

Tax year 2022 BOR no. 2022-213
County CLARK Date received 3/29/23

MAR 29 2023

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.
JOHN S. FEDERER
AUDITOR

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.

1. Owner of property		Name <i>RICHARD P. & LISA CAREY</i>		Street address, City, State, ZIP code <i>5501 KNOLLWOOD RD.</i>	
2. Complainant if not owner				<i>SPRINGFIELD, OHIO 45502</i>	
3. Complainant's agent					
4. Telephone number and email address of contact person <i>937-605-0813 RCAREY@CLARKCOUNTYOHIO.GOV</i>					
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 <i>050-02-00022-000-076</i>			Address of property <i>5501 KNOLLWOOD RD.</i>		
7. Principal use of property <i>RESIDENTIAL</i>					
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		
<i>050-02-00022-000-076</i>	<i>\$ 800,000</i>	<i>\$ 856,020</i>	<i>\$ 56,020</i>		
9. The requested change in value is justified for the following reasons: <i>2021 APPRAISAL FOR MORTGAGE. ALSO, LAND IS NOT TILLABLE FARM LAND.</i>					

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

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.

NA

- 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.

NA

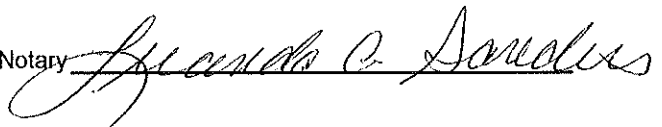
- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

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 3/29/23 Complainant or agent (printed) RICHARD P. CAHEY Title (if agent) _____

Complainant or agent (signature) 

Sworn to and signed in my presence, this 29th day of March 2023
(Date) (Month) (Year)

Notary 

LUCINDA A. SANDERS
NOTARY PUBLIC, STATE OF OH
MY COMMISSION EXPIRES 10/19/2024



APRIL 15, 2021

RICHARD P CAREY and LISA CAREY
5501 KNOLLWOOD RD
SPRINGFIELD, OH 45502-9005

9 800,000
2/21/21

Re: Applicant(s): RICHARD P CAREY
LISA CAREY
Loan #: 00007603848
Property Address: 5501 KNOLLWOOD RD, SPRINGFIELD, OH 45502-9005

Dear RICHARD P CAREY and LISA CAREY:

Enclosed please find a copy of the property appraisal¹ associated with your loan application. In certain circumstances, the Federal law requires mortgage servicers to provide customers with a copy² of their appraisal and or valuation performed in connection with the loan application.

If you have any questions regarding this letter or the results of your appraisal, please contact JAMES K RIEPPEL, NMLS: 903733 at (937) 428-7413.

Thank you for choosing Huntington for your current and future lending needs.

Sincerely,

Fulfillment Team
Enclosure

¹ This appraisal was developed for Huntington and for Huntington's purposes only.

² If applicable, additional and/or revised appraisals may be needed by Huntington. If an additional and/or revised appraisal is conducted, the borrower will receive a copy for their records as well.



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EX 19791.15

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HL000076038481979101

Uniform Residential Appraisal Report

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 500,000 to \$ 950,000
There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 500,000 to \$ 950,000

Table with columns: FEATURE, SUBJECT, COMPARABLE SALE # 1, COMPARABLE SALE # 2, COMPARABLE SALE # 3. Rows include Address, Proximity to Subject, Sale Price, Data Source(s), Verification Source(s), VALUE ADJUSTMENTS, and various property characteristics like Location, Leasehold/Fee Simple, Site, View, Design, etc.

1 [X] did [] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [] did [X] 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
My research [] did [X] 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
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).

Table with columns: ITEM, SUBJECT, COMPARABLE SALE # 1, COMPARABLE SALE # 2, COMPARABLE SALE # 3. Rows include Date of Prior Sale/Transfer, Price of Prior Sale/Transfer, Data Source(s), Effective Date of Data Source(s).

Analysis of prior sale or transfer history of the subject property and comparable sales

Summary of Sales Comparison Approach

There were limited recent of similar sales available. These sales are the most recent offering the best data and comparability to the subject. No age adjustment is judged necessary. It is typical in this neighborhood, with homes on acreage, for the comparable sales to exceed a one mile distance parameter, and to vary widely in GLA, age and amenities.

Indicated Value by Sales Comparison Approach \$ 800,000

Indicated Value by: Sales Comparison Approach \$ 800,000 Cost Approach (if developed) \$ 36,000 Income Approach (if developed) \$

The greatest quality and quantity of data is found in the Sales Comparison Approach to value. The Cost Approach is considered but not employed due to the difficulty in accurately estimating depreciation from all sources.

This appraisal is made [X] "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, or [] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting 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 \$ 800,000 as of 02/22/2021, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

00007603848
00007603848
File # 21102008CS

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 5501 Knollwood Rd City Springfield State OH Zip Code 45502
 Owner RICHARD CAREY Owner of Public Record RICHARD P & LISA S CAREY County CLARK
 Legal Description 47.47 ACRES S W PT N W QR, TOWNSHIP OF GERMAN
 Assessor's Parcel # 0500200022000076 & 0500200028000007 Tax Year 2020 R.E. Taxes \$ 9,828
 Neighborhood Name NORTHWESTERN S.D. Map Reference 44220 Census Tract 0025.01
 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 HUNTINGTON NATIONAL BANK Address 41 S. HIGH ST COLUMBUS OH 43287
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s).
 DABR MLS

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 \$ Data 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 items 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 type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	70 %		
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	%		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	100	Low	5	Multi-Family	%	
Neighborhood Boundaries		850	High	130	Commercial	5 %	
North, East, South and West boundaries coincide with Clark County lines (Housing data taken from DABR MLS 10 acre of more and rounded)		350	Pred.	65	Other Vacant	25 %	

The subject is located in a neighborhood on homes on small to medium acreage site. There is adequate access to market amenities considering the demand of a typical buyer for this type of homes. Most homes have adequately exterior maintenance. There are no adverse conditions for this neighborhood. The other is for vacant or undeveloped land.

Market Conditions (including support for the above conclusions)
 Supply and Demand appear to be in a general balance. This area is subject to seasonal variations. Marketing time indicated given is based on a reasonable asking price and proper marketing exposure. Prices appear to be stable in this neighborhood and price range. Exposure time is concluded to be 2 to 5 months.

Dimensions 68.96 ac+- Area 68.96 ac Shape IRREGULAR View B;Res;Woods
 Specific Zoning Classification R-1 Zoning Description RESIDENTIAL 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.

Utilities Public Other (describe) Public Other (describe) Off-site Improvements-Type Public Private
 Electricity Water WELL / Typical Street ASPHALT
 Gas NONE Sanitary Sewer SEPTIC / Typical 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 adverse environmental conditions were observed by or reported to the appraiser. The appraiser is NOT qualified in environmental matters. If adverse conditions are discovered the appraisal is null. For further information concerning the site dimensions or flood zone, consult a professional Surveyor.

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units <input type="checkbox"/> One <input checked="" type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls CONCRETE/GOOD	Floors Carp/Vinyl/Avg
# of Stories 2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls CEMENT BRD/GOOD	Walls Drywall/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 2,013 sq. ft.	Roof Surface DIM. SHNG./GOOD	Trim/Finish Wood/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 66 %	Gutters & Downspouts ALUM./GOOD	Bath Floor Cer./Carp/Avg
Design (Style) Colonial	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type INSUL. WIND./GOOD	Bath Wainscot F-Glass/Avg
Year Built 2009	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated INSUL./GOOD	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) 6	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens MESH/GOOD	<input checked="" type="checkbox"/> Driveway # of Cars 1
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HYBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> WoodStove(s) # 0	Driveway Surface Conc/Asph/Grvl
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Geothermal	<input checked="" type="checkbox"/> Fireplace(s) # 1 <input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage # of Cars 3
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Opn <input checked="" type="checkbox"/> Parch Cov-2	<input type="checkbox"/> Carport # of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool Ing. <input checked="" type="checkbox"/> Other Gazebo	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det <input type="checkbox"/> Built-in

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: 10 Rooms 4 Bedrooms 3.1 Bath(s) 3,443 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.)
 See comments - Additional Features

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).
 CA: No updates in the prior 15 years; The subject appears to have been adequately maintained. The subject is a conventionally built home with no apparent functional inadequacies. A physical inspection of the insulation is not possible, it is estimated to be adequate for the property type, age and area.

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

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

Uniform Residential Appraisal Report

SCOPE OF WORK:

The scope of work for the appraisal is designed to explain the type and extent of research and analyses in an assignment that the appraiser conducted in analyzing, collecting, evaluating, confirming and reporting pertinent data found in the appraisal report. The scope of work is described in this section and may be further detailed in other sections of the written appraisal report. The detail and complexity of the appraisal will vary depending on the complexity and value of the real estate. The degree of detail and analysis provided in this report is appropriate per current standards for this real estate product type and the intended use of the client.

As part of this appraisal, I made independent investigations and analyses. Some data was collected from other sources familiar with necessary procedures applicable in the appraisal process. I believe these sources of information are familiar with the real estate industry and competent in their professional knowledge in the real estate field. The investigation undertaken and the major data sources are listed below. The Appraiser made observations of the subject's immediate and surrounding neighborhood. A physical observation of the subject site was conducted by the appraiser on the reported date of appraisal. I obtained the subject's parcel identification map from the county Auditor. A physical (interior and exterior, or exterior only) observation of the subject's improvements was conducted by the appraiser on the reported date of appraisal. This observation, if interior, was made to determine the functional utility of the subject and overall surface condition. The Appraiser is not a Building Inspector or Contractor, thus, this report does not cover their areas of expertise. The home dimensions were obtained from Appraiser measurement. The site dimensions were obtained from the county Auditor, and relied upon.

As required for this appraisal, data was obtained on the sales and current listings in the subject's neighborhood and surrounding area from our database, an internet based public record search service, on line County record services, MLS, and/or telephone/internet searches with real estate agents. These sales were verified through public records. When conflicting data was provided, the source deemed most reliable has been used. If required for this appraisal, I obtained rental data from our database, MLS, local newspapers, and/or telephone/internet searches with real estate agents. Determining the degree of comparability between market data and the subject involves considering their similarity with respect to many valuation factors including physical characteristics such as: size, location, age, quality of construction and condition; and economic factors. Adjustments are made for market recognized differences. The adjustment process has the goal of making the available data as comparable as possible to the subject property, and relies upon extracting adjustment factors from the market and also upon the appraiser's trained judgment as to the data's similarity.

Properties like the subject are typically owner occupied. The value of owner occupied property is best reflected in the sales comparison approach to value via the principle of substitution if sufficient sales are available. There are adequate sales for this property. The market participant typically looks only to this approach to value. The analysis and accuracy pursued reflect the client's use. Considering the client and the intended use, this approach to value will produce a credible appraisal. Therefore, the other two approaches were considered but not employed, unless otherwise indicated. The basement square footage, finish square footage and basement room count are required by the client and Fannie Mae and/or Freddie Mac and may be obtained from MLS, Appraiser estimate and/or county Auditor. During the normal course of business the appraiser did not personally view the interior of the comparables. The appraiser may have viewed the photos on the MLS if available. All mechanical, electrical, water, and structural items are assumed to be adequate and/or functioning properly. All the rooms were viewed, however, the closets, pantry may not have been viewed. Furniture, personal property and/or wall hangings were not moved to view any areas. Personal property has no bearing on, and is not considered in, this appraisal. The marketing time estimate is actually exposure time as defined by USPAP to precede the effective date of the appraisal.

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 SITE VALUE IS BASED ON THE ALLOCATION METHOD OF VALUING LAND, AND ROUNDED (15%)

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	36,000		
Source of cost data	Dwelling 3,443	Sq. Ft. @ \$ = \$		
Quality rating from cost service	Bsmt. 2,013	Sq. Ft. @ \$ = \$		
Effective date of cost data					
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
see addendum	Garage/Carport 638	Sq. Ft. @ \$ = \$		
	Total Estimate of Cost-New	= \$	0		
	Less	Physical	Functional	External	
	Depreciation	0	0	0	= \$ (0)
	Depreciated Cost of Improvements	= \$	0		
	"As-is" Value of Site Improvements	= \$			
Estimated Remaining Economic Life (HUD and VA only)	54 Years	Indicated Value by Cost Approach	= \$	36,000	

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(s)

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

Uniform Residential Appraisal Report

00007603848

00007603848

File # 21102008CS

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 this 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

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 these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan 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

00007603848

00007603848

File # 21102003CS

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:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. 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.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Charles P. StrohName Charles P. StrohCompany Name The Dunham Company, Inc.Company Address 138 Colonial LnDayton, OH 45429Telephone Number 9374610517Email Address cstroh@thedunhamcompany.comDate of Signature and Report 04/13/2021Effective Date of Appraisal 02/22/2021State Certification # 413713

or State License # _____

or Other (describe) _____ State # _____

State OHExpiration Date of Certification or License 06/19/2021

ADDRESS OF PROPERTY APPRAISED

5501 Knollwood RdSpringfield, OH 45502APPRAISED VALUE OF SUBJECT PROPERTY \$ 800,000

LENDER/CLIENT

Name No AMCCompany Name HUNTINGTON NATIONAL BANKCompany Address 41 S. HIGH STCOLUMBUS, OH 43287

Email Address _____

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 _____

Uniform Residential Appraisal Report

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	5501 Knollwood Rd Springfield, OH 45502	2056 County Road 5 S Bellefontaine, OH 43311			16477 Sharp Rd Sidney, OH 45365					
Proximity to Subject		24.85 miles NE			26.55 miles NW					
Sale Price	\$	\$ 925,000			\$ 615,000			\$		
Sale Price/Gross Liv. Area	\$ 0.00 sq.ft.	\$ 469.54 sq.ft.			\$ 162.87 sq.ft.			\$ sq.ft.		
Data Source(s)		WRIST#431561;DOM 280			DABR#824234;DOM 133					
Verification Source(s)		Logan County Auditor			Shelby County Auditor					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth						
Concessions		Cash,0		Conv,0						
Date of Sale/Time		s07/20,c06/20		s12/20,c12/20						
Location	N,Res:	N,Res:		N,Res:						
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE						
Site	68.96 ac	106.00 ac	-231,500	10.00 ac	+200,500					
View	B,Res;Woods	B,Res;Woods		B,Res;Woods						
Design (Style)	DT2;Colonial	DT2;LogCabin	0	DT2;Contemporary	0					
Quality of Construction	Q3	Q3		Q3						
Actual Age	11	10	0	34	0					
Condition	C3	C3		C3						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	10 4 3.1	7 2 2.0	+12,000	7 3 2.1	+8,000					
Gross Living Area	3,443 sq.ft.	1,970 sq.ft.	+22,100	3,776 sq.ft.	-5,000					
Basement & Finished Rooms Below Grade	2013sf1329sfin	425sf0sfin	+17,000	1450sf899sfin	+5,500					
Functional Utility	1rr1br1.0ba0o		+6,000	1rr2br1.0ba0o	0					
Heating/Cooling	TYPICAL	TYPICAL		TYPICAL						
Energy Efficient Items	F. AIR/CENTRAL	F. AIR/CENTRAL		F. AIR/CENTRAL						
Garage/Carport	INSUL. WINDS.	INSUL. WINDS.		INSUL. WINDS.						
Porch/Patio/Deck	3ga1dw	2gd2dw	+10,000	4ga2dw	-10,000					
Amenities	Cv Porches-2	Cv Porches-2		Cv Slp/Deck	+500					
Amenities	1 FP/Gazebo	2 FP	0	3 FP/Outbldgs-2	-21,000					
Amenities	Ing. Pool/Patio	Patio	+10,000	Ing. Pool/Patio						
Amenities	2nd House	Outbldg-1	+50,000	2nd House						
Net Adjustment (Total)			\$ -104,400		\$ 178,500				\$	
Adjusted Sale Price of Comparables		Net Adj. -11.29 %		Net Adj. 29.02 %		Net Adj. 0.00 %		Net Adj. 0.00 %		
		Gross Adj. 38.77 %	\$ 820,600	Gross Adj. 40.73 %	\$ 793,500	Gross Adj. 0.00 %		Gross Adj. 0.00 %	\$	

Summary of Sales Comparison Approach

Comparable sales #4 and #5 are included as additional support for the opinion of value for the subject property. Both of these comparable sales are located in a different counties than the subject. These neighborhoods are judged similar to the subject's. Comparable sale #4 is included to bracket the subject's site size. Comparable sale #5 is included at the request of the client for a similar sale that has a second house on site, or ADU.

ANALYSIS

ITEM	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Clark County Auditor	Logan County Auditor	Logan County Auditor	
Effective Date of Data Source(s)	02/22/2021	02/22/2021	02/22/2021	
Analysis of prior sale or transfer history of the subject property and comparable sales				

TEXT ADDENDUM

File # 21102008CS

Borrower/Client	RICHARD CAREY		
Property Address	5601 Knottwood Rd		
City	Springfield	County	CLARK
		State	OH
		Zip Code	45502
Lender	HUNTINGTON NATIONAL BANK		

Additional Comment 1
ADDITIONAL FEATURES

2 Covered Porches, Patio, Inground Pool, 2 Story Great Rm, Walk-In Closets, and a Fireplace. The subject also includes a smaller 2nd house. This house has 992 SF of living area with a living room, kitchen, 2 bedrooms, covered porch, and attached 2 car garage. This second home has been well maintained and updated. This ADU will be account for as a separate line item adjustment on the Sales Comparison grid.

SCOPE OF WORK

The scope of work for the appraisal is designed to explain the type and extent of research and analyses in an assignment that the appraiser conducted in analyzing, collecting, evaluating, confirming and reporting pertinent data found in the appraisal report. The scope of work is described in this section and may be further detailed in other sections of the written appraisal report. The detail and complexity of the appraisal will vary depending on the complexity and value of the real estate. The degree of detail and analysis provided in this report is appropriate per current standards for this real estate product type and the intended use of the client.

As part of this appraisal, I made independent investigations and analyses. Some data was collected from other sources familiar with necessary procedures applicable in the appraisal process. I believe these sources of information are familiar with the real estate industry and competent in their professional knowledge in the real estate field. The investigation undertaken and the major data sources are listed below. The Appraiser made observations of the subject's immediate and surrounding neighborhood. A physical observation of the subject site was conducted by the appraiser on the reported date of appraisal. I obtained the subject's parcel identification map from the county Auditor. A physical (interior and exterior) observation of the subject's improvements was conducted by the appraiser on the reported date of appraisal. This observation, if interior, was made to determine the functional utility of the subject and overall surface condition. The Appraiser is not a Building Inspector or Contractor, thus, this report does not cover their areas of expertise. The home and site dimensions were obtained from the county Auditor, and relied upon.

As required for this appraisal, data was obtained on the sales and current listings in the subject's neighborhood and surrounding area from our database, an internet based public record search service, on line County record services, MLS, and/or telephone/internet searches with real estate agents. These sales were verified through public records. When conflicting data was provided, the source deemed most reliable has been used. Determining the degree of comparability between market data and the subject involves considering their similarity with respect to many valuation factors including physical characteristics such as: size, location, age, quality of construction and condition; and economic factors. Adjustments are made for market recognized differences. The adjustment process has the goal of making the available data as comparable as possible to the subject property, and relies upon extracting adjustment factors from the market and also upon the appraiser's trained judgment as to the data's similarity.

Properties like the subject are typically owner occupied. The value of owner occupied property is best reflected in the sales comparison approach to value via the principle of substitution if sufficient sales are available. There are adequate sales for this property. The market participant typically looks only to this approach to value. The analysis and accuracy pursued reflect the clients use. Considering the client and the intended use, this approach to value will produce a credible appraisal. Therefore, the other two approaches were considered but not employed, unless otherwise indicated. The basement square footage, finish square footage and basement room count are required by the client and Fannie Mae and/or Freddie Mac and may be obtained from MLS. Appraiser estimate and/or county Auditor. During the normal course of business the appraiser did not personally view the interior of the comparables. The appraiser may have viewed the photos on the MLS if available. All mechanical, electrical, water, and structural items are assumed to be adequate and/or functioning properly. All the rooms were viewed, however, the closets, pantry may not have been viewed. Furniture, personal property and/or wall hangings were not moved to view any areas. Personal property has no bearing on, and is not considered in, this appraisal.

PRIOR SERVICE HISTORY CERTIFICATION

The Appraiser has 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 preceding the engagement of this assignment.

INTENDED USERS:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this 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 Market Value. No other additional Intended Users are identified by the appraiser. Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser.

ADJUSTMENTS COMMENT

All adjustment are based on market extraction, sensitivity analysis, or the Appraiser's professional judgment based on his experience in this market area.

ZONING COMMENT

Current zoning allows for the second home on the subject site. Also, the home could be rebuilt if destroyed or damaged. This building must occur within a two year time period.

VALUE OF 2ND HOUSE

The value of the second home is based on the following sales in the subject neighborhood:

Address	Price	Date	GLA	Rm Count	Bsmt	Garage	Cond.	\$/SF
3580 Upper Valley	\$109,000	12/2020	1,504 SF	3 BR	1.0 Bath	No Bsmt	1 Car Gar.	Avg Cond. \$72.47/SF
5643 Troy Rd	\$114,900	3/2020	1,134 SF	3 BR	1.0 Bath	No Bsmt	1 Car Gar.	Avg+ Cond. \$101.32/SF
5920 Troy Rd	\$115,000	1/2021	881 SF	2 BR	1.0 Bath	Bsmt	1 Car Gar.	Avg Cond. \$130.53/SF

The sales are then reduce for the land component (-20%), and another reduction (-20%) for the home being an ADU (or second home on one site) The as is value is say \$60.00/SF X 992 SF = \$59,520 rounded \$60,000

ADDITIONAL COMMENTS

The 2nd house, or ADU, is adjustment for on the bottom line of the Sales Comparison grid. It is valued at \$60,000 based on the above data. This is then compared with the outbuildings and some of the extra amenities of each comparable sale. Any outbuilding is adjusted at \$10,000 per building. The solar array of comparable sale #1 is adjusted at \$5,000. The pool house of comparable sale #2 is adjusted at \$20,000.

The ADU would be view as a positive amenity overall for the subject property and hence receives an upward adjustment for its contributory value.

CONTINUED ON NEXT PAGE

TEXT ADDENDUM

File # 21102008CS

Borrower/Clien	RICHARD CAREY				
Property Address	5501 Knottwood Rd				
City	Springfield	County	CLARK	State	OH
				Zip Code	45502
Lender	HUNTINGTON NATIONAL BANK				

LAND COMMENTS

The land adjustment (\$4,500/Acre) for the 47.47 acre parcel with the houses is based on the following land sales (Data per the WRIST MLS) in Clark County:

Address	Acreage	Date	Price	Price/Acre	Comments
1606 E Home Rd	15.967 Ac+-	05/2020	\$ 80,000	\$5,013/Ac	Wooded site
3120 Fox Hollow Rd	27.17 Ac+-	09/2019	\$120,000	\$4,417/Ac	Wooded/pasture site
9775 Broadgauge Rd	35.89 Ac+-	08/2019	\$169,000	\$4,709/Ac	Wooded site
149.23 Ac Croft Rd	149.23 Ac+-	12/2020	\$720,000	\$4,825/Ac	3 Outbdgs & Garage
2578 N Dayton Lakeview Rd	45.91 Ac+-	09/2020	\$276,000	\$6,012/Ac	Older barn on site
3888 Folk Ream Rd	54.89 Ac+-	09/2018	\$365,000	\$6,650/Ac	

All six land sales are located in Clark County. The land adjustment is taken from the low end of the range at \$4,500 per acre, due to the subject being a rear lot.

The subject also includes a second parcel of 21.49 acres (0500200028000007). This parcel is at the rear of the subject site and has no road frontage. Due to this lack of frontage, this site cannot be developed under current zoning. It can be sold separately. Therefore, it is considered surplus land and the value of this land is included in my appraised value, as valued below.

The land adjustment (\$1,500/Acre) for the second 21.49 acre parcel is based on the following land sales (Data per the WRIST MLS) in Clark County:

Address	Acreage	Date	Price	Price/Acre	Comments
Cardinal Rd	16.98 Ac+-	06/2019	\$ 70,000	\$4,122/Ac	Residential land, frontage
Sparrow Rd	34.54 Ac+-	02/2020	\$145,000	\$4,417/Ac	Agricultural land, frontage
Old Springfield Rd	61.64 Ac+-	08/2020	\$225,000	\$3,650/Ac	Wooded site, frontage
902 S Yellow Springs St	3.16 Ac+-	01/2021	\$ 2,500	\$ 791/Ac	City Lot

All four of these land sales are located in Clark County. The subject second parcel is surplus land. It is considered recreation land. The land adjustment is taken from the low end of the range at \$1,500 per acre.

Statement Relative to Coronavirus (COVID-19)

COVID-19 has been declared a pandemic and a national state of emergency is in place. Substantial turmoil has occurred in the employment and financial markets and due to the developing situation. At this time the Appraiser has not observed a negative impact on prices in the subject neighborhood and market level. A longer term impact has not yet been quantified on real estate markets or on the subject property. The value opinion contained in this appraisal is based on findings of an analysis of market data available to the appraiser at the time of the assignment. However, it is noted continued government enforced shutdown and/or elevated unemployment will result in downward pressure on real estate.

INVOICE

00007603848

File No. 21102008CS

Invoice # 21102008CS
 Invoice Date 04/13/2021
 Fee 900.00
 Due Date net 30

Lender or Client: HUNTINGTON NATIONAL BANK
41 S. HIGH ST
COLUMBUS OH 43287

Borrower: RICHARD CAREY
5501 Knottwood Rd
Springfield OH 45502

Item	Cost
URAR - Large Acreage	700.00
2 Acreage Parcels	200.00
00007603848	
202010105-1932-1	
Total Amount Due	900.00

Terms

Net 30

Please remit payment to: Charles P. Stroh
The Dunham Company, Inc.
138 Colonial Ln
Dayton OH 45429

Thank you

Market Conditions Addendum to the Appraisal Report

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 5501 Knollwood Rd City Springfield State OH ZIP Code 45502

Borrower RICHARD CAREY

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	0	1	1	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.50	0.00	0.33	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	3	2	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.00	6.06	6.06	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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	552,250	0	520,000	520,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	101	0	75	75	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	699,900	799,900	799,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	128	135	135	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	99.00	98.00	91.00	91.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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 are not available from any publicly accessible records and the information is protected and sometimes not disclosed by Realtors. Therefore, financial assistance information and trends are limited to the sales the Appraiser is involved with. The Appraiser has noted no significant change in seller paid concessions in this neighborhood. However, the Appraiser is not privy to a large percentage of sales in this specific market area.

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). REO properties exist at virtually all price levels in the greater market area, but do not comprise a majority of houses in the subject's neighborhood. REO properties are not always identified as such in the MLS, therefore, exact numbers are not available. REO activity has been declining recently.

Cite data sources for above information.
WRIST 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.

The subject is located in an area with seasonal variations. The spring and summer markets tend to be more active with a greater number of buyers and sellers. Based on the above MLS research this neighborhood is judged to be more or less stable. All information provided by the WRIST MLS is in means. WRIST MLS service does not provide searching or data on historic active listings.

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="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)					<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings					<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)					<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> 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: Charles P. Stroh Signature: _____
 Appraiser Name: Charles P. Stroh Supervisory Appraiser Name: _____
 Company Name: The Dunham Company, Inc. Company Name: _____
 Company Address: 138 Colonial Ln, Dayton, OH 45429 Company Address: _____
 State License/Certification #: 413713 State: OH State License/Certification #: _____ State: _____
 Email Address: csstroh@thedunhamcompany.com Email Address: _____

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

Name of Appraiser: Charles P. Stroh

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

Certification/Licensure Number: 413713

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

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 either are 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.

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.

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GHcse	Golf Course	Location
Gifw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
Rele	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

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

Name of Appraiser: Charles P. Stroh

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

Certification/Licensure Number: 413713

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

Service Provided by: X 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

SUBJECT PHOTOGRAPH ADDENDUM

File # 21102008CS

Borrower/Client <u>RICHARD CAREY</u>	
Property Address <u>5501 Knollwood Rd</u>	
City <u>Springfield</u>	County <u>CLARK</u> State <u>OH</u> Zip Code <u>45502</u>
Lender <u>HUNTINGTON NATIONAL BANK</u>	



FRONT OF SUBJECT PROPERTY

5501 Knollwood Rd
Springfield, OH 45502



REAR OF SUBJECT PROPERTY

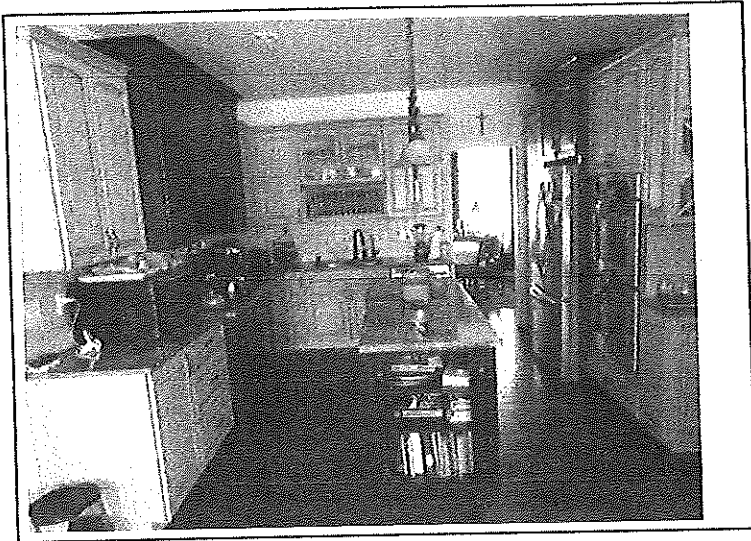


STREET SCENE

SUBJECT PHOTOGRAPH ADDENDUM

File # 21102008CS

Borrower/Cient RICHARD CAREY
Property Address 5501 Knollwood Rd
City Springfield County CLARK State OH Zip Code 45502
Lender HUNTINGTON NATIONAL BANK



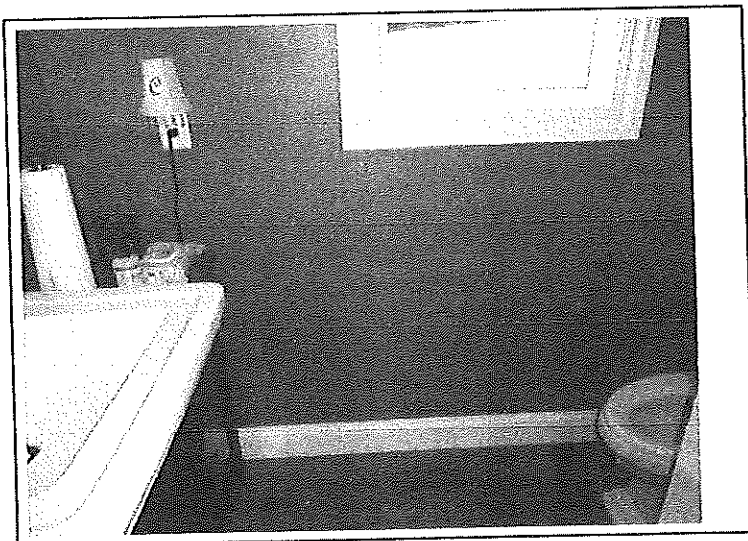
ADDITIONAL SUBJECT PHOTO

KITCHEN



ADDITIONAL SUBJECT PHOTO

GREAT RM



ADDITIONAL SUBJECT PHOTO

.1 BATH

ADDITIONAL PHOTOGRAPH ADDENDUM

00007603848

Borrower/Client RICHARD CAREY

Property Address 5501 Knollwood Rd

File # 21102008CS

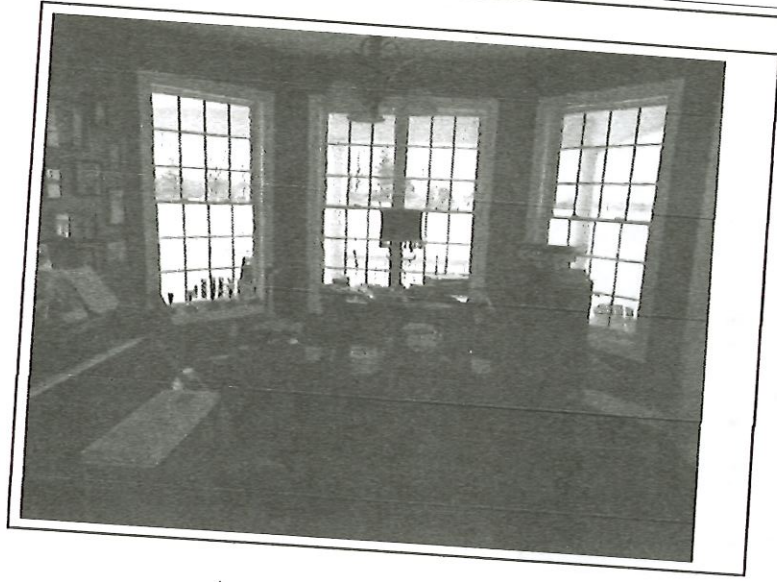
City Springfield

County CLARK

State OH

Zip Code 45502

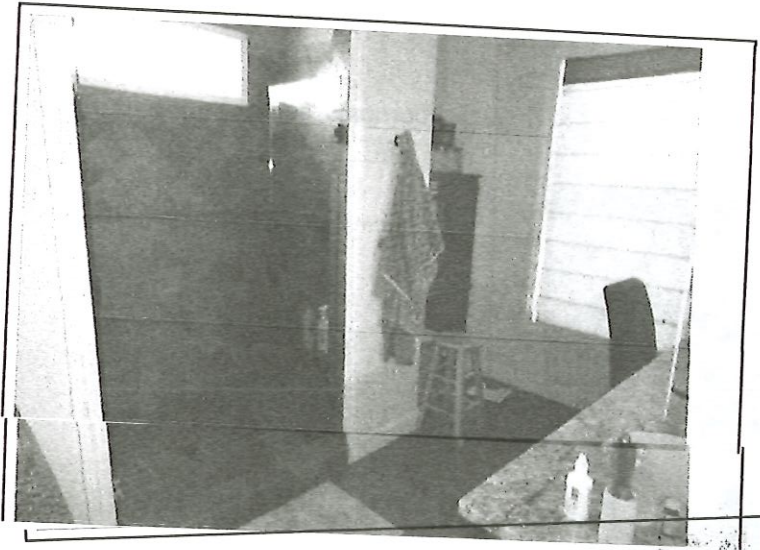
Lender HUNTINGTON NATIONAL BANK



DEN



BEDROOM

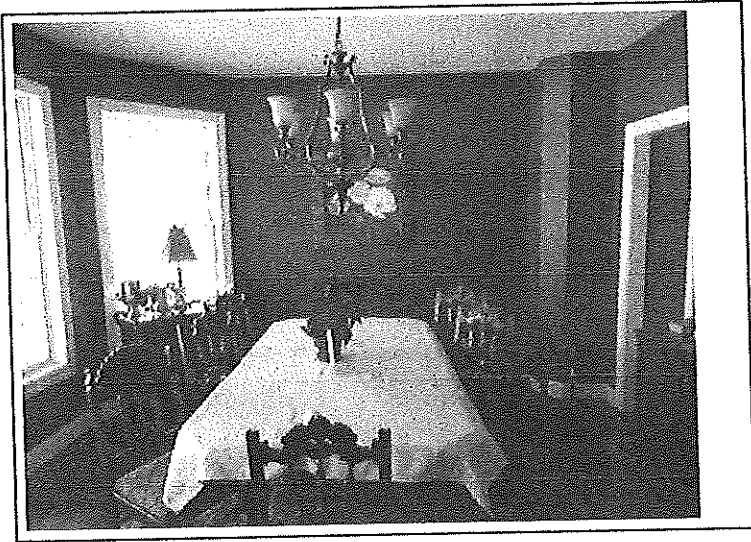


BATH

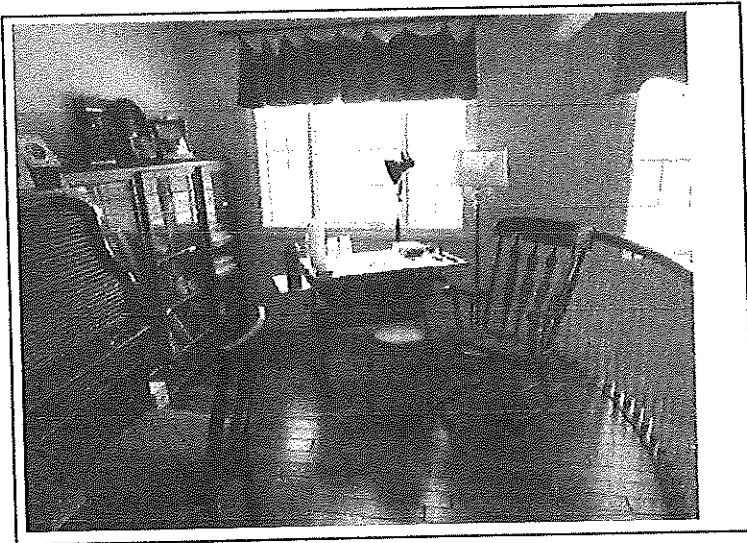
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 21102008CS

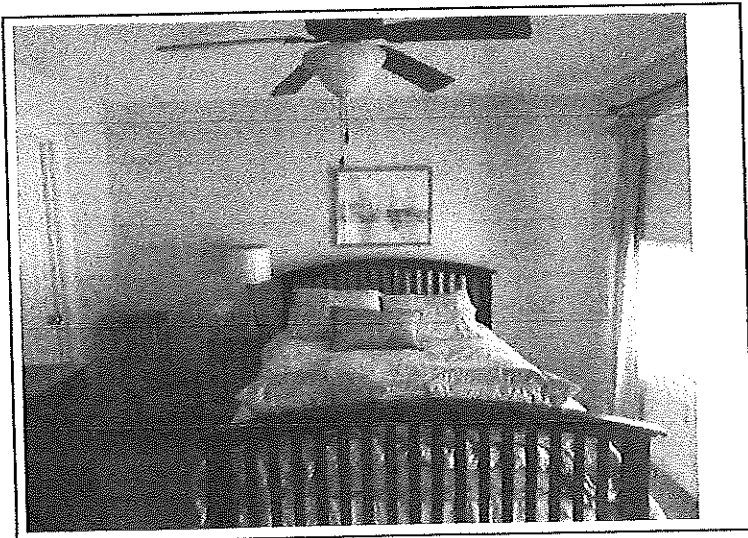
Borrower/C/ent	RICHARD CAREY		
Property Address	5501 Knollwood Rd		
City	Springfield	County	CLARK
		State	OH
		Zip Code	45502
Lender	HUNTINGTON NATIONAL BANK		



DINING RM



LOFT



BEDROOM

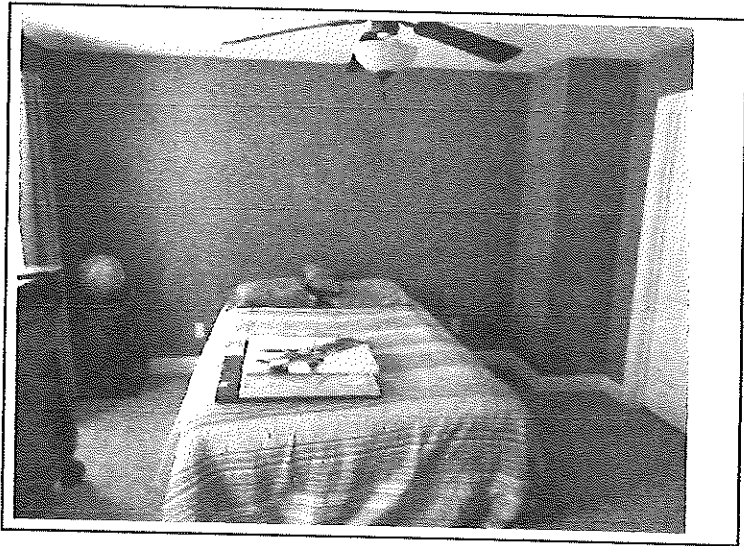
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 21102008CS

Borrower/Client <u>RICHARD CAREY</u>			
Property Address <u>5501 Knollwood Rd</u>			
City <u>Springfield</u>	County <u>CLARK</u>	State <u>OH</u>	Zip Code <u>45502</u>
Lender <u>HUNTINGTON NATIONAL BANK</u>			



BATH



BEDROOM

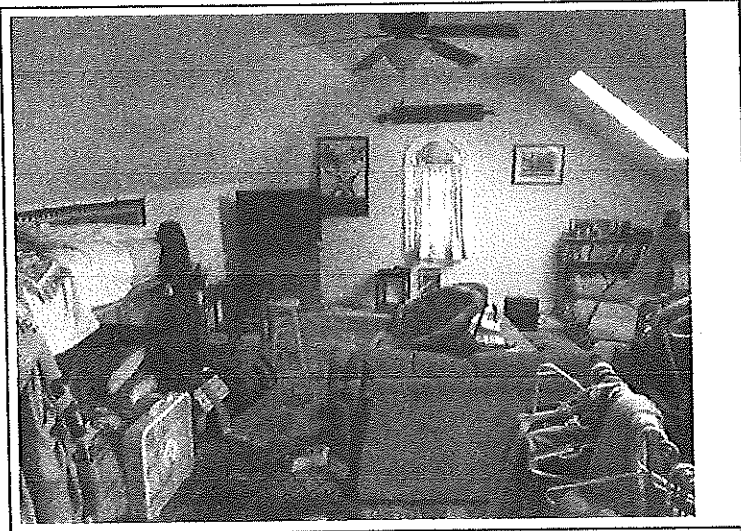


BATH

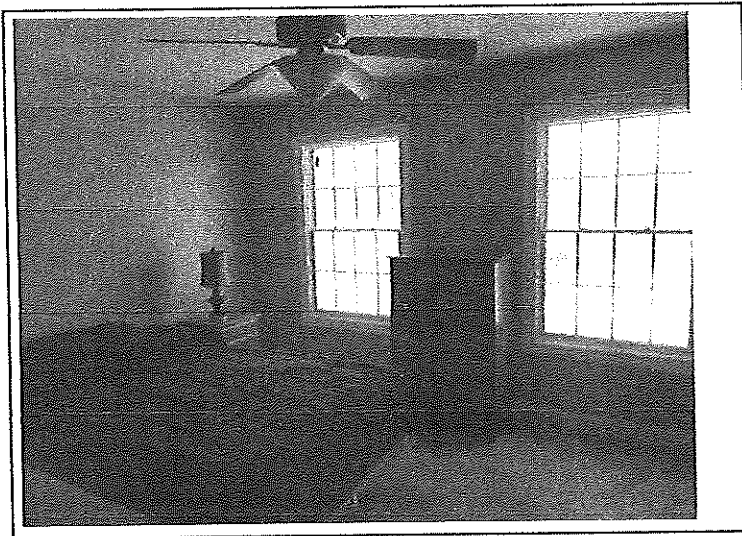
ADDITIONAL PHOTOGRAPH ADDENDUM

File# 21102008CS

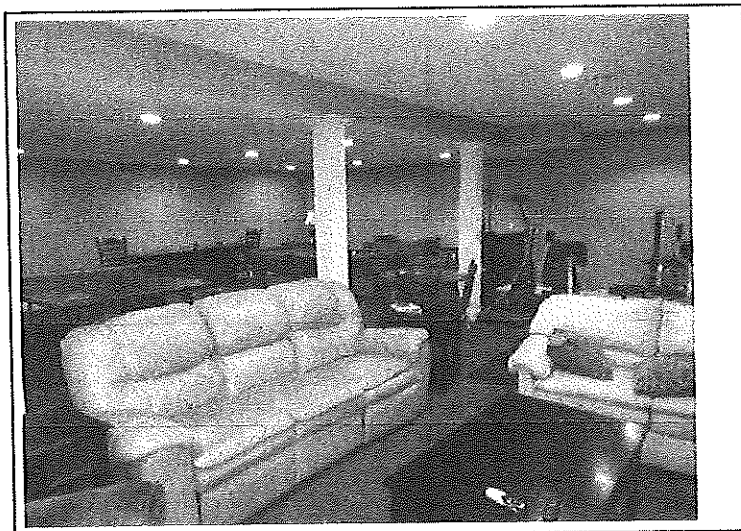
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Property Address	<u>5501 Knollwood Rd</u>						
City	<u>Springfield</u>	County	<u>CLARK</u>	State	<u>OH</u>	Zip Code	<u>45502</u>
Lender	<u>HUNTINGTON NATIONAL BANK</u>						



BONUS RM _____



BEDROOM _____

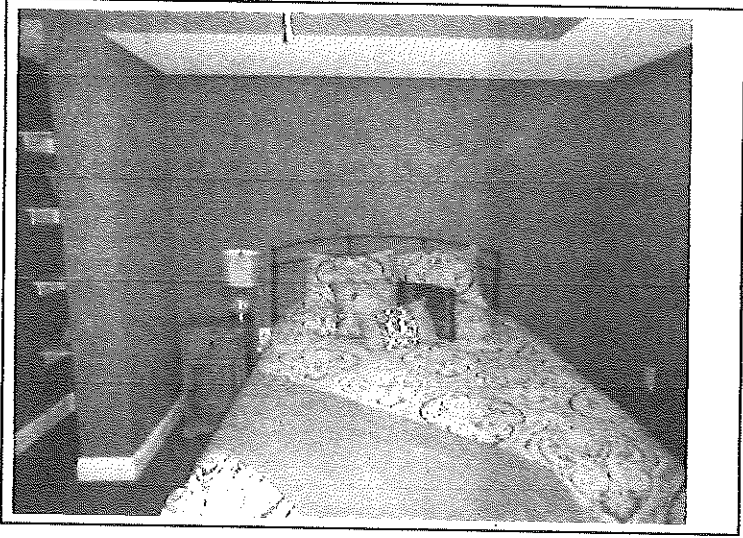


FINISHED BASEMENT _____

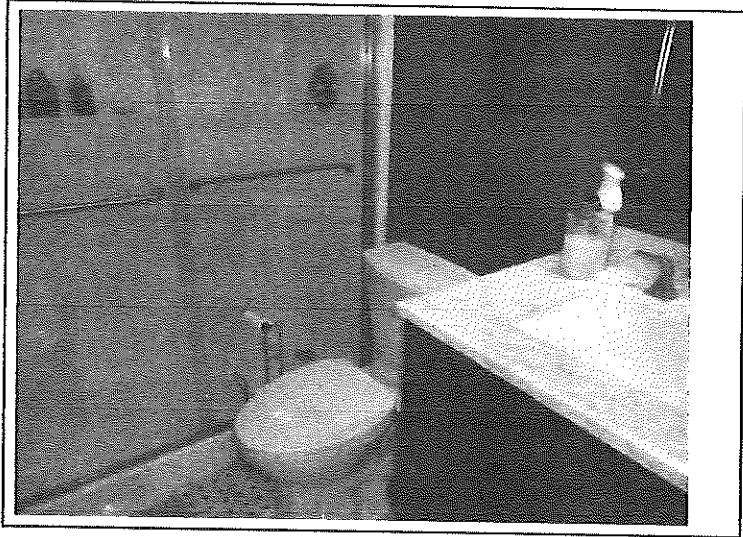
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 21102008CS

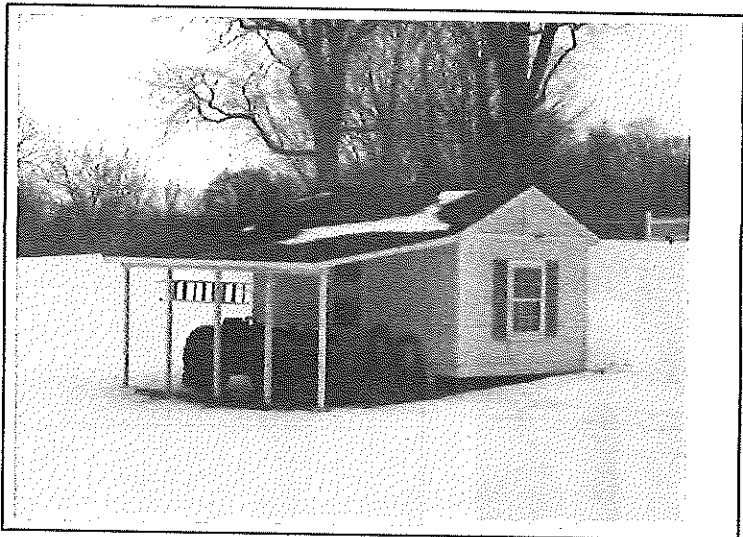
Borrower/Cient RICHARD CAREY
Property Address 5501 Knollwood Rd
City Springfield County CLARK State OH Zip Code 45502
Lender HUNTINGTON NATIONAL BANK



FINISHED BASEMENT



BASEMENT BATH



SUBJECT'S SHED

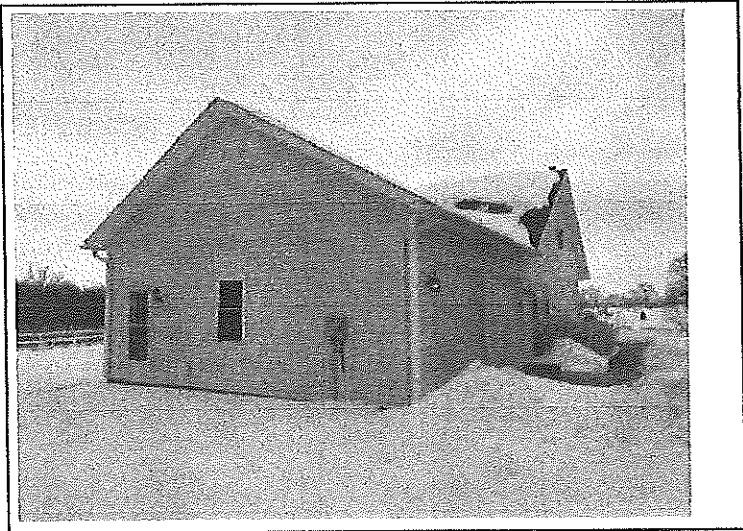
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 21102008CS

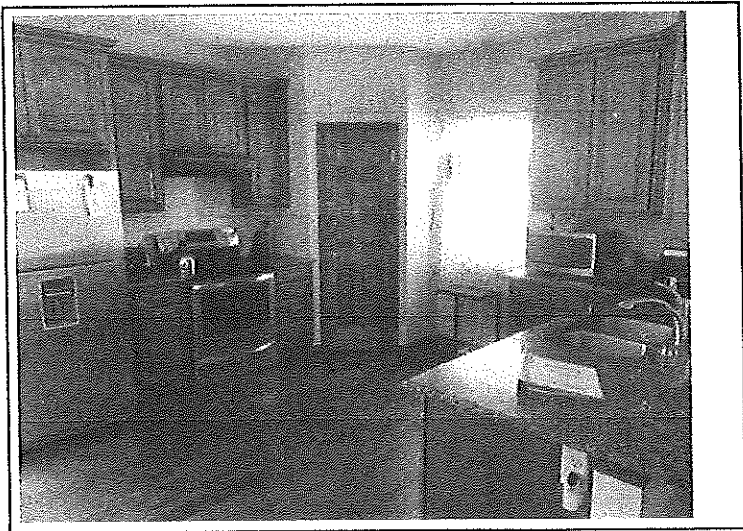
Borrower/Cient	RICHARD CAREY		
Property Address	5501 Knollwood Rd		
City	Springfield	County	CLARK
		State	OH
		Zip Code	45502
Lender	HUNTINGTON NATIONAL BANK		



2ND HOUSE ON SITE
(Accessory Dwelling Unit)



REAR OF 2ND HOUSE ON SITE

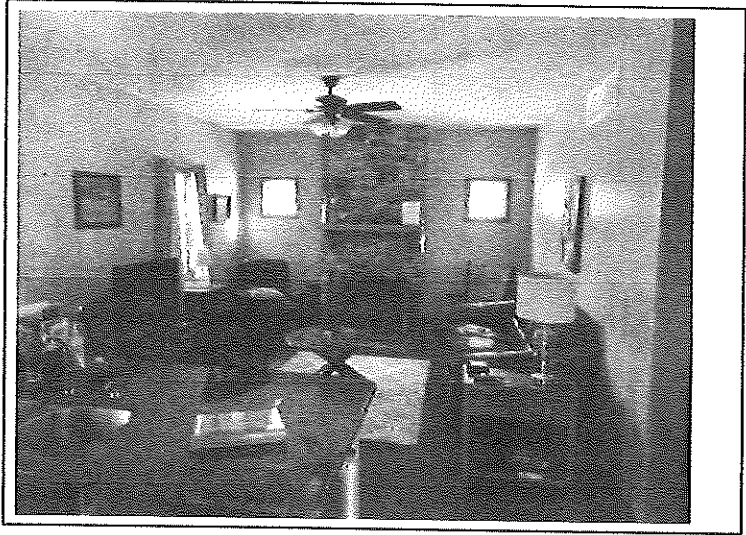


2ND HOUSE ON SITE
Kitchen

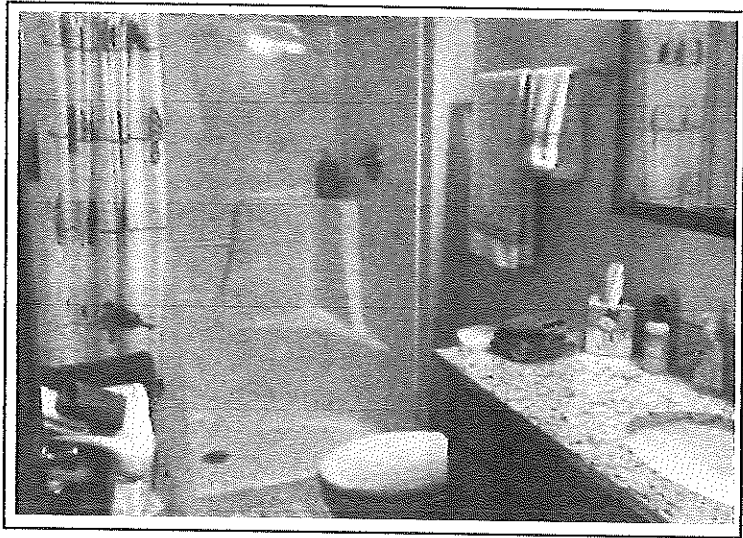
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 21102008CS

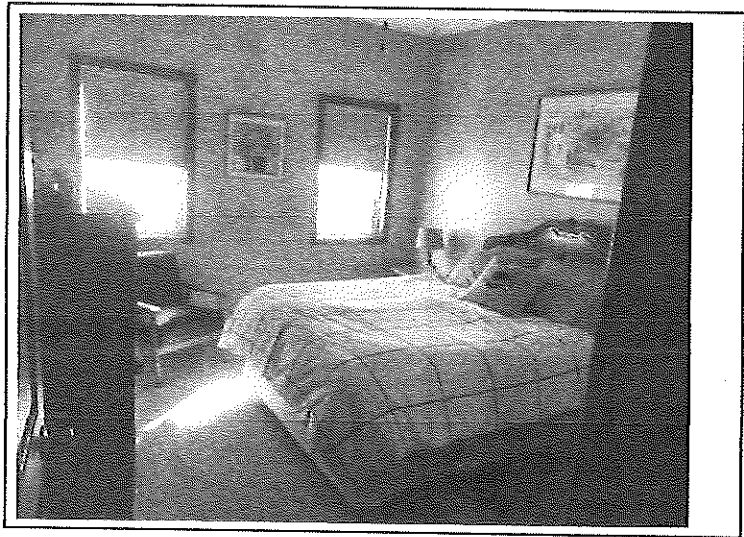
Borrower/Client RICHARD CAREY
Property Address 5501 Knollwood Rd
City Springfield County CLARK State OH Zip Code 45502
Lender HUNTINGTON NATIONAL BANK



2ND HOUSE ON SITE
Living Rm



2ND HOUSE ON SITE
Bath

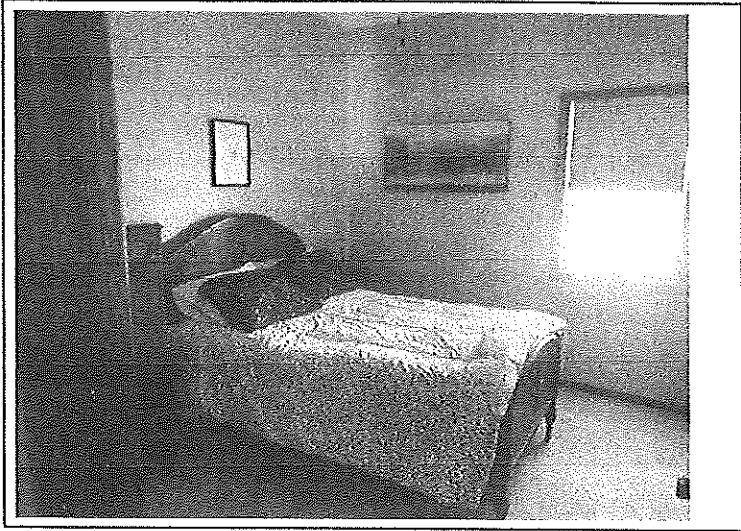


2ND HOUSE ON SITE
Bedroom

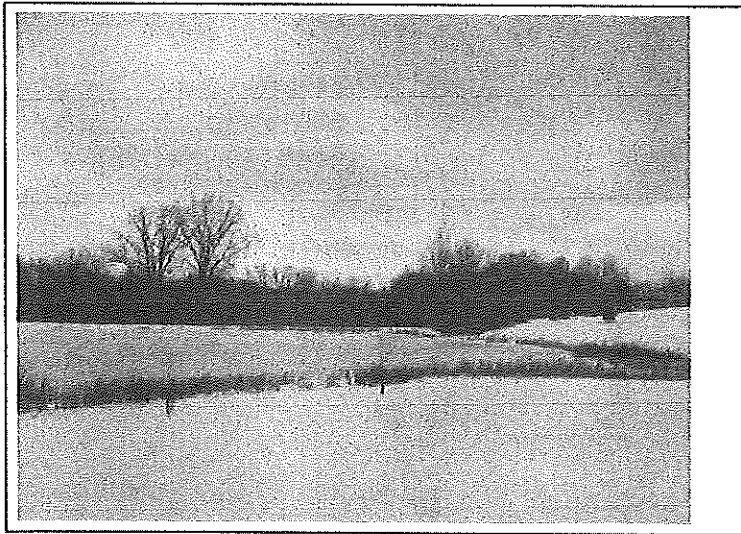
ADDITIONAL PHOTOGRAPH ADDENDUM

File # 21102003CS

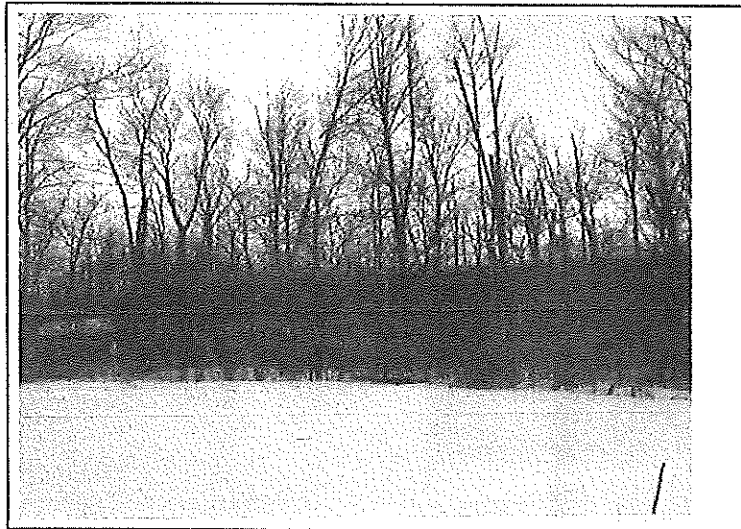
Borrower/Client RICHARD CAREY
Property Address 5501 Knollwood Rd
City Springfield County CLARK State OH Zip Code 45502
Lender HUNTINGTON NATIONAL BANK



2ND HOUSE ON SITE
Bedroom



SUBJECT'S POND

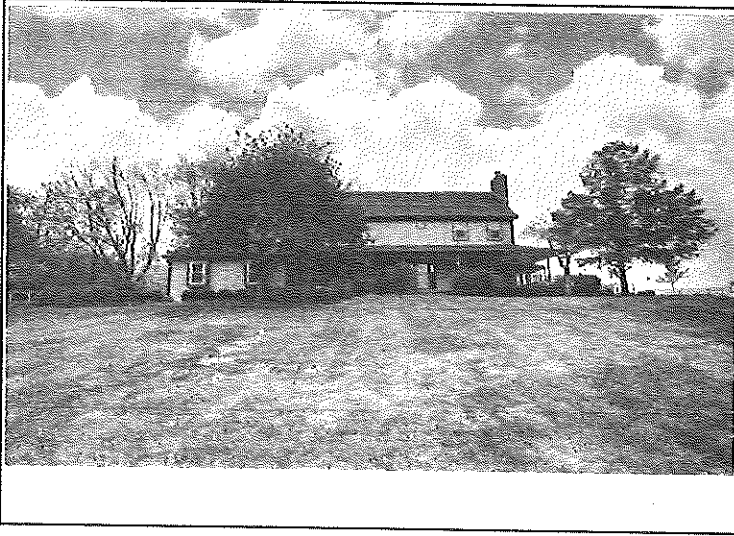


SUBJECT'S VIEW

COMPARABLES PHOTOGRAPH ADDENDUM

File # 21102008CS

Borrower/Client	RICHARD CAREY		
Property Address	5501 Knollwood Rd		
City	Springfield	County	CLARK
		State	OH
		Zip Code	45502
Lender	HUNTINGTON NATIONAL BANK		

**Comparable Sale 1**

1885 Funderburg Rd

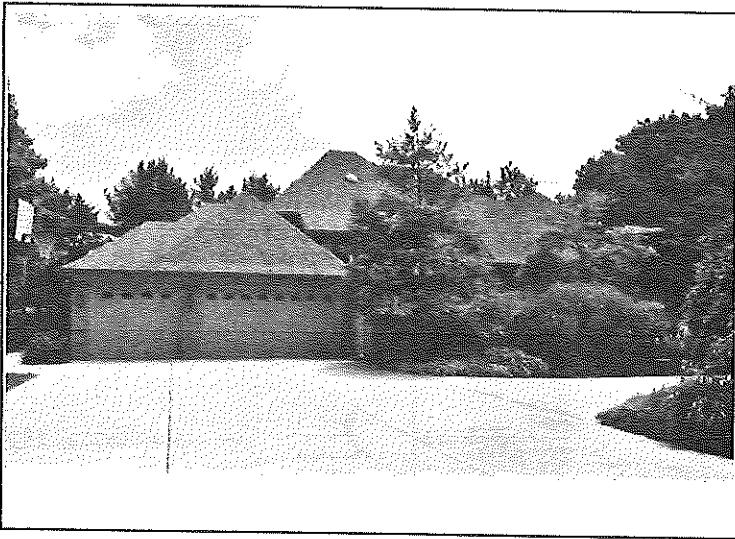
New Carlisle OH 45344

Date of Sale: s10/20;c06/20

Sale Price: 630,000

Sq. Ft.: 3,382

\$ / Sq. Ft.: 186.28

**Comparable Sale 2**

5550 Fowler Rd

Springfield OH 45502

Date of Sale: s10/20;c06/20

Sale Price: 559,500

Sq. Ft.: 3,693

\$ / Sq. Ft.: 151.50

**Comparable Sale 3**

11210 Broadgauge Rd

Mechanicsburg OH 43044

Date of Sale: s08/20;c08/20

Sale Price: 505,000

Sq. Ft.: 2,727

\$ / Sq. Ft.: 185.19

COMPARABLES PHOTOGRAPH ADDENDUM

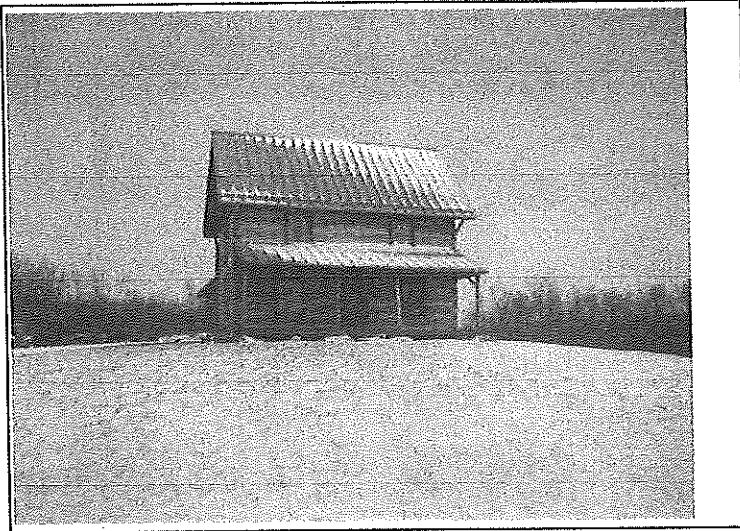
File # 21102008CS

Borrower/Cient RICHARD CAREY

Property Address 5501 Knollwood Rd

City Springfield County CLARK State OH Zip Code 45502

Lender HUNTINGTON NATIONAL BANK



Comparable Sale 4

2056 County Road 5 S

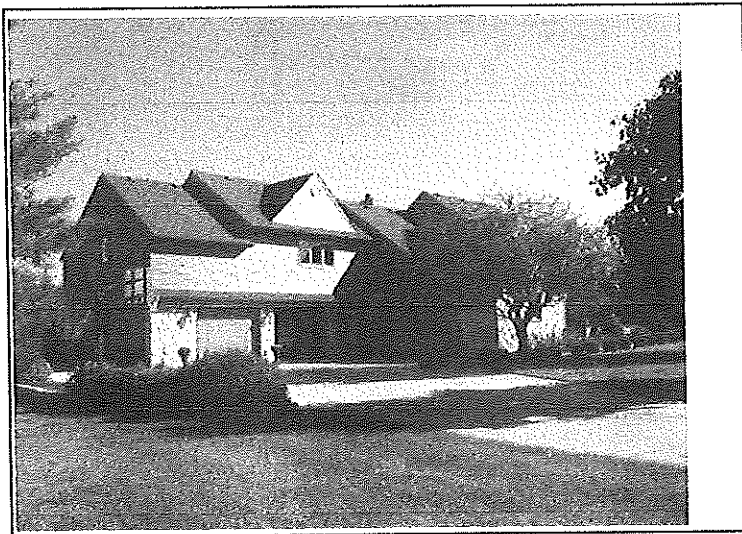
Bellefontaine OH 43311

Date of Sale: s07/20;c06/20

Sale Price: 925,000

Sq. Ft.: 1,970

\$ / Sq. Ft.: 469.54



Comparable Sale 5

16477 Sharp Rd

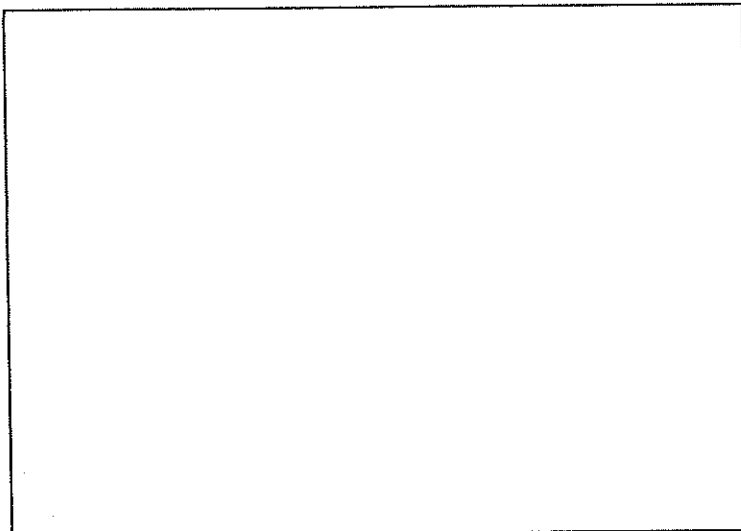
Sidney OH 45365

Date of Sale: s12/20;c12/20

Sale Price: 615,000

Sq. Ft.: 3,776

\$ / Sq. Ft.: 162.87



Comparable Sale 6

Date of Sale: _____

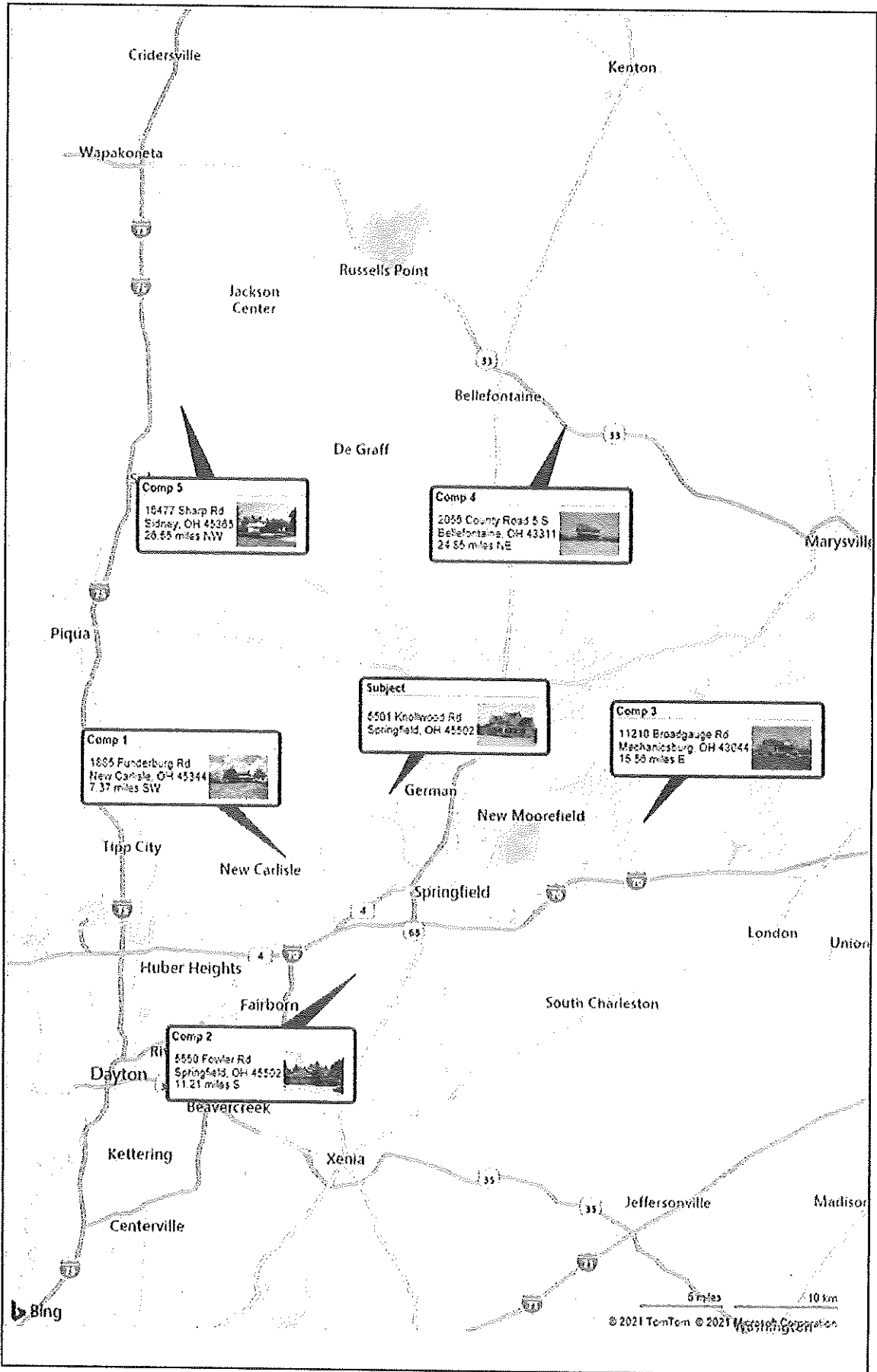
Sale Price: _____

Sq. Ft.: _____

\$ / Sq. Ft.: _____

LOCATION MAP ADDENDUM

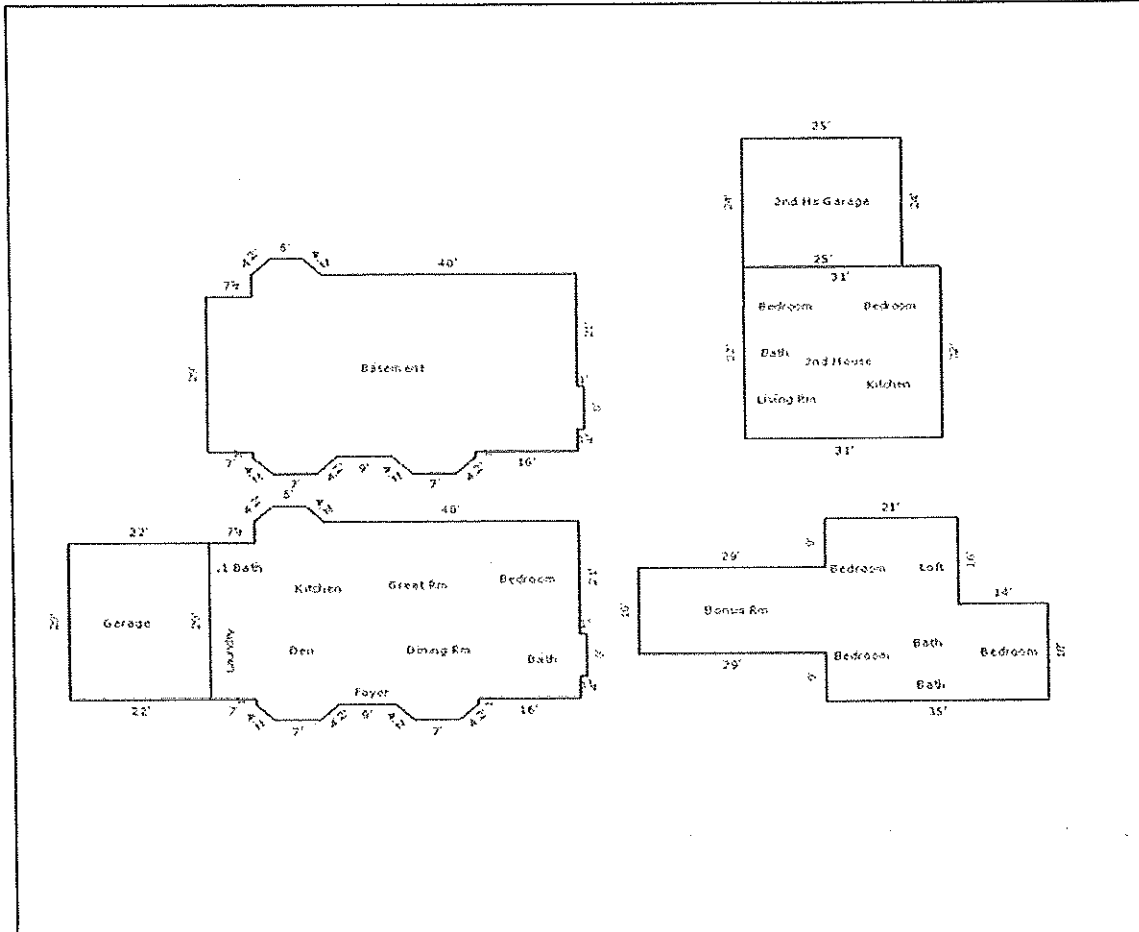
Borrower/Cient RICHARD CAREY			
Property Address 5501 Knollwood Rd			
City Springfield	County CLARK	State OH	Zip Code 45502
Lender HUNTINGTON NATIONAL BANK			



SKETCH ADDENDUM

File# 21102008CS

Borrower/Cfent RICHARD CAREY
 Property Address 5501 Knollwood Rd
 City Springfield County CLARK State OH Zip Code 45502
 Lender HUNTINGTON NATIONAL BANK



Created by Auto Sketch 1.3 Standard

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	2013.00	2013.00
GLA2	Second Floor	1430.00	1430.00
BSMT	Basement	2013.00	2013.00
GAR	Garage	638.00	638.00
OTH	2nd House	932.00	
	2nd House Garage	600.00	1592.00
Net LIVABLE Area		(rounded)	3443

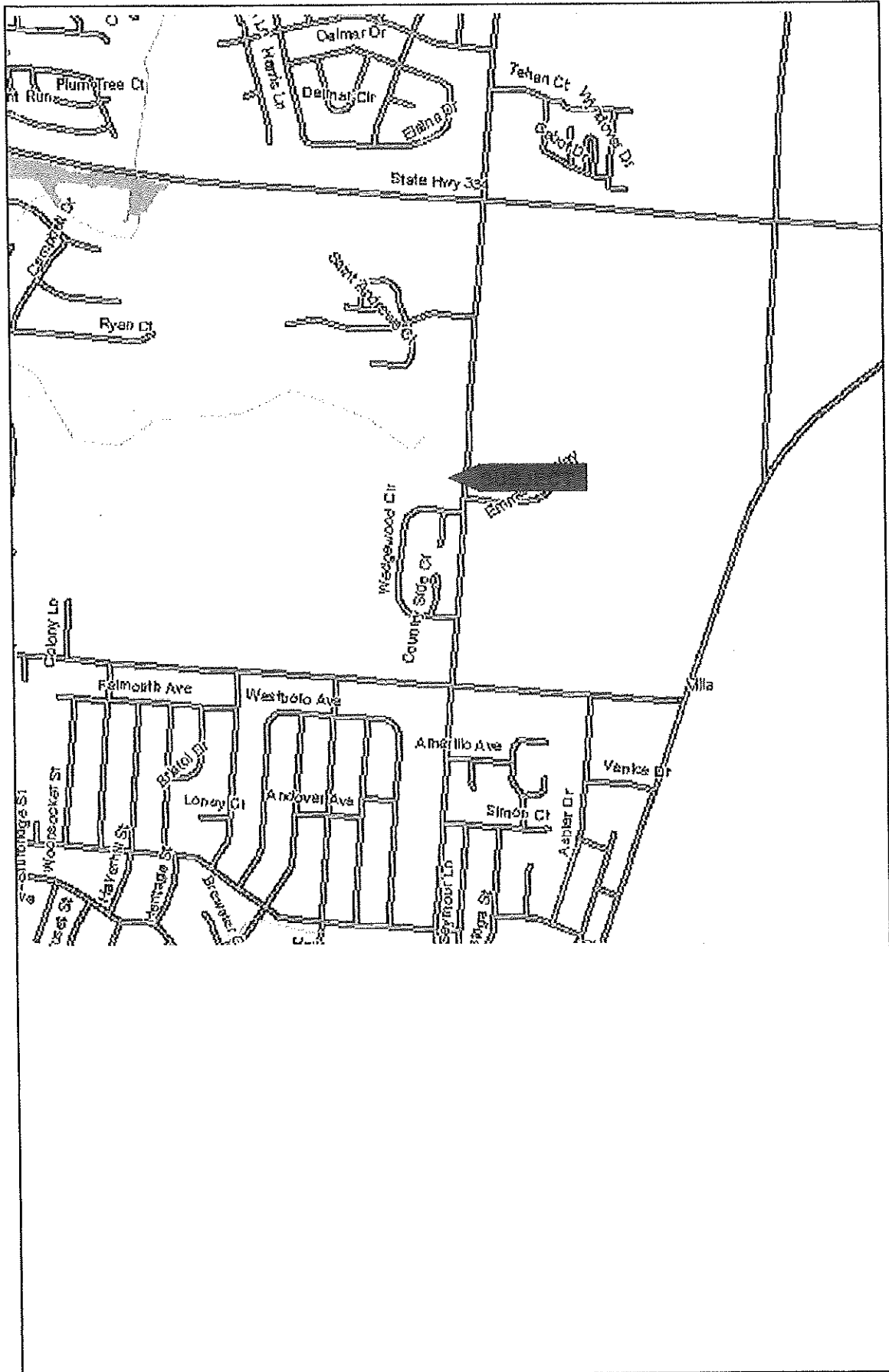
LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
	58.0 x	17.0	986.00
	4.0 x	51.0	204.00
	59.0 x	8.0	472.00
0.5 x	3.0 x	3.0	4.50
	4.0 x	50.0	232.00
	5.0 x	3.0	15.00
	1.0 x	35.0	35.00
0.5 x	3.0 x	3.0	4.50
0.5 x	3.0 x	3.0	4.50
0.5 x	3.0 x	3.0	4.50
	7.0 x	3.0	21.00
	7.0 x	3.0	21.00
0.5 x	3.0 x	3.0	4.50
0.5 x	3.0 x	3.0	4.50
Second Floor			
	35.0 x	9.0	315.00
	64.0 x	9.0	576.00
	9.0 x	21.0	189.00
	7.0 x	50.0	350.00
Net LIVABLE Area		(rounded)	3443

18 Items (rounded) 3443

Borrower/Cient <u>RICHARD CAREY</u>	
Property Address <u>5501 Knollwood Rd</u>	
City <u>Springfield</u>	County <u>CLARK</u> State <u>OH</u> Zip Code <u>45502</u>
Lender <u>HUNTINGTON NATIONAL BANK</u>	



Borrower/Cfent	RICHARD CAREY		
Property Address	5501 Knollwood Rd		
City	Springfield	County	CLARK
		State	OH
		Zip Code	45502
Lender	HUNTINGTON NATIONAL BANK		



Borrower/Client RICHARD CAREYProperty Address 5501 Knollwood RdCity SpringfieldCounty CLARKState OHZip Code 45502Lender HUNTINGTON NATIONAL BANK

**STATE OF OHIO
DIVISION OF REAL ESTATE
AND PROFESSIONAL LICENSING
AN APPRAISER LICENSE/CERTIFICATE**
has been issued under ORC Chapter 4763 to:

NAME: Charles P. Stroh
LIC/CERT NUMBER: 000413713
LIC LEVEL: Certified Residential Real Estate Appraiser
CURRENT ISSUE DATE: 05/18/2020
EXPIRATION DATE: 06/19/2021
USPAP DUE DATE: 06/19/2022

Borrower/Client RICHARD CAREY
 Property Address 5501 Knollwood Rd
 City Springfield County CLARK State OH Zip Code 45502
 Lender HUNTINGTON NATIONAL BANK

The Dunham Company, Inc.
APPRAISAL COMPLIANCE

File No. 21102008CS
 Case No. 00007603848

Borrower/Client RICHARD CAREY Unit No.
 Address 5501 Knollwood Rd
 City Springfield County CLARK State OH Zip Code 45502
 Lender/Client HUNTINGTON NATIONAL BANK

APPRAISAL AND THEORY 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 2-7(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

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 reported analyses, opinions, and conclusions are limited only by the reported assumptions 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 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).
- This report has been prepared in accordance with Title X of FRREA as amended, and any implementing regulations.

PRIOR SERVICES
 I have NOT performed services, as an appraiser or in another capacity, regarding the property that is the subject of the 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 made a personal inspection of the property that is the subject of this report.
 I have NOT made a personal inspection of the property that is the subject of this report.

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.

ADDITIONAL COMMENTS
 Additional USPAP related issues requiring disclosure and/or any state mandated requirements.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY
 A reasonable marketing time for the subject property is 20-120 day(s) utilizing market conditions pertinent to the appraisal assignment.
 A reasonable exposure time for the subject property is 20-120 day(s).

APPRAISER **SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature 
 Name Charles P. Stroh
 Date of Signature 04/13/2021
 State Certification # 413713
 or State License #
 State OH
 Expiration Date of Certification or License 06/19/2021
 Effective Date of Appraisal 02/22/2021

Signature
 Name
 Date of Signature
 State Certification #
 or State License #
 State
 Expiration Date of Certification or License
 Supervisory Appraiser Inspection of Subject Property
 Did Not Examine Only from street Interior and Exterior

