

Tax year 2022 BOR no. 2022-255  
County Clark Date received 4/3/23

DTE 1  
Rev. 12/22

### Complaint Against the Valuation of Real Property

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

Attach additional pages if necessary.

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

☒ Original complaint ☐ Counter complaint

Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code	
1. Owner of property	Fred C Shaner III	11645 Urbana London rd	
2. Complainant if not owner		Mechanicsburg Oh 43044	
3. Complainant's agent	Michelle Shaner		
4. Telephone number and email address of contact person	740-837-0052	mc2rb@att.net	
5. Complainant's relationship to property, if not owner			
If more than one parcel is included, see "Multiple Parcels" Instruction.			
6. Parcel numbers from tax bill	Address of property		
2801506349101033	11645 Urbana London rd		
	Mechanicsburg Oh 43044		
7. Principal use of property	Residence		
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
2801506349101033	158,000.00	256,580.00	98,580.00
9. The requested change in value is justified for the following reasons: two Appraisals for lower Value.			

10. Was property sold within the last three years? ☐ Yes ☒ No ☐ Unknown If yes, show date of sale \_\_\_\_\_  
and sale price \$ \_\_\_\_\_ ; and attach information explained in "Instructions for Line 10" on back.

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

12. If any improvements were completed in the last three years, show date \_\_\_\_\_ and total cost \$ \_\_\_\_\_.

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

FILED  
CLARK COUNTY AUDITOR

APR - 3 2023

\* postmarked  
3/30/23 \*

JOHN S. FEDERER  
AUDITOR

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

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

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

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

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

Date 3/15/23 Complainant or agent (printed) FRED C SHAWER III Title (if agent) \_\_\_\_\_

Complainant or agent (signature) *Fred C Shawer III*

Sworn to and signed in my presence, this 15<sup>th</sup> day of March 2023  
(Date) (Month) (Year)

Notary *Christine Dickson*



CHRISTINE DICKSON  
Notary Public  
State of Ohio  
My Comm. Expires  
January 11, 2028

## APPRAISAL OF REAL PROPERTY



### LOCATED AT

11645 State Route 56  
Mechanicsburg, OH 43044  
N HOBSON 6349

### FOR

The Savings Bank  
118 N. Court St.  
Circleville, Ohio 43113

### OPINION OF VALUE

136,000

### AS OF

03/19/2020

### BY

Jeff Harvey  
Harvey Plus  
Springfield, Ohio 45502

(937) 323-6545  
jeff@harveyplus.com



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

File No. 20014

Name of Appraiser: Jeff Harvey

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

Certification/Licensure Number: 383584

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 Residential Appraisal Report

File # 20014

There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 134,900 to \$ 169,900	
There are 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 124,900 to \$ 175,000	
FEATURE	SUBJECT
Address	11645 State Route 56 Mechanicsburg, OH 43044
Proximity to Subject	8817 Plattsburg Rd South Charleston, OH 45368 8.60 miles SW
Sale Price	\$ 145,000
Sale Price/Gross Liv. Area	\$ 71.92 sq.ft.
Data Source(s)	Co. Records
Verification Source(s)	MLS#422904
VALUE ADJUSTMENTS	DESCRIPTION
Sales or Financing	Conv.
Concessions	NOR
Date of Sale/Time	01/2019
Location	Ave
Leasehold/Fee Simple	Fee Simple
Site	3.7 Ac.
View	Rural
Design (Style)	Mod. A-Frame
Quality of Construction	Vinyl Ext.
Actual Age	15
Condition	Ave-
Above Grade	Total Bdrms. Baths
Room Count	6 3 2
Gross Living Area	2,408 sq.ft.
Basement & Finished	Full
Rooms Below Grade	Unfin.0
Functional Utility	Ave
Heating/Cooling	HVBB/no CA
Energy Efficient Items	Ave
Garage/Carport	2-Car
Porch/Patio/Deck	Deck
Net Adjustment (Total)	\$ -8,080
Adjusted Sale Price of Comparables	\$ 136,920
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data Source(s) MLS, Co. Records, 03/20/2020	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) MLS, Co. Records, 03/20/2020	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	No Prior Sales within 3 yrs.
Price of Prior Sale/Transfer	None
Data Source(s)	Co. Records, MLS
Effective Date of Data Source(s)	03/20/2020
Analysis of prior sale or transfer history of the subject property and comparable sales	
No transfers per above.	
Summary of Sales Comparison Approach The subject property and all of the comparables are located in similar market area. All comps are considered comparable to the subject in condition and appeal. The sales utilized were the best available at the time of appraisal and represent the current market of similar properties in the subject market area. Sales #1 and #2 are older than one year, however reflect the current market for similar properties as the subject.	
The subject property would compete in the same comparable class of properties due to its amenities, location, appeal, and condition.	
Indicated Value by Sales Comparison Approach \$ 136,000	
Indicated Value by: Sales Comparison Approach \$ 136,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
Primary reliance was given the Sales Comparison approach because it best reflects the actions of the typically informed buyer(s) and seller(s). The Cost Approach has not been analyzed due to age of improvements. Lack of relevant data precludes the Income approach.	
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> 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 \$ 136,000, as of 03/19/2020, which is the date of inspection and the effective date of this appraisal.	



## Uniform Residential Appraisal Report

File # 20014

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

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

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

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

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

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

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

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

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

## Uniform Residential Appraisal Report

File # 20014

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 [Signature]  
 Name Jeff Harvey  
 Company Name Harvey Plus  
 Company Address 2184 East Possum Rd., Springfield, OH 45502  
 Telephone Number (937) 323-6545  
 Email Address jeff@harveyplus.com  
 Date of Signature and Report 03/30/2020  
 Effective Date of Appraisal 03/19/2020  
 State Certification # 383584  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State OH  
 Expiration Date of Certification or License 11/26/2020

## ADDRESS OF PROPERTY APPRAISED

11645 State Route 56  
Mechanicsburg, OH 43044  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 136,000

## LENDER/CLIENT

Name Kari Landenberger  
 Company Name The Savings Bank  
 Company Address 118 N. Court St., Circleville, Ohio 43113  
 Email Address kari landenberger@the savingsbank.net

## 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 \_\_\_\_\_

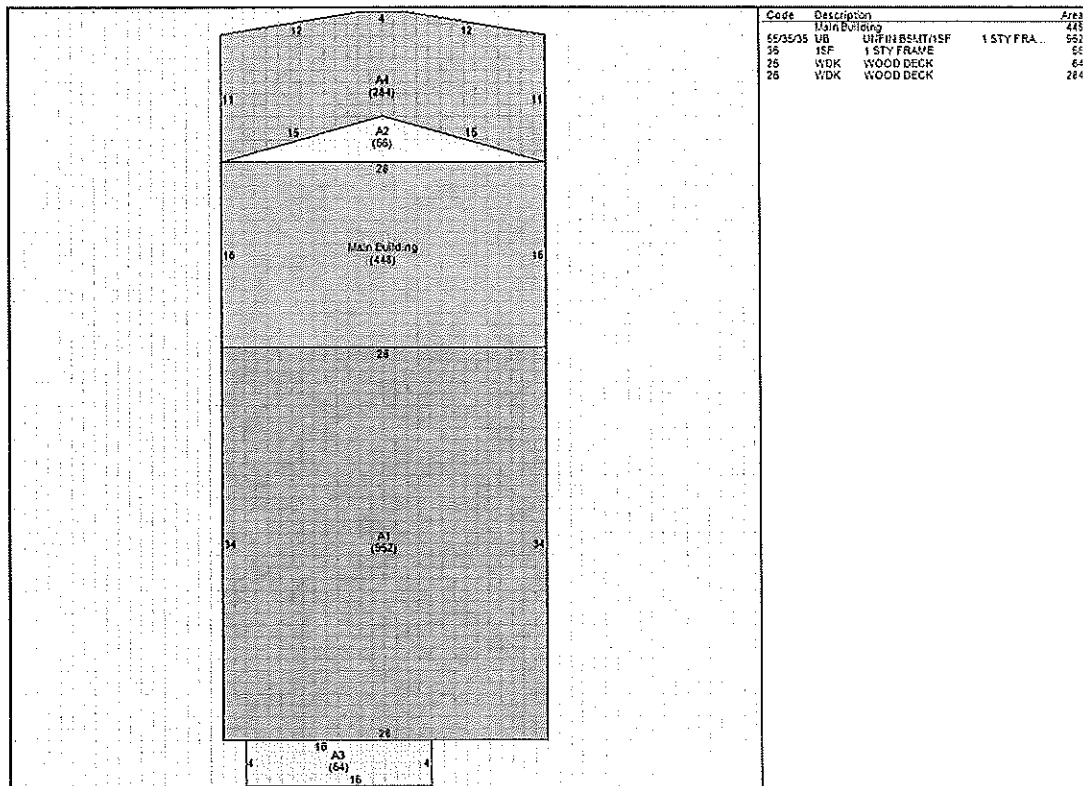
## COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street  
☐ Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_



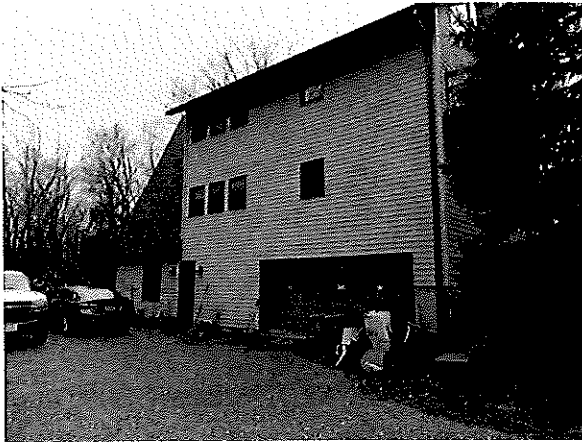
## Building Sketch

Lender	The Savings Bank			
Property Address	11645 State Route 56			
City	Mechanicsburg	County	Clark	State OH Zip Code 43044
Borrower	Fred C. Shaner III			



**Subject Photo Page**

Lender	The Savings Bank				
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Borrower	Fred C. Shaner III				

**Subject Front**

11645 State Route 56

Sales Price

Gross Living Area 2,408

Total Rooms 6

Total Bedrooms 3

Total Bathrooms 2

Location Ave

View Rural

Site 3.7 Ac.

Quality Vinyl Ext.

Age 15

**Subject Rear****Subject Street**

## Subject Photos

Lender	The Savings Bank			
Property Address	11645 State Route 56			
City	Mechanicsburg	County	Clark	State OH Zip Code 43044
Borrower	Fred C. Shaner III			





## **SUMMARY REPORT**

### **LOCATED AT:**

11645 State Route 56  
metes & bounds descriptions  
Mechanicsburg, OH 43044

### **FOR:**

The Savings Bank  
PO Box 310  
Circleville, OH 43113

### **AS OF:**

04/11/2020

### **BY:**

David Givens  
1575 Pennyroyal Road  
Clarksburg, Ohio 43115  
Reliable Appraisal Solutions  
740-998-5543  
bgapp@bright.net

Borrower	Fred C. Shaner			File No.	200414-192
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				

## APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

## Comments on Standards Rule 2-3

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

## Reasonable Exposure Time

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

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 90-120 days

## Comments on Appraisal and Report Identification

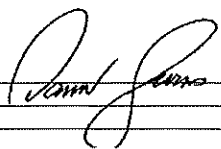
Note any USPAP-related issues requiring disclosure and any state mandated requirements:

This appraisal report was prepared for The Savings Bank. The intended use of this report is for mortgage purposes. This report is limited in use to only the client. The rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without additional information included in the appraiser's workfile. This appraisal report was prepared in full compliance with FNMA A.I.R., the Dodd-Frank Act, and the appraiser has not performed, participated in, or been associated with any activity in violation of the Act.

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.

The date of value in this assignment is subsequent to emergency declarations regarding the Coronavirus (COVID-19) in March 2020. The scope of this appraisal assignment does not include the measurement of any effect of these events on the real estate market or on the value of the subject property. Therefore, the value opinion and other conclusions expressed in this report are subject to the extraordinary assumption that these events have had no effect on the marketability or market value of the subject property. The client and intended users of this appraisal are cautioned that if this extraordinary assumption is incorrect, the value opinion and other conclusions expressed in this report could be significantly different.

### APPRAISER:

Signature:   
 Name: David Givens  
 State Certification #: \_\_\_\_\_  
 or State License #: 412218  
 State: OH Expiration Date of Certification or License: 06/28/2020  
 Date of Signature and Report: 04/15/2020  
 Effective Date of Appraisal: 04/11/2020  
 Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only  
 Date of Inspection (if applicable): 04/11/2020

### SUPERVISORY or CO-APPRAISER (if applicable):

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_  
 Date of Signature: \_\_\_\_\_  
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only  
 Date of Inspection (if applicable): \_\_\_\_\_

## SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	11645 State Route 56
	Legal Description	metes & bounds descriptions
	City	Mechanicsburg
	County	Clark
	State	OH
	Zip Code	43044
	Census Tract	0115.05
	Map Reference	46500
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Fred C. Shaner
	Lender/Client	The Savings Bank
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,324
	Price per Square Foot	\$
	Location	N;Res;
	Age	15
	Condition	C4
	Total Rooms	6
	Bedrooms	3
	Baths	2.0
APPRAISER	Appraiser	David Givens
	Date of Appraised Value	04/11/2020
VALUE	Final Estimate of Value	\$ 158,000

## Uniform Residential Appraisal Report

summary report  
File # 200414-192

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.

SUBJECT	Property Address	11645 State Route 56		City	Mechanicsburg		State	OH	Zip Code	43044		
	Borrower	Fred C. Shaner		Owner of Public Record	Fred C. Shaner		County	Clark				
	Legal Description	metes & bounds descriptions										
	Assessor's Parcel #	2801506349101033		Tax Year	2019		R.E. Taxes \$	2,664				
	Neighborhood Name	Clark, Madison, Champaign, & Union Counties		Map Reference	46500		Census Tract	0115.05				
	Occupant	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant	Special Assessments \$	0		<input type="checkbox"/> PUD	HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
	Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)										
	Assignment Type	<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)										
	Lender/Client	The Savings Bank										
	Address	PO Box 310, Circleville, OH 43113										
CONTRACT	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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No											
	Report data source(s) used, offering price(s), and date(s). 0											
	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.											
	Contract Price \$			Date of Contract			Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Data Source(s)	county auditor	
	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? <input type="checkbox"/> Yes <input type="checkbox"/> No											
	If Yes, report the total dollar amount and describe the items to be paid.											
NEIGHBORHOOD	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 checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	20 %				
	Built-Up	<input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %				
	Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	20	Low	Multi-Family	0 %				
	Neighborhood Boundaries	south of Champaign County line, east of State Route 72, west of Madison County line,				600	High	175	Commercial	0 %		
	north of State Route 42					170	Pred.	60	Other	80 %		
	Neighborhood Description There were no factors determined that would negatively affect marketability. The location of schools, shopping, employment opportunities, recreation facilities, major transportation routes, and amenities make properties in this area competitive in the market. The subject's view is neutral, the noise level is low, and the appeal to the market is considered average.											
	Market Conditions (including support for the above conclusions) Based on competitive listings and comparable sales in the subject's area, it appears that the average marketing time is approximately 3 - 6 months. The availability of financing is currently good offering Conventional, VA, FHA type loans. Interest rates remain at an affordable level for most of the subject's market segment. Current demand for single family homes is greater than the supply.											
	SITE	Dimensions	approximately 217 X 742		Area	3.70 ac		Shape	rectangular		View	N, Pstrl
Specific Zoning Classification		Residential		Zoning Description	current single family use is permitted							
Zoning Compliance		<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)										
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe Present single family use is considered the highest and best use.												
Utilities		Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type		Public	Private			
Electricity		<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>	<input checked="" type="checkbox"/> drilled well	Street	asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Gas		<input type="checkbox"/>	<input checked="" type="checkbox"/> propane	Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/> private system	Alley	none	<input type="checkbox"/>	<input type="checkbox"/>		
FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone	X		FEMA Map #	39021C0350D		FEMA Map Date	11/18/2009	
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe												
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe												
The subject site is a mostly wooded ravine lot with a waterway creating the southern boundary. There were no apparent adverse easements, encroachments, or other unfavorable influences observed on this site at the time of inspection. (Continued on attached addendum)												
IMPROVEMENTS	General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
	Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Foundation Walls	concrete block/avg		Floors	carpet/wood/avg			
	# of Stories	1.5			Exterior Walls	vinyl siding/avg		Walls	drywall/avg			
	Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/> S-Det/End Unit	Basement Area	1,442 sq.ft.	Roof Surface	comp shingle/avg		Trim/Finish	stained wd/avg			
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %		Gutters & Downspouts	aluminum/avg		Bath Floor	vinyl/avg			
	Design (Style)	1.5 story	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	thermopane/avg		Bath Wainscot	fiberglass/avg				
	Year Built	2005	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	storm sash/avg		Car Storage	<input type="checkbox"/> None			
	Effective Age (Yrs)	15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	screens/avg		Driveway	# of Cars 0				
	Attic	<input type="checkbox"/> None	Heating	<input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input checked="" type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0		Driveway Surface	asphalt/avg			
	<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel	propane	Fireplace(s) #	0		Fence	none		<input checked="" type="checkbox"/> Garage # of Cars 2	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling	<input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck deck	Porch	none		Carport	# of Cars 0				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	Individual	<input checked="" type="checkbox"/> Other none	Pool	none		Other	none		Att.	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in		
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe) range hood												
Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 2,324 Square Feet of Gross Living Area Above Grade												
Additional features (special energy efficient items, etc.). rear wood deck and gazebo, 2nd floor balcony												
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4; No updates in the prior 15 years; The subject property is improved with a 1.5 story single family home on a 100% walkout basement. The home is of a unique design. The most recent renovation includes a new roof, gutters, downspouts, soffit and fascia that were installed in 2019. The remainder of the home appears to be the original components. The improvements showed evidence of normal wear and tear. There are some unfinished interior and exterior renovation projects none of which affect the livability of the home. The home was fully functional as a living unit.												
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe												
As of the effective date of this report, there were no physical deficiencies noted or made known to the appraiser that would affect the livability or structural integrity of the subject property. The appraiser is not a home inspector and is not acting in that capacity in the preparation of this report.												
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe												
The subject property generally conforms to the neighborhood in terms of style, condition, and functionality.												



## Uniform Residential Appraisal Report

summary report  
File # 200414-192

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 135,000 to \$ 179,900	
There are 5 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 135,500 to \$ 190,000	
FEATURE	SUBJECT
Address	11645 State Route 56 Mechanicsburg, OH 43044
Proximity to Subject	2370 State Route 187 London, OH 43140
Sale Price	\$ 165,000
Sale Price/Gross Liv. Area	\$ 65.76 sq.ft.
Data Source(s)	public records; DOM unk
Verification Source(s)	not verified
VALUE ADJUSTMENTS	DESCRIPTION
Sales or Financing	ArmLth
Concessions	Conv,0
Date of Sale/Time	s12/19;Unk
Location	N;Res;
Leasehold/Fee Simple	Fee Simple
Site	3.70 ac
View	N;Pstrl;
Design (Style)	DT1.5;1.5 story
Quality of Construction	Q4
Actual Age	15
Condition	C4
Above Grade	Total Bdrms. Baths
Room Count	6 3 2.0
Gross Living Area	2,324 sq.ft.
Basement & Finished	1442sf0sfwo
Rooms Below Grade	0sf
Functional Utility	average
Heating/Cooling	radiant/no cent air
Energy Efficient Items	insulated/dpane
Garage/Carport	2gbi
Porch/Patio/Deck	dck,gazebo,bicry
Other	none
Net Adjustment (Total)	\$ -8,500
Adjusted Sale Price of Comparables	\$ 156,500
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data Source(s) Clark County Auditor	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) County Auditor's records	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	
Price of Prior Sale/Transfer	
Data Source(s)	public records
Effective Date of Data Source(s)	04/15/2020
Analysis of prior sale or transfer history of the subject property and comparable sales	
Subject and comparables sold as per information listed above.	
Summary of Sales Comparison Approach The adjusted range of value is \$156,500 to \$166,000 with a value conclusion of \$158,000. There was a limited number of sales available that were considered similar to the subject. The subject's unique style and appearance is not typical of the market but with a limited number of comparable available no market support was found to support an adjustment. The condition and basement adjustments were based on a depreciated cost analysis. The GLA area adjustment of \$20/sf. was factored from the comparables selling price/GLA. The site adjustments were based on vacant land sales analysis. There is a substantial difference in the actual ages of the comparables, but with the limited number of sales available these were considered the best available and their respective effective ages are more similar to the subject.	
Indicated Value by Sales Comparison Approach \$ 158,000	
Indicated Value by: Sales Comparison Approach \$ 158,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
The sales comparison approach reflects recent activity in the market and was given the most consideration. The income approach was considered not applicable due to subject being a single family residence with predominantly owner occupancy in the area and to the corresponding lack of rental data. The cost approach was not considered in this appraisal due to the difficulty in accurately assessing total accrued depreciation.	
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> 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 \$ 158,000 as of 04/11/2020, which is the date of inspection and the effective date of this appraisal.	

## Uniform Residential Appraisal Report

summary report  
File # 200414-192

Extraordinary Assumption – COVID-19 was identified in China in December 2019 and quickly spread across the globe, including the U.S., evolving into a pandemic. As a result, the Federal Reserve cut the federal funds rate on March 3, 2020, by 0.5%, making the threat of the virus tangible to most housing market consumers. The Fed cut the federal funds rate by another 1% on March 15, 2020, to offset the expected severe economic impact as consumers began to pull back. While it is too early to extract the empirical implications for the housing market as a result of the Coronavirus, the client is aware that this valuation assignment relied on most if not all market data generated before conscious consumer awareness occurred on March 3. We will continue to monitor the market for potential impact on trends.

ADDITIONAL COMMENTS

## COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

An analysis of recent lot sales in the subject's market

area indicated a site value for the subject of \$30,000.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	30,000
Source of cost data	DWELLING	Sq. Ft. @ \$	= \$
Quality rating from cost service		Sq. Ft. @ \$	= \$
Effective date of cost data			= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			= \$
	Garage/Carport	Sq. Ft. @ \$	= \$
	Total Estimate of Cost-New		= \$
	Less Physical	Functional	External
	Depreciation		= \$( )
	Depreciated Cost of Improvements		= \$
	*As-is* Value of Site Improvements		= \$
			= \$
Estimated Remaining Economic Life (HUD and VA only)	Years	INDICATED VALUE BY COST APPROACH	= \$

INCOME

## 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)

PUD INFORMATION

## 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 SourceAre 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

summary report  
File # 200414-192

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

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

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

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

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

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

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

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

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

## Uniform Residential Appraisal Report

summary report  
File # 200414-192

**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

summary report  
File # 200414-192

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.

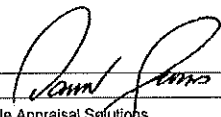
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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   
 Name David Givens  
 Company Name Reliable Appraisal Solutions  
 Company Address 1575 Pennyroyal Road  
Clarksburg, OH 43115  
 Telephone Number (740) 998-5543  
 Email Address bgapp@bright.net  
 Date of Signature and Report 04/15/2020  
 Effective Date of Appraisal 04/11/2020  
 State Certification # \_\_\_\_\_  
 or State License # 412218  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State OH  
 Expiration Date of Certification or License 06/26/2020

## ADDRESS OF PROPERTY APPRAISED

11645 State Route 56  
Mechanicsburg, OH 43044  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 158,000

## LENDER/CLIENT

Name No AMC  
 Company Name The Savings Bank  
 Company Address PO Box 310, Circleville, OH 43113  
 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 \_\_\_\_\_

## Market Conditions Addendum to the Appraisal Report

summary report  
File No. 200414-192

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 11645 State Route 56 City Mechanicsburg State OH ZIP Code 43044

Borrower Fred C. Shaner

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	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.50	0	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	3	1	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	6.0	0	3.0	<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	179,900	0	167,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	19	0	77	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	165,000	160,000	157,450	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	140	57	3.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	97%	0%	98%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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 considered typical in this market but do occur occasionally. Generally, the concessions are less than 5% of purchase price and are used to offset some of purchaser's closing costs.

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

There continue to be a decreasing supply of distressed homes enter the market. The market seems to be absorbing these properties with no negative influence on the current trend.

Cite data sources for above information Columbus Board of Realtors, Cincinnati Multiple Listing Service, Scioto Valley Board of Realtors, Dayton Area Board of Realtors, Appraiser's files

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.

Due to the current Covid-19 pandemic that is having an economic impact on a national level, a listing's number of days on market and ultimately the sales price of properties that are listed for sale will most likely be negatively impacted. Under these circumstances it is difficult to quantify the effects on sales prices of houses currently listed. Therefore, this appraisal makes the extraordinary assumption that the Covid-19 pandemic, also referred to as the Coronavirus, may have a negative effect on the value of the subject property.

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  
Appraiser Name David Givens  
Company Name Reliable Appraisal Solutions  
Company Address 1575 Pennyroyal Road, Clarksville, OH 43115  
State License/Certification # 412218 State OH  
Email Address bgapp@bright.net

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

**UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM**

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

**Condition Ratings and Definitions****C1**

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

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

**C2**

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

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

**C3**

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

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

**C4**

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

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

**C5**

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

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

**C6**

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

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

**Quality Ratings and Definitions****Q1**

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

**Q2**

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



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

## Quality Ratings and Definitions (continued)

## Q3

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

## Q4

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

## Q5

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

## Q6

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

## Definitions of Not Updated, Updated, and Remodeled

## Not Updated

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

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

## Updated

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

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

## Remodeled

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

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

## Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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
GlfCse	Golf Course	Location
Glfvw	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
Lndfil	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
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
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

**Supplemental Addendum**

File No. 200414-192

Borrower	Fred C. Shaner				
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				

**PURPOSE AND FUNCTION OF APPRAISAL:**

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes.

**SCOPE OF THE APPRAISAL:**

The scope of the appraisal involved accepting the assignment and contacting either the property owner, real estate broker, or representative of the client. An interior and exterior inspection was made of the property to gather pertinent information. Research was made of applicable market data in order to consider the Cost, Income, and Sales Approaches. Each applicable approach was developed, arriving at an indicated value. The Approaches were correlated into a single value estimate as of the date of the last property inspection. After the technical function of the process was completed, an appraisal report was completed including exterior photographs of the Sales Comparison comparables. The report was then transmitted to the client along with fee request for professional appraisal services completed. A file copy and a permanent file were also made to be maintained in the appraiser's office.

**COMMENTS ON NEIGHBORHOOD (CONTINUED):**

1. Neighborhood homes and properties appear to be maintained in average condition.
2. The neighborhood appears to be acceptable to a sufficient number of buyers to support an active, on-going market for the property.
3. Map references are not used in Clark County, thus, the parcel ID number has been provided to assist in identifying subject property.

**COMMENTS ON SITE (CONTINUED):**

1. Utilities meet community standards, are generally acceptable by area residents and appear to have no negative affect on marketability.
2. The information about flood hazard zones in this report has been obtained from maps produced by the National Flood Insurance program under auspices of FEMA. The appraiser assumes no responsibility for the accuracy of the maps nor was the subject property measured or surveyed to determine the elevation of the site.
3. The property is readily accessible by roads that meet local standards.

**ENVIRONMENTAL COMMENTS (CONTINUED):**

...appraisal becomes null & void. The Appraiser is not qualified to determine if lead-based paint exists. It is the responsibility of the owner/purchaser/lender to obtain a specialist to inspect and test the property for lead-based paint if they desire to protect themselves.

**COST APPROACH COMMENTS:**

1. The cost approach was not considered applicable to this assignment due to the difficulty in accurately assessing total accrued depreciation.

**SALES COMPARISON ANALYSIS COMMENTS (CONTINUED):**

1. All three comparable sales used were closed sales and the dates used were from public records indicating the date of recording.

The Appraiser believes that the comparable sales used were the best available and the best indicators of value for the subject property.

**Supplemental Addendum**

File No. 200414-192

Borrower	Fred C. Shaner				
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				

**PRIVACY NOTICE**

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

**Type of Nonpublic Personal Information We Collect**

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

**Parties To Whom We Disclose Information**

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence with the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

**Confidentiality and Security**

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

## APPRAISER DISCLOSURE STATEMENT

summary report

File No. 200414-192

Name of Appraiser: David Givens

Class of Certification/Licensure:

- ☐ Certified General  
☐ Certified Residential  
☒ Licensed Residential  
☐ Temporary ☐ General ☒ Licensed

Certification/Licensure Number: 412218

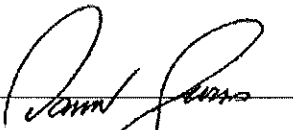
Certification/Licensure State: OH Expires: 06/26/2020

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:

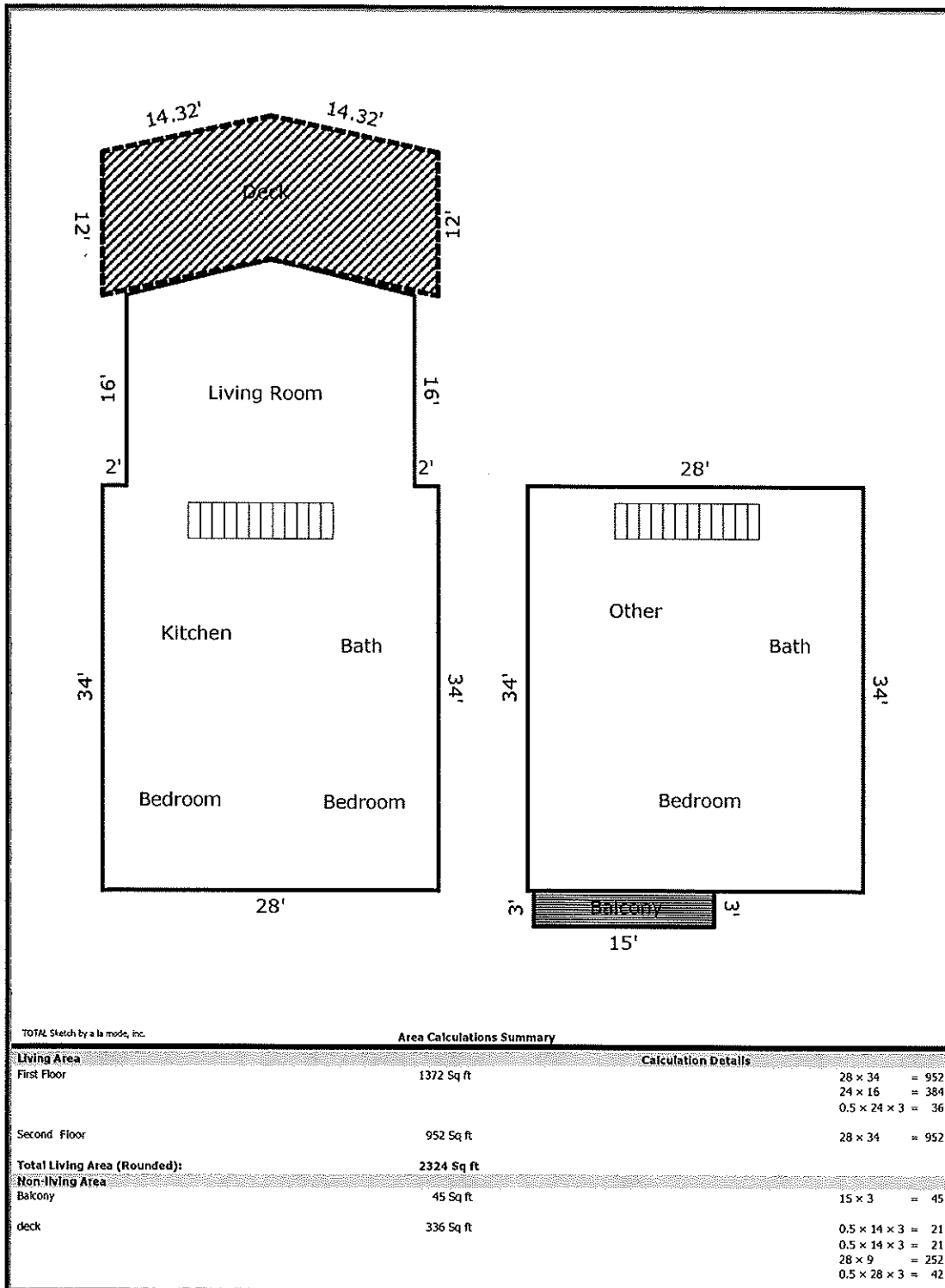
- ☒ Disinterested & Unbiased Third Party  
☐ Interested & Biased Third Party  
☐ Interested Third Party on Contingent Fee Basis

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.

**Building Sketch**

Borrower	Fred C. Shaner				
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				



**Aerial Map**

Borrower	Fred C. Shaner				
Property Address	11845 State Route 58				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				

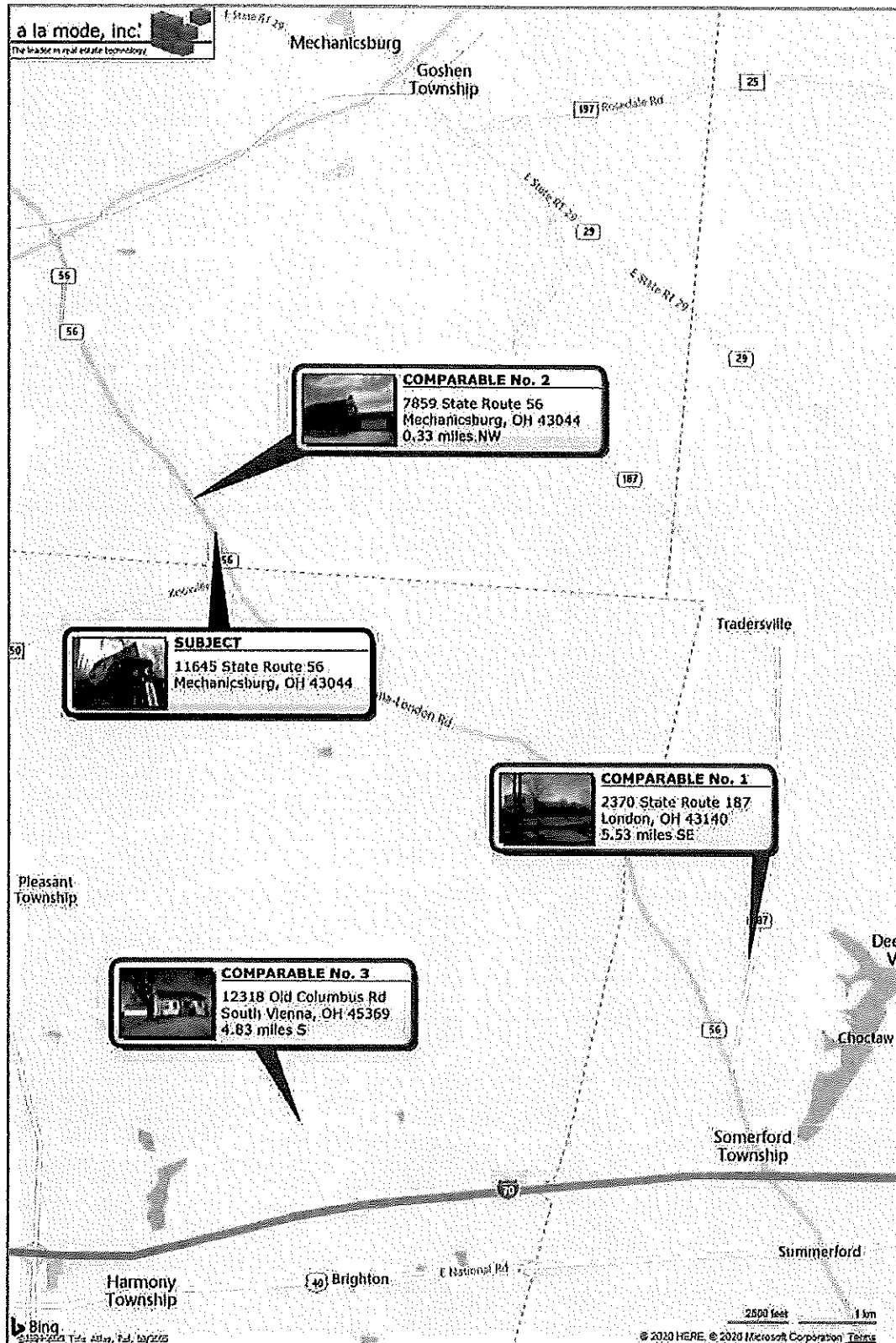
Approximate subject property highlighted in yellow.





## Location Map

Borrower	Fred C. Shaner						
Property Address	11645 State Route 56						
City	Mechanicsburg	County	Clark	State	OH	Zip Code	43044
Lender/Client	The Savings Bank						



**Subject Photo Page**

Borrower	Fred C. Shaner				
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				

**Subject Front**

11645 State Route 56

Sales Price

Gross Living Area 2,324

Total Rooms 6

Total Bedrooms 3

Total Bathrooms 2.0

Location N,Res;

View N,Pstrl;

Site 3.70 ac

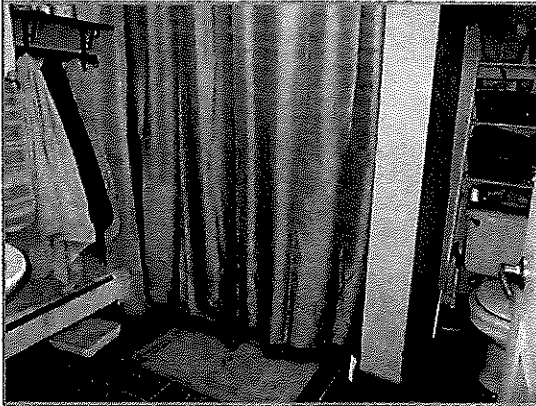
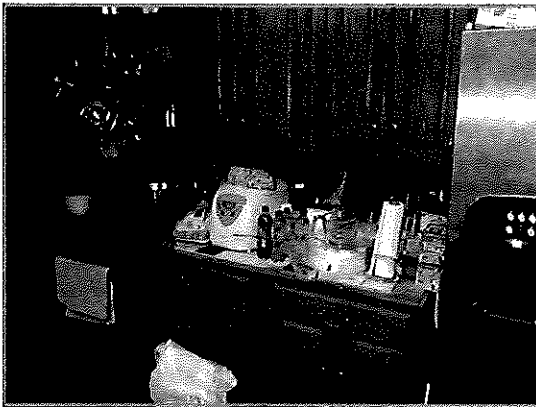
Quality Q4

Age 15

**Subject Rear****Subject Street**

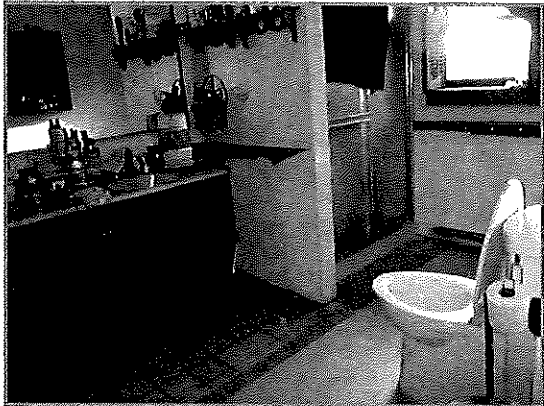
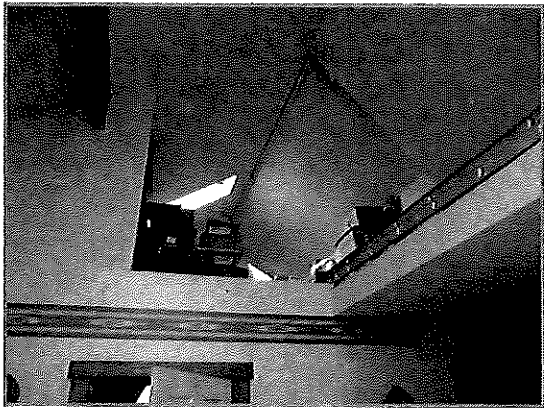
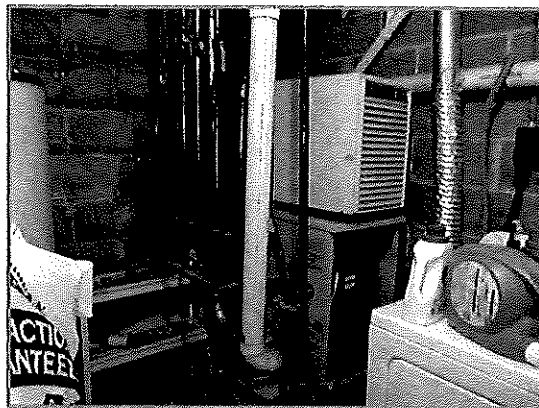
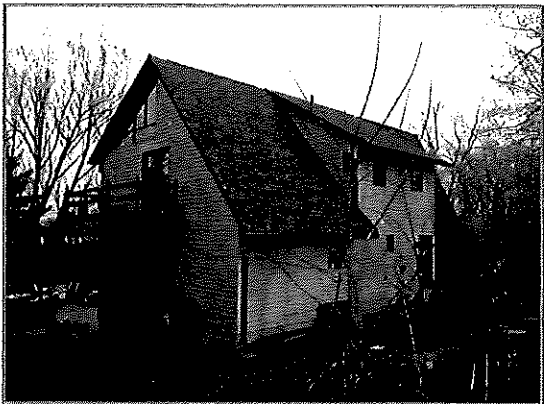
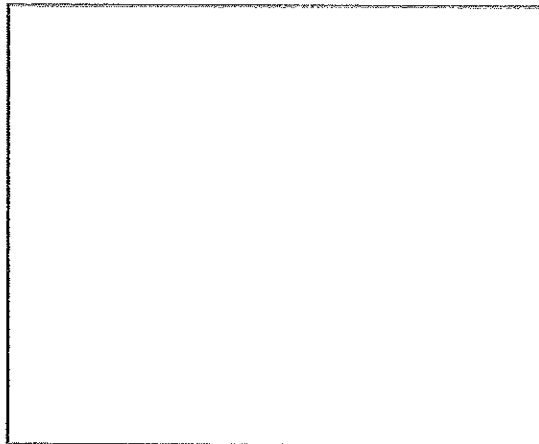
**Photograph Addendum**

Borrower	Fred C. Shaner				
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				

**bathroom****kitchen****kitchen****kitchen****bedroom****bedroom**

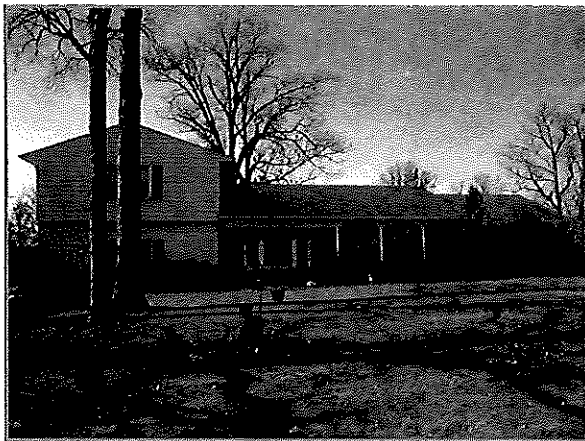
**Photograph Addendum**

Borrower	Fred C. Shaner				
Property Address	11645 State Route 56				
City	Mechanicsburg	County	Clark	State	OH Zip Code 43044
Lender/Client	The Savings Bank				

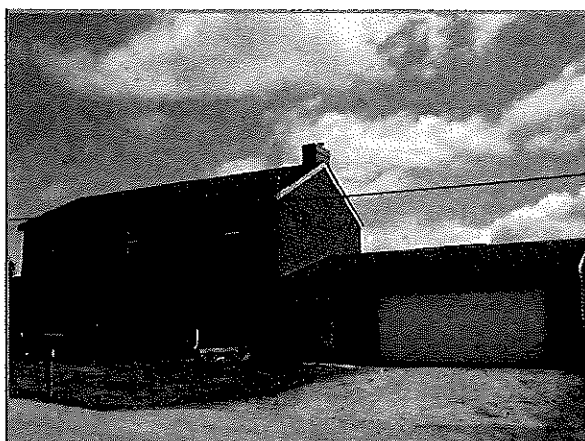
**master bathroom****master bedroom****loft****boiler****Front**

**Comparable Photo Page**

Borrower	Fred C. Shaner						
Property Address	11645 State Route 56						
City	Mechanicsburg	County	Clark	State	OH	Zip Code	43044
Lender/Client	The Savings Bank						

**Comparable 1**

2370 State Route 187  
 Prox. to Subject 5.53 miles SE  
 Sale Price 165,000  
 Gross Living Area 2,509  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Pstri;  
 Site 2.96 ac  
 Quality Q4  
 Age 57

**Comparable 2**

7859 State Route 56  
 Prox. to Subject 0.33 miles NW  
 Sale Price 168,000  
 Gross Living Area 2,320  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 1.1  
 Location N;Res;  
 View N;Pstri;  
 Site 2.21 ac  
 Quality Q4  
 Age 120

**Comparable 3**

12318 Old Columbus Rd  
 Prox. to Subject 4.83 miles S  
 Sale Price 190,000  
 Gross Living Area 2,100  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Pstri;  
 Site 2.07 ac  
 Quality Q4  
 Age 119

F. S. M. D. N. E. V.  
11445 Urbana London rd  
Mechanicsburg on 43044

Clark County Board or Revision  
31 W Limestone St  
PO Box 1325  
Springfield OH 45501

EXPECTED DELIVERY DAY: 04/01/23

USPS TRACKING® #



9505 5163 1386 3089 7322 20



U.S. POSTAGE PAID  
LONDON, OH  
43140  
MAR 30, 23  
AMOUNT  
\$9.35  
R2304Y122089-75