0.9	4.5
Median Sale & List Price, DOM, Sale/List %	Overall Trend		
	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
Median Comparable Sale Price	112,450	120,000	113,700
Median Comparable Sales Days on Market	84	34	40
Median Comparable List Price	109,900	112,450	125,000
Median Comparable Listings Days on Market	37	40	58
Median Sale Price as % of List Price	100.00	101.78	101.11
Seller (developer, builder, etc.) paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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 typically range from 1% to 6% on and has neither increased or decreased per contracts, in office files, interviews and verification with local realtors.**

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). **There are foreclosure sales in the subject market area, but they are not the primary market driver within the market area. None of the sales were foreclosure sales when they last sold.**

Cite data sources for above information. **Data sources for the above data include the Dayton MLS, appraiser's files, contracts and in office files and verification with local realtors. The market area considered for this form was a 2 mile radius of the subject of ranch style homes without a basement in the Northeastern Local School District, and priced between \$85,000 and \$145,000. (Not a search parameter, but a result of the analysis.)**

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. **The above data is limited due to limited sales of similar homes. The appraiser places all weight on the Market Conditions Section in the extended comments section of this report which is a broader index, thus indicating greater reliability. Appraiser's "Inventory Analysis", "Median Sale & List Price, DOM" and other observations in this addendum are based on the data source identified above, which the appraiser generally believes to be a acceptable source of data. However, the appraiser cannot verify all the information and cannot guarantee the accuracy of such data or conclusions. The appraiser cannot guarantee future market conditions affecting the property. The median comparable list price and DOM's cited above is for all listings in that time frame, not just properties that sold. Sales price/List price ratio is based on the sales only. *Per Fannie Mae guidelines, the total number of active listings is for the most recent day of the "Current-3 months" column. The local MLS is only able to provide all listings for the two other specified time frames. The above data may not match the neighborhood section of this report which is reflective of the neighborhood not just comparables for the subject.**

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

Subject Project Data	Overall Trend		
	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
Total # of Comparable Sales (Sold)			
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? 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 *Allyn S. Yukawa*
 Appraiser Name **Allyn Yukawa**
 Company Name **Yukawa Real Estate Appraisals, LLC**
 Company Address **7037 Woodcroft Dr, Englewood, OH 45322**
 State License/Certification # **2007006288** State **OH**
 Email Address **allyn.yukawa@gmail.com**

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

Borrower	Debra Jo Dunham	File No.	21UAD0011
Property Address	1709 Elaine Dr		
City	Springfield	County	Clark
		State	OH
		Zip Code	45503
Lender/Client	PrimeLending, A PlainsCapital Company		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

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

- The statements of fact contained in this report are true and correct.
- 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.
- Unless otherwise indicated, 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 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

1-5 months.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

I have performed no appraisal services or other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment.

APPRAISER:

Signature:

Name: Allyn Yukawa

State Certified Residential Appraiser

State Certification #: 2007006288

or State License #:

State: OH Expiration Date of Certification or License: 11/18/2021

Date of Signature and Report: 01/20/2021

Effective Date of Appraisal: 01/13/2021

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 01/13/2021

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:

Name:

State Certification #:

or State License #:

State: Expiration Date of Certification or License:

Date of Signature:

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable):

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 unsited 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.

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFN1A - "TOTAL" appraisal software by la moda, inc. - 1-800-ALAMODE

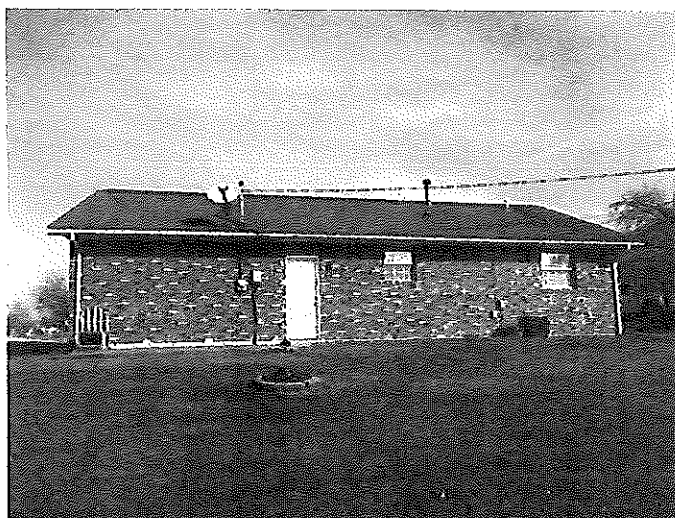
Subject Photo Page

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



Subject Front

1709 Elaina Dr
Sales Price
Gross Living Area 841
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 1.0
Location N;Res;Northeastern SD
View N;Res;
Site 8625 sf
Quality Q4
Age 34



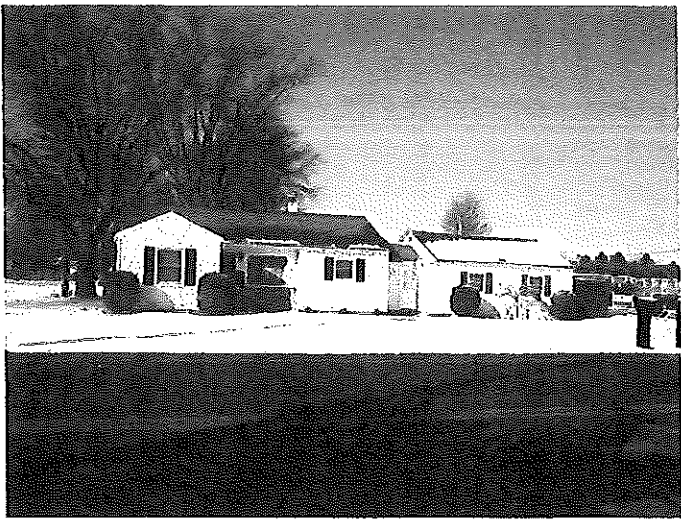
Subject Rear



Subject Street

Comparable Photo Page

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



Comparable 1

2975 Middle Urbana Rd
 Prox. to Subject 0.94 miles S
 Sale Price 107,000
 Gross Living Area 1,368
 Total Rooms 6
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;Northwest
 View N;Res;Traffic
 Site 37462 sf
 Quality Q4
 Age 67



Comparable 2

3146 Revels St
 Prox. to Subject 1.13 miles S
 Sale Price 114,000
 Gross Living Area 950
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;Northern Est
 View N;Res;
 Site 8750 sf
 Quality Q4
 Age 49

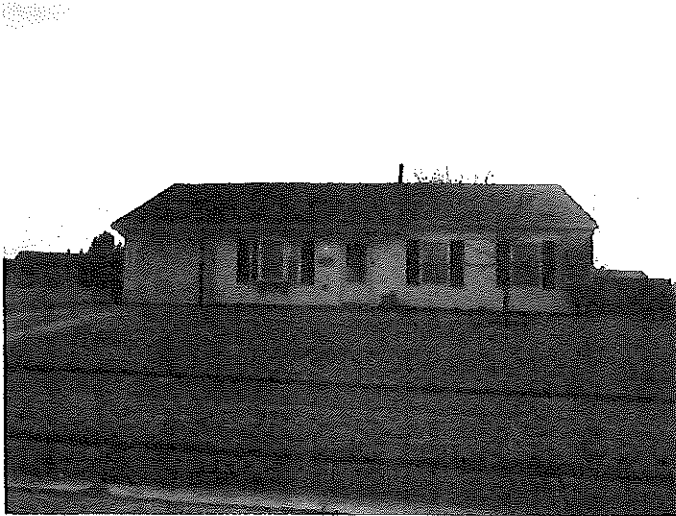


Comparable 3

3239 Sudbury St
 Prox. to Subject 1.06 miles S
 Sale Price 120,000
 Gross Living Area 950
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;Northern Est
 View N;Res;
 Site 8750 sf
 Quality Q4
 Age 48

Comparable Photo Page

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



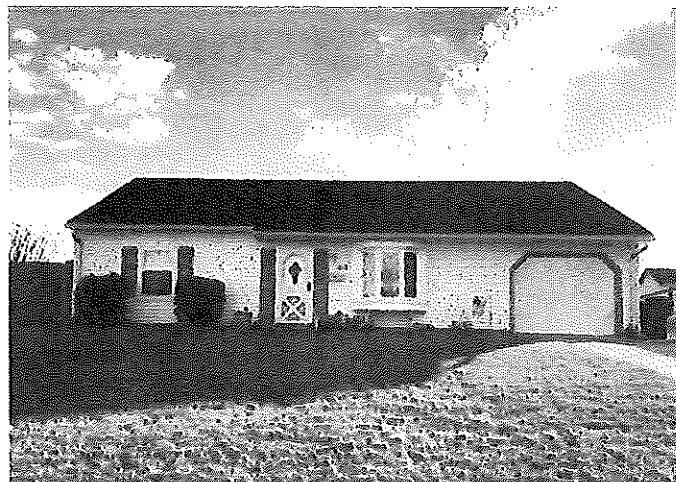
Comparable 4

3116 Tackett St
 Prox. to Subject 1.18 miles S
 Sale Price 105,000
 Gross Living Area 950
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;Northern Est.
 View N;Res;
 Site 9875 sf
 Quality Q4
 Age 50



Comparable 5

2024 Providence Ave
 Prox. to Subject 1.27 miles S
 Sale Price 117,000
 Gross Living Area 950
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;Northern Est.
 View N;Res;
 Site 10829 sf
 Quality Q4
 Age 50

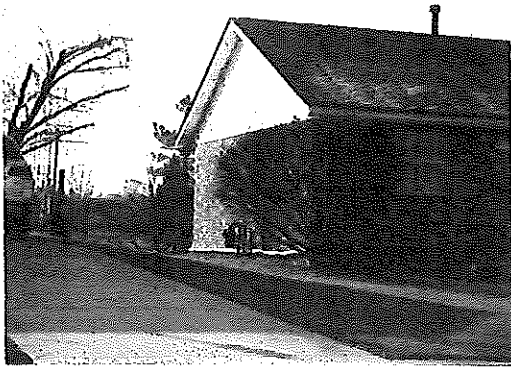


Comparable 6

1433 Marinette Dr
 Prox. to Subject 1.38 miles SW
 Sale Price 122,900
 Gross Living Area 1,169
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Res;Northern Est.
 View N;Res;
 Site 8400 sf
 Quality Q4
 Age 54

Photograph Addendum

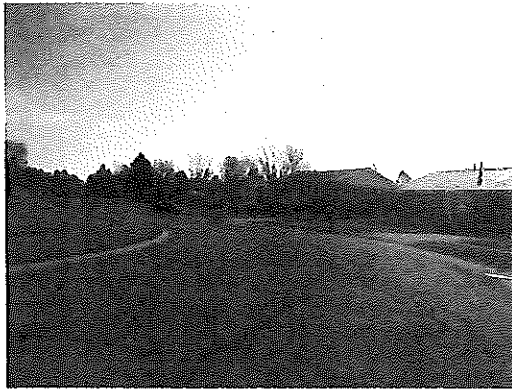
Borrower	Debra Jo Dunham						
Property Address	1709 Elaina Dr						
City	Springfield	County	Clark	State	OH	Zip Code	45503
Lender/Client	PrimeLending, A PlainsCapital Company						



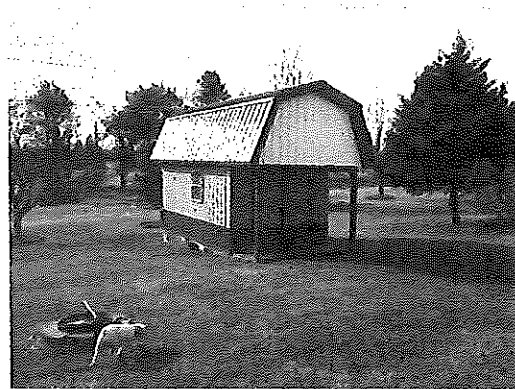
LEFT SIDE



RIGHT SIDE



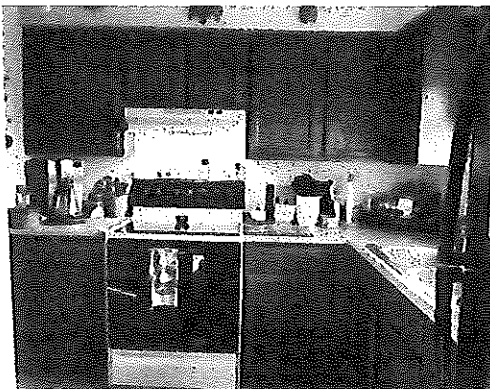
STREET SCENE VIEW 2



STORAGE SHED



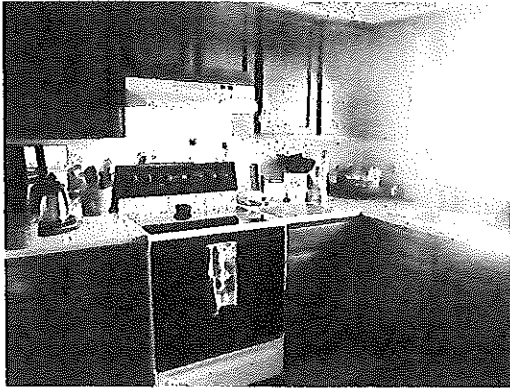
LIVING ROOM



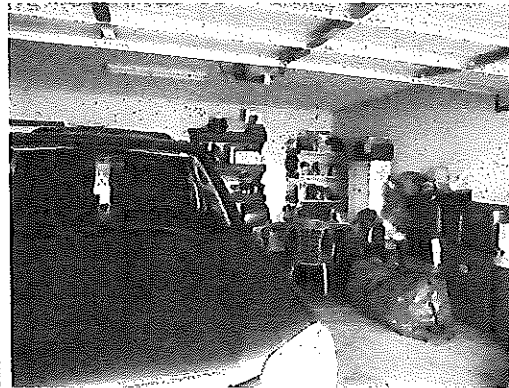
KITCHEN

Photograph Addendum

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



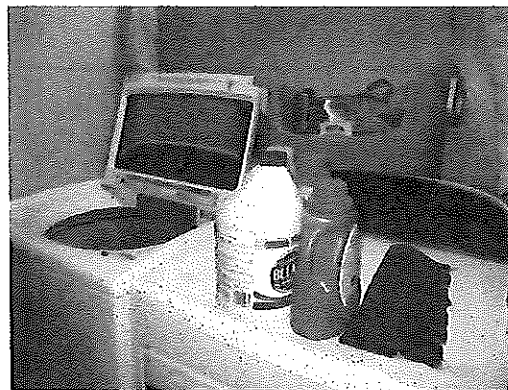
OTHER VIEW OF KITCHEN



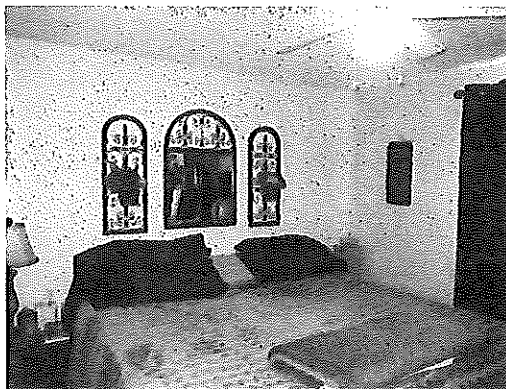
GARAGE



ELECTRICAL SERVICE



LAUNDRY



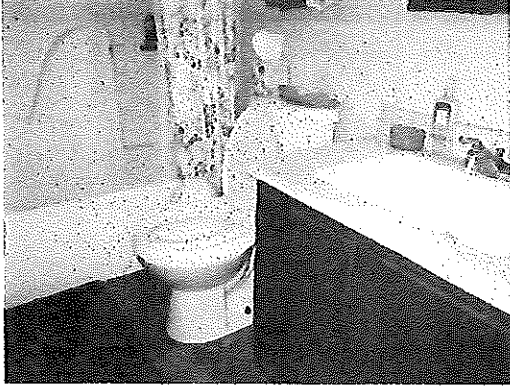
BEDROOM



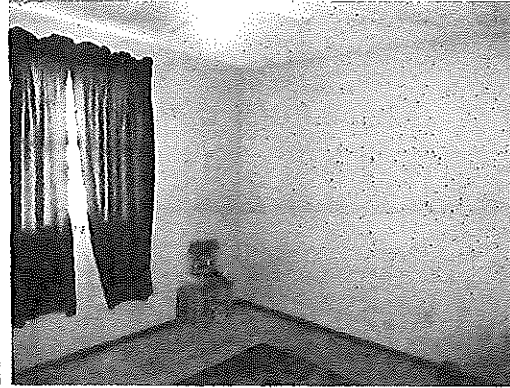
WATER HEATER / FURNACE

Photograph Addendum

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



BATH



BEDROOM

OHIO DEPARTMENT OF COMMERCE
DIVISION OF REAL ESTATE & PROFESSIONAL LICENSING

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

NAME: Allyn S Yukawa
LIC/CERT NUMBER: 2007006288
LIC LEVEL: Certified Residential Real Estate Appraiser
CURRENT ISSUE DATE: 09/23/2020
EXPIRATION DATE: 11/18/2021
USPAP DUE DATE: 11/18/2022

APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

Name of Appraiser: Alyn Yukawa

Class of Certification/Licensure: Certified General
 Certified Residential
 Licensed Residential
 Licensed Trainee or Assistant
 Temporary General Licensed

Certification/Licensure Number: 2007006288
Certification/Licensure State: OH Expires: 11/18/2021

Scope: This Report is within the scope of my Certification or License
 is not within the scope of my Certification or License

Service Provided By: Disinterested & Unbiased Third Party
 Interested & Biased Third Party
 Interested Third Party on Contingent Fee Basis

If applicable, Appraisal Management Company Number: Not applicable

If applicable, select one of the following:
 The actual fee paid to the appraiser for this appraisal assignment or specialized service was: \$ 425.00 or:
 The appraiser is employed by the appraisal management company on an employee and employer basis for the performance of this appraisal, and was not paid a fee.

Signature of person preparing and reporting the Appraisal:
Alyn S. Yukawa

There is a \$20.00 transaction fee charged when accepting the appraisal.

