Tax year_	2023	BOR no. 2023	3-007	DTE 1 Rev. 12/22
County	Clark	Date received	1/29/2024	

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.

		Na	ime		Street address, City, State, ZIP code					
1. Owner of property		JAMES F R	Ader		GOI COLONY Tre	New Carriste				
2. Complainant if not owner	er									
3. Complainant's agent										
4. Telephone number and	email ac	ldress of contact perso	on							
5. Complainant's relations	hip to pr	operty, if not owner								
	If mo	re than one parcel is	included, see "N	Multip	le Parcels" Instruction.					
6. Parcel numbers from ta	x bill				Address of property					
030 05 00029 20	0401	4	601 Colony	TrL	New CARLISZE 10 +	+ 45344				
					•					
7. Principal use of property	y <b>P</b>	rimary Residen	nse							
8. The increase or decreas	se in mar	ket value sought. Cour	nter-complaints su	pporti	ng auditor's value may hav	ve -0- in Column C.				
Parcel number	Co	Column A omplainant's Opinior (Full Market Val		(	Column B Current Value Full Market Value)	Column C Change in Value				
0300500029204014	Ý	300,000		\$ 30	06,910	16,910				
-6										
9. The requested change is URAR Approx	in value i	s justified for the follow Report pro	ving reasons: epaced for	Ju	me 2023 Purcha	se_				
10. Was property sold with and sale price \$ 314					wn If yes, show date of sa					
11. If property was not sold	but was	listed for sale in the last	t three years, attac	h a cc	ppy of listing agreement or o	other available evidence.				
12. If any improvements w	ere com	pleted in the last three	years, show date	·	and tota	al cost \$				
13. Do you intend to prese	ent the te	stimony or report of a	professional appr	aiser?	Yes □ No □ Un	known				
						FILED				

**CLARK COUNTY AUDITOR** 

JAN 29 2024

**HILLARY HAMILTON AUDITOR** 

14. If you have filed a prior complaint on this parcel since the last for the valuation change requested must be one of those below. F section 5715.19(A)(2) for a complete explanation.	reappraisal or update of property values in the county, the reason lease check all that apply and explain on attached sheet. See R.C.
☐ The property was sold in an arm's length transaction.	☐ The property lost value due to a casualty.
A substantial improvement was added to the property.	Occupancy change of at least 15% had a substantial economic impact on my property.
15. If the complainant is a legislative authority and the complaint i complainant, R.C. 5715.19(A)(8) requires this section to be comp	s an original complaint with respect to property not owned by the leted.
☐ The complainant has complied with the requirements of R adoption of the resolution required by division (A)(6)(b) of	C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the that section as required by division (A)(7) of that section.
knowledge and belief is true, correct and complete.	any attachments) has been examined by me and to the best of my
Date 29 Jaw 2021 Complainant or agent (printed) Ja	mes FRAder_Title (if agent)
Complainant or agent (signature) F Rud	
Sworn to and signed in my presence, this(Date)	day of(Month) (Year)
Notary	

				_	NVOIC	`E
FROM:				1	MADIC	, E
Ray Gunn				SELECTION OF COMMON OF COM	INVOICE NUMBE	R
Gunn and Associa					230513	
Dayton, OH 4542					DATES	
				Invoice Date:		18/2023
Telephone Number: (5	937) 830-7298	Fax Number:		Due Date:		15 Days
				Internal Order #:	REFERENCE	
TO:				Lender Case #;	230513	
Union Savings Ba 5651 Far Hills Ave				Cilent File #:		
Dayton, OH 4542				FHA/VA Caso #:		
				Main File # on form:	230513	
				Other File # on form:	200010	ŀ
E-Mail: daytonapp Telephone Number:	raisal@usavingsbanl	C,COM Fax Number:		Federal Tax ID:		
Alternate Number:		Taxilonyvi		Employer ID:		
Thank you.						
DESCRIPTION						gasmoodista läinise yreisma Mistariyas jastatais keima
Lender:	Union Savings Ban		Client:	Union Savings Ban	k	
Purchaser/Borrower: Property Address:	Rader, James & Le	ona				
City:	601 Colony Trl New Carlisle					
County:	Clark			State: OH	Zlp: 453	44
Legal Description:	TWIN CREEKS SE	CTION 1 16				
FEES						AMOUNT
URAR appraisal re	port				į	350.00
					1	
					;	
					3	
					SUBTOTAL	350.00
PAYMENTS						AMOUNT
Check#:	Date:	Description:			5.W5001852Xp56(2250	
Check #:	Date:	Description:				
Check#:	Date:	Description:				
						;   
					SUBTOTAL	1

TOTAL DUE

350.00

## Uniform Residential Appraisal Report

File # 230513

г	The purpose	af this su	immary appraisal repo	nt is to pro	wide the lend	ler/client with an a	occurate, and adequi	atelv	supported, opin	nion of the	market valu	e of the se	ubject property.
L				u þtú	v olo Itale	, 0,000 011 011 011 0	41.						
	Property Addres		Colony Trl			armati n	City New Car				- 011		45344
	Bostomer E	Rader, Jan	nes & Leona		Own	er of Public Record	Steven L Ble	vins	& Evelyn B	levins	County Cla	к	
	Legal Description	on TV	IN CREEKS SEC	CTION 1 16	;								
	Assessor's Par		3005000292040			-	Tax Year 2022	-			R.E. Taxes \$	771	
	Neighborhood I	·	win Crks Sub Se				Map Reference		220		Census Tract	0028.00	
5		Owner	Tenant Vac		Spec	cial Assessments \$	0	. 74	PU	D HOA\$	0	per year	per month
2				Leasehold		er (describe)	<u> </u>	_			~		
35	Property Rights		Fee Simple				ariha\						
	Assignment Ty	рв 🔀	Purchase Transaction	L j Kelina	nce Transaction	Other (des							
	Lender/Client		Savings Bank				ar Hills Ave. Da	ytor	OH 45429	9			1-
			offered for sale or has it be	en offered for sale								Yes H	
	Report data son	urce(s) used, off	ering price(s), and data(s).		DOM 24	1;DABR MLS# 8	84987, the subj	ject	property wa	s listed fo	r sale on 0	5/01/2023 <u>1</u>	for
	\$328,000	, pending	sale status as of	05/13/2023									
	l 🗶 did	did not an	alyze the contract for sale fo	r the subject purc	hase transaction.	Explain the results of the	analysis of the contract fo	or sale	or why the analysi	ls was not			
	performed.		ngth sale;The sub										
Ą	Contract Price	\$ 328.0	OO Date of Contr	act 05/12	2/2023 ls	the property seller the ow	ner of public record?		Yes	110 D	ata Source(s)	Co.Tax R	Records
CONTRACT			(loan charges, sale conce	00,12				ьотам				T I	Yes 🔀 No
8			ount and describe the items				essions noted						
						φο <sub>υ</sub> ινο conc	CONCIN INCO						
	Note: Do	d the rest-1	maellian of the seleth	ood are not en-	eleal factore								•
	rrote: Hace an		position of the neighbor	tood are not abbi	msaraviors.	01/00000000000000000000000000000000000	(1) contraporar — color • francisco	XCC NO. 10	Signing solden bander on the	reference Access	fate transport, menance	CONTRACTOR OF THE CONTRACTOR O	11 and 11.24
		Keighbo	rhood Characteristics				Housing Trends				Joit Housing		nt Land Use %
	Location [	Urban	Suburban 🗀	farat [	Property Values		Stable Stable		Dectining	PRICE	AGE	One-Unit	75 %
	Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Shortage .	In Balance		Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
ġ	Growth [	Rapid	Stable	Slow	Marketing Time	Under 3 mths	3-6 mths		Over 6 mths	85	Low 1	Multi-Family	5 <sup>%</sup>
ğ	Neighborhood		<del></del>	- Rt. 41 to 1	the North		th, Funderburg	Ro	ad to the	530	High 123	Commercial	10 %
ë			to the West, bein							195	Pred. 68	Other	5 %
	Neighborhood		See attache			, 0115				1.72		I	<u> </u>
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Í													
	Market Constit	one findudine -	innert for the should need in	eione)			4h = 0h:1		t oros f	aund to b	o cioblo d	ivan nima	rilu bu
			upport for the above conclu				the subjects m						
			e interest rates, a					a no	ied in the a	rea. All to	ums of tine	incing, incl	uullig
			and VA are avail								\		
	Dimensions		5 x 125 (.27 acre:	s)		<sup>vea</sup> 9570 sf		паре	Irregular		View	N;Res;	
	Specific Zoning		R-PUD				Single Family R		ential				
	Zoning Campli			onforming (Grand		No Zoning		be)					
	is the highest a	and hest use of s	ubject groupity se improve	4 for an proposed									
			andect binbury as misure	1 for 82 brohogen	per plans and spe	eclfications) the present u	se?		<u> </u>	Yes	lio If No, de	scade Th	ne highest
			subject site is si			ecifications) the present u	se?		<u> </u>	Yes _	J NO II NO, de		
		use of the				ecifications) the present u			Oi!-site improv		J NO IT NO, de	scade Th Public	ne highest Privale
Ti.	and best	use of the	subject site is si	ngle-family					OII-site Improv		J NO II NO, de		
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There are 1 comparable	propert	es curre	ently of	fered fo	or sale						from \$ 340,000		ţa		0,00		
There are 10 comparable	sales	in the		neighbor				s rangin			ce from \$ 285,0	00		to \$			
FEATURE		SUBJECT					LE SALE # 1	ļ			LE SALE #2	1		OMPARA			
Address 601 Colony Trl					Colony				Colony			1.		es Mil			
New Carliste, OH	4534	14	oGagoesan-				1 45344-8570				1 45344-8570				H 45	344-856	14
Proximity to Subject	<u>L</u>			0,07 r	miles i	NE	12	2010/2004	miles I	NE	l <del>e</del>	Green/year	mile	se Series	≋l e		F 555
Sale Price	15		8,000				\$ 290,000		•		\$ 290,00	اد	400		) <b>&gt;</b>	31	15,000
Sale Price/Gross Liv. Area	\$	187,21	ş sq.ft.		173.65				178.90			5 1 5		52 sq.f		יויסטי	0
Data Source(s)	30000		Services:				101;DOM 97				098;DOM 131					DOM 2	
Verification Source(s)							Co,Tax Rords				Co,Tax Rords		r.insp Descrip			Tax Rcr +(-) \$ Adjusi	
VALUE ADJUSTMENTS	- D	ESCRIPTIO	)(1 755-75-55		SCRIPTIO		+(-) \$ Adjustment	<del></del>	SCRIPTIO	H4	+(-) \$ Adjustment			HUTT		r (-) 4 Aujusi	DHOIL
Sales or Financing				ArmL				ArmL				Armi					
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Date of Sale/Time	<b>I</b>				3;c12/	122			3;c01	123			23;c0	4/23	+		
Location	N;Re			N:Re				N;Re				N;Re		1-	+-		
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Sile	9570			8276				1481				0 1557			-		0
View Cheke	N;Re			N;Res				N;Re				N;Re	es; ;Colo	nial	+		0
Design (Style)  Quality of Construction	1-	Ranch	1		Ranch	<u> </u>			Ranch	<u></u>		Q3	باباب	101	+		<u> </u>
Actual Age	Q3			Q3				Q3 1			<u> </u>	18			+	4.	20,000
Condition	1			1 C1			,	C1				0 C3			$\top$		10,000
Above Grade	C2 Total	Borns.	Balhs	Total	Bderns.	Baths	1	Total	Bdrms.	Baths		Total	Bórns	s. Baths			,
Room Count			2.0	6		2.0	-	6	3	2,0		10	4	2,1			-3,500
Gross Living Area	6	1 752			3 1,670		+4,500	+	1,621		+7,20		2.2				28,700
Basement & Finished	0sf	1,752	- uquu	0sf	1,070		T4,300	0sf	,,44,1		*1,20		sf250		1		14,000
Rooms Below Grade	បនា			Ual			1	031			1		br0.0				0
Functional Utility	Goo	d		Good	1			Good	1			Goo			1		
Heating/Cooling	Goo	A CAC			CAC				CAC			-	A CA	С	1		
Energy Efficient Items		I.Wadv	UC		Wndw	76			.Wndv	vs.		_	I.Wno		$\top$		
Garage/Carport	2ga2		YO	2ga2				2ga2				2ga2			1		
Porch/Patio/Deck		rc,Pat	io	1	rc,Pati			-	rc Pati	io			Prc,D	eck	1		0
Fireplace (s)	Non-			None				None		: T.			as FP				-3,000
Other	7	d Fend	ce	None			+3,500				+3.50	0 Fen					0
3 08101	* * * O.C.			1.000				1									
Net Adjustment (Total)				X	<b>†</b>	٦-	\$ 8,000	) <b>X</b>	+ [		\$ 10,70	0 [	+	<b>X</b>	\$	_	19,200
Adjusted Sale Price				itet Adj.	<u>L</u>	2.8 %	5,500	Net Adj.		3.7 %		Het Ad	į.	6.1	8		
	18888			1 .						O. I							
of Comparables				Gross A	d}.	2.8 %	\$ 298.000	Gross A	dj.	3.7%	\$ 300,70	O Gross	Adj.	25.1		2	95, <u>8</u> 00
of Gomparables	sate or tr	ansfer hist	ory of the		•	2,8 % nd comp	\$ 298,000 arable sales. If not, explain	Gross A	dj.		\$ 300,70 Public red			25.1	% S		95,800
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Uniform Residential Appraisal Report

File# 230513

FEATURE		SUBJEC.	Ť				E SALE # 4			COMPARABL	LESALE# 5			COMP	AHABLE	SALE # 6	
Address 601 Colony	y Trl				_	r Tree		- [									
New Carlis	sle, OH 453	44					45344-9582	2									
Proximity to Subject	G-0-100 T-0-100			1.45	miles	NW			House and American	unia menerala de la como	14		160625040000	Allemantes or	vagavae#		
Sale Price	\$		28,000				\$ 335	5,000			8	27/00/2019				enteratorioriamente de la company	00000000
Sale Price/Gross Liv, Area	\$	187.2	1 sq.ft			g sq.1L			\$	sq.fl.			\$		sq.fL		
Dala Source(s)				DABI	R MLS	3#866	302;DOM 91										
Verification Source(s)							Co,Tax Rord				<b>.</b>						
VALUE ADJUSTMENTS		DESCRIPT	ION		ESCRIPTI		+{-} \$ Adjustm		DESCRI	PTION	+{-} \$ Adjus	tment	DE	SCRIPTION		+ (-) \$ Adjustmer	nt
Sales or Financing				ArmL	th										- 1		
Concessions				Cash	;0			1									·
Date of Sale/Time					22;c08	/22											
Location	N:R	es:		N;Re													
Leasehold/Fee Simple		Simple	е		Simple	<del></del>											
	957			1800			-!	5,000									
Site View	N:R			B;Glf				7,500									
Design (Style)		;Ranc	h		Ranci	3		,,,,,									
Quality of Construction	Q3	Itano	11	Q3	1 (dilo:												
Actual Age	1			32			+21	5,000			<del>                                     </del>						
Condition				32 C3				0,000			<b>†</b>		<del></del>				
Above Grade	C2	Bdrms.	Baths	Total	Bérms.	Baths	T11	0,000	Total Born	ns. Ballis	<del>                                     </del>	• *******	Total	Bdrms.	Baths		
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	Osf			0sf											ļ		
Rooms Below Grade				_							-						
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Heating/Cooling		A CAC			CAC		ļ				-		<del> </del>				
Energy Efficient Items		ıl.Wnd	ws		.Wnd	NS					<del> </del>		ļ				
Garage/Carport		2dw		2ga2							-		ļ				
Porch/Patio/Deck	Cv.1	Prc,Pa	tio		rc,En	c.Pto		3,500			<del>                                     </del>		<b> </b>				
Fireplace (s)	Nor	e		1 Ga	s FP			3,000			<u> </u>		<b></b>				
Other	Wo	od Fen	nce	None	<u>e</u>		+:	3,500			<u> </u>		<u> </u>				
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Net Adjustment (Total)						<b>X</b> -		3,900	<u> </u>		\$			+	] -	\$	
Adjusted Sale Price	88			Het Adj		7.1 %	1		Net Adj.	%	1		Net Adj.		%		
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Clarification of Intended Use and Intended User:		
The Intended User of this appraisal report is the Lender/Client. The Intended User	e is to evaluate the property that is the subject of this app	raisal for a
mortgage finance transaction, subject to the stated Scope of Work, purpose of t	ne appraisal, reporting requirements of this appraisal rep	ort form, and
Definition of Market Value. No additional Intended Users are identified by the ap	nraiser	
Definition of Market Value, No additional intended obers are identified by the appropriate and becoment assess	Japan.	
Clarification of estimated gross living area, room count, and basement areas:	orth most ANCI 7765 2021 standards, and reflect the are	as which meet
The gross living area, room count, and bath count reported for the subject prop-	my meet Alvoi Z 100-ZUZ 1 Statigatus, allu tenedi ine ale	cide nerimeter of
these standards at or above the grade of the land at the front entry of the struct	ire. Gross living area is calculated by measuring the out	sjue perimeter of
the structure and includes only finished, habitable, above-grade living space. No	n habitable space and unfinished area below grade, and	partially below
grade are treated separately and are not included in the gross living area, cons	stent with ANSI Z765-2021 standards. The below grade	areas, if any, have
been reported in the basement section, and described consistent with the ANSI	D Z765-2021 and UAD standards. The gross living area.	room count, and
bath count reported for the comparable properties utilized in this appraisal report	t reflect the areas at or above the grade of the land at the	entry of the
dwelling. The gross living area has been obtained from public record sources, or	ounty tax appraisal data, and, or MLS information. This i	nformation may or
may not be based on ANSI standards. The gross living area reported includes of	nly finished, habitable, above-grade living space. Non ha	bitable space and
unfinished area below grade and partially below grade, are treated separately a	nd are not generally included in the gross living area of th	e comparable
properties. The below grade areas, if any, have been reported in the basement	section, and described consistent with the ANSI Z765-2	021and UAD
standards.		
2 Clarification of site inspection  No adverse easements or encroachments were observed at the time of site ins	soction. No apparent adverse environmental conditions	were observed at
No adverse easements or encroachments were observed at the time of site ins	Jection. No apparent adverse environmental conditions	is not deemed
the time of inspection. The appraiser has not been provided, nor completed, an	environmental inspection on the property. The appliance	tion of the cite
qualified to determine the existence of surface or subsurface environmental cor	tamination. It concerns regarding the potential contamina	mon or the site
from environmental hazards or contaminates, the appraiser recommends the in	spection of the site by a qualified environmental inspecto	r to identity those
issues,		
Use of Cost Approach for Insurance Purposes:		
Replacement cost figures, if any, used in developing the cost approach are for	aluation purposes only. No one, client or third party, sho	uld rely on these
figures for insurance purposes. The definition of "market value" on page four of	this form is not consistent with definitions of "insurable va	alue." Actual
reconstruction costs can easily exceed the replacement cost figures used in thi	appraisal.	
Clarification of the term "complete visual inspection":		
Certification #2 on page 5 of this report states that the appraiser has performed	a "complete visual inspection" of the property. It should	be understood that
the "complete visual inspection" was performed within the context of the intended	d use and intended user identified on nage 4 and clarifie	d above. That is.
the "complete visual inspection" was performed within the context of the interior	rights for the number of assisting the lander/client (and or	nly the
the appraiser's inspection of the property is for valuation purposes only and is s	licity for the purpose of assisting the tendenchent faile of	II V ICIO
lender/client) in evaluating the property for a mortgage finance transaction.		at a company . I Inform
The appraiser's inspection of the property was limited to what was readily obse	vable without moving turniture, floor coverings or persona	a property. Onless
otherwise stated, the appraiser did not view attics, crawlspaces or any other are	a that would involve the use of ladders or special equipm	ient, The
appraiser's viewing of the property was limited to surface areas only and can of	ten be compromised by landscaping, placement of perso	nal property or
even weather conditions. Most importantly, the appraiser's inspection of the pr	perty is far different from and much less intensive than t	ne type of
even weather conditions. Most importantly, the appraiser's inspection of the prinspections performed to discover property defects. The appraiser is not a hon	perty is far different from and much less intensive than the inspector, building contractor, pest control specialist or	ne type of structural
Inspections performed to discover property defects. The appraiser is not a hone engineer. An appraisal is not a substitute for a home inspection or an inspection	perty is far different from and much less intensive than the inspector, building contractor, pest control specialist or n by a qualified expert in determining issues such as, but	ne type of structural not limited to,
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Freddle Mac Form 70 March 2005

UAD Version 9/2011

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Fannie Mae Form 1004 March 2005

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 use, intended use, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or detections to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraisal may additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to this appraisal report, such as those required by law or those related to the appraiser's

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 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 under 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 tender 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: subject to the following assumptions and limiting conditions:

The appraiser's certification in this report is

- 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 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 bazards, 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.

#### 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 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 tocationally, 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 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 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 File# 230513
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 only 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 to: the borrower; another lender at the request of t
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.
<ol><li>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.</li></ol>
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 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
<del></del>
SUBJECT PROPERTY
Did not inspect subject property Date of Inspection Date of Inspection Date of Inspection 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

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 6 of 6

Fannie Mae Form 1004 March 2005

Supplemental Addendum

File No.	230513

				***					
Borrower	Rader, James & Leona								
Property Address	601 Colony Trl								
City	New Carliste	County	Clark		State	OH	Zip Cede	45344	
Lender/Client	Union Savings Bank								

• Neighborhood Comments

The subject is located in a newer platted development of average to good quality homes of varying size and styled. The development is in a suburban setting in the City of New Carliste, being approximately 15 miles northwest of Downtown Springfield. The general neighborhood area consists of average to above average quality homes varying in size and design situated on platted residential lots and small acreage tracts. Most market and employment amenities are found within one mile of the subject with area anticipated to remain stable due to affordability and convenient factors. The majority of area properties appear to receive average to good maintenance with ne addressed as the time of the inspection. with no detrimental or adverse conditions observed at the time of the inspection.

Conformity of property

The subject property conforms well to area properties, and is a typical home for area immediate area.Due to age, condition and larger than typical GLA, the subject is valued above predominate values for the area but is within the value range for the area. The subject property conforms well to area properties and is a typical improvement for the immediate area.

• URAR: Conditions of Appraisal

 URAR: Conditions of Appraisa!
The subject has been appraised as is for conventional financing purposes.
Due to the lack of rental data in the area, the income approach has not been completed, and is not applicable in this appraisal. The intended use of this appraisal report is to assist the client stated on the first page of the URAR form, for internal decision making purposes, and mortgage underwriting purposes only.

ELECTRONIC SIGNATURES ARE UTILIZED IN THIS REPORT. THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE AND THE APPRAISAL STANDARDS BOARD STATE THAT ELECTRONICALLY AFFIXING A SIGNATURE TO A REPORT CARRIES THE SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER COPY REPORT ITHE TERM 'WRITTEN RECORDS' INCLUDES INFORMATION STORED ON ELECTRONIC MAGNETS OR OTHER MEDIA]. ALL FI ECTRONIC SIGNATURES IN THIS REPORT HAVE A SECURITY FEATURE MAINTAINED BY INDIVIDUAL PASSWORDS FOR ELECTRONIC SIGNATURES IN THIS REPORT HAVE A SECURITY FEATURE MAINTAINED BY INDIVIDUAL PASSWORDS FOR EACH SIGNING APPRAISER. NO PERSON CAN ALTER THE APPRAISAL WITH THE EXCEPTION OF THE ORIGINAL SIGNING APPRAISER[S].

Market Conditions Addendum to the Appraisal Report File Na, 230513 The purpose of this addendum is to provide the lander/client with a clear and accurate understanding of the market bends and conditions prevalent in the subject reighborhood. This is a required addendum for all appraisal reports with an effective data on or after April 1, 2009. ZIP Code 45344 State OH Property Address City New Carlisle Rader, James & Leona nativetions: 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 nousing trends and overall market conditions as reported in the Heighborhood section of the appraisal report form. The appraisar must fill in all the Information to the extent t is available and reliable and must provide analysis as indicated below. It 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 the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identity 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 anomates in the data, such as seasonal markets, new construction, foreclosures, etc. Overall Trend Current - 3 Months Prior 7-12 Months Prior 4-6 Months Inventory Analysia Increasing Stable . Decănina Total # of Comparable Sales (Settled) Declining Stable Increasing Absorption Plate (Total Sales/Months) 1.67 0.33 0,67 X Stable Increasing Total # of Comparable Active Listings Declining - 8 5 5 Declining . Stable Increasing 15.2 Months of Housing Supply (Total Listings/Ab.Plate) 3.0 Prior 4–6 Months Current - 3 Months Overall Trans Prior 7-12 Months Mediam Sale & List Price, DOM, Sale/List % \$1able Declining \$315,000 increasing Median Comparable Sale Price \$315,000 \$291,000 Declining
Increasing Stable increasing Median Comparable Sales Bays on Market 97 28 66 Declining Stable Median Comparable List Price 299,800 328,000 307,400 Stable Declining Increasing Median Comparable Listings Days on Market 28 84 97 **increasing** Declining Stable 108.62 Median Sale Price as % of List Price 97.06 95.04 X Stable Declining Increasing Seller-(developer, builder, etc.)paid financial assistance prevalent? 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 The Dayton Area Board of REALTORS MLS reported no concessions between 05/30/2022 and 05/30/2023. Seller pald concessions of 1-6% of sale price are common in the area, and are most prevelent in FHA & VA financed sales transactions. Rate buydowns are currently uncommon. Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? The subject is located in an area which has few available REO properties, the typical listings in the area are open market, arms length offerings The Market Conditions Addenda was completed with data from Dayton Area Board of REALTORS MLS Cite data sources for above information. with an effective date of 05/30/2023. Summarize the above information as support for your conclusions in the Maighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The above trends have been reported in the correlating sections of the URAR form 1004. The trends are based on data obtained from the Dayton Area Board of Realtors MLS system, and, or the WRIST MLS system Project Name If the subject is a unit in a condominium or cooperative project , complete the following: Overall Trend Prior 4-6 Months Subject Project Data Prior 7-12 Months Current - 3 Months Stable Declining Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Stable Decining increasing Total # of Active Comparable Listings Declining Stable horeasing Months of Unit Supply (Total Listings/Ab.Rate) If yes, indicate the number of REO listings and explain the trends in listings and sales Are foreclosure sales (REO sales) a factor in the project? preglosed properties. Summarize the above trends and address the impact on the subject unit and project. Not Applicable, non condominim property Signature Signature Appraiser Name Supervisory Appraiser Name Raymond Gunn Jr Company Name Company Name Gunn and Associates Company Address 4729 Needmore Rd, Dayton, OH 45424 Company Address

OH

Page 1 of 1

State License/Certification #

Email Address

431673

rgunn@woh.rr.com

Freddie Mac Form 71 March 2009

State

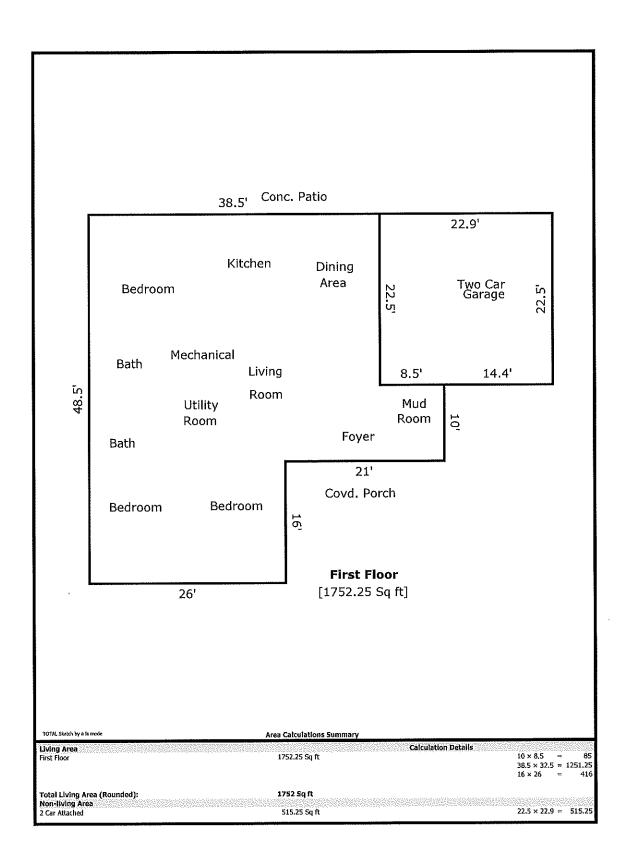
Fannie Mae Form 1004MC March 2009

State License/Certification #

Emaît Address

# **Building Sketch**

Borrower	Rader, James & Leona							
Property Address	601 Colony Trl							
City	New Carlisle	County	Clark	State	OH	Zip Code	45344	
Lender/Client	Union Savings Bank							



# **Subject Photo Page**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Landar/Client	Union Covings Dank						



## Subject Front

601 Colony Trl
Sales Price 328,000
G.L.A. 1,752
Tot. Rooms 6
Tot. Bedrms. 3
Tot. Bathrms. 2.0
Location N;Res;
View N;Res;
Site 9570 sf
Quality Q3
Age 1





**Subject Street** 



Form PIC4X6.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

# **Interior Photos**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Union Savings Bank						





**Dining Area** 







**Kitchen 2nd View** 



**Primary Bedroom** 



**Primary Bath** 

# **Interior Photos**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Landar/Client	Union Sovinge Bank						



**Primary Bath 2nd View** 

**HVAC** system/Water Heater





Bath

**Bedroom** 





Bedroom

**Utility Room** 

# **Interior Photos**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Union Savings Bank						





Side View

Side View

#### **Comparable Photo Page**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Landar/Oliant	Union Cavinga Bank						



## Comparable 1

613 Colony Trl 0.07 miles NE Proximity Sale Price 290,000 GLA 1,670 Total Rooms 6 Total Bedrms 3 Total Bathrms 2.0 Location N;Res; N;Res; View Site 8276 sf Quality Q3

Age



#### Comparable 2

607 Colony Trl 0.05 miles NE Proximity Sale Price 290,000 1,621 GLA Total Rooms 6 Total Bedrms 3 Total Bathrms 2.0 N;Res; Location N;Res; View Site 14810 sf Q3 Quality Age 1



## Comparable 3

709 McKees Mill Run Proximity 0.18 miles E Sale Price 315,000 GLA 2,274 Total Rooms 10 Total Bedrms 4 Total Bathrms 2.1 N;Res; Location View N;Res; 15570 sf Site Quality Q3 18 Age

Form PIC4X6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## **Comparable Photo Page**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Landar/Oliant	Union Cavinga Bank						



## Comparable 4

2621 Sugar Tree Trl Proximity 1.45 miles NW Sale Price 335,000 GLA 2,478 Total Rooms 10 Total Bedrms 3 Total Bathrms 2.1 Location N;Res; View B;Glfvw; Site 18000 sf Quality Q3 32 Age

## Comparable 5

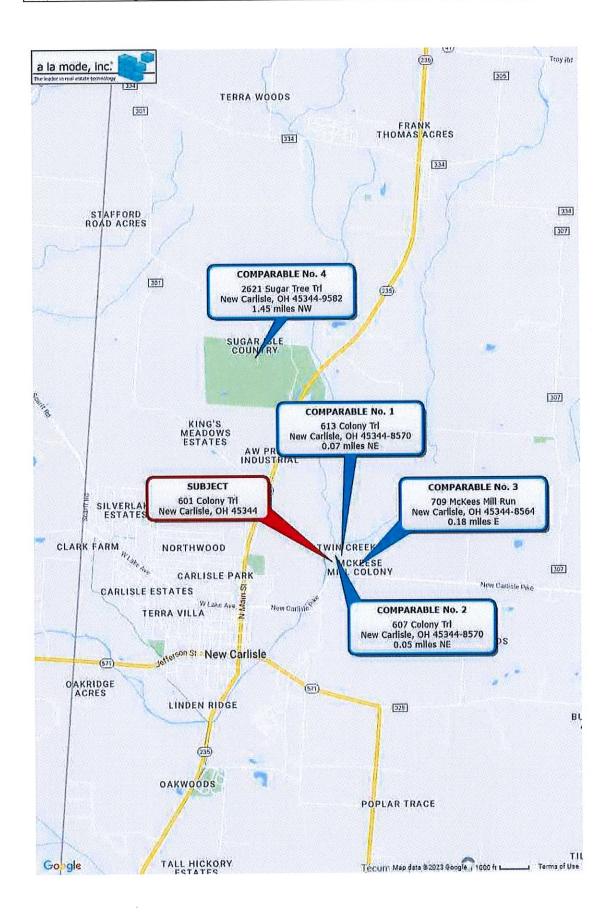
Proximity
Sale Price
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location
View
Site
Quality
Age

# Comparable 6

Proximity
Sale Price
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location
View
Site
Quality
Age

### **Comparable Sales Map**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Union Savings Bank						



#### Flood Map

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Landar/Client	Union Savings Bank						



# **Appraisers Certification**

# AN APPRAISER LICENSE/CERTIFICATE

has been issued under ORC Chapter 4763 to:

# Raymond A Gunn Jr

000431673

LIC LEVEL

Certified Residential Real Estate Appraiser

Department of Commerce

11/05/2022 EXPIRATION DATE: 11/19/2023

Division of Real Eutope

USPAP DUE DATE:

& Professional Licensing

11/19/2023

# **Appraisers E&O Declaration**

**HUDSON INSURANCE COMPANY** 100 William Street, 5th Floor New York, NY 10038



# REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

#### PLEASE READ THIS POLICY CAREFULLY.

**Policy Number:** PRA-2AX-1015392 Renewal of: PRA-2AX-1007091

Named Insured: Raymond A Gunn Jr DBA Gunn

and Associates

Address:

4729 Needmore Rd Dayton, OH 45424

3. Policy Period:

From: January 7, 2023

To:

January 7, 2024

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability

Each Claim

Policy Aggregate

**Damages** Limit of Liability

\$1,000,000

B. \$1,000,000

Claims Expense Limit of

Liability

C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim \$ 500

5B.

\$1,000 Aggregate

**Policy Premium:** 6.

A.

\$515.00

State Taxes/Surcharges:

\$0.00

7. **Retroactive Date:**  January 7, 2020

8. **Notice to Company:**  Notice of a Claim or Potential Claim should be sent to:

**Hudson Insurance Group** 100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator:

wit 2. Allog

B. Agent/Broker:

Riverton Insurance Agency Corp. **OREP Insurance Services, LLC** 

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

Secretary

PRA100 (01/20)

Page | 1

# **Appraiser Independence Certification**

Independence and any applicable state laws I may be limited to the following:  I am currently licensed and/or certified by the state My license is the appropriate license for the appraisal report.  I certify that there have been no sanctions again to perform appraisals pursuant to the required license for any other third party acting as joint venture.	ate in which the property to be appraised is located appraisal assignment(s) and is reflected on the entering many reason that would impair my ability guidelines.  of Union Savings Bank , partner, independent contractor, appraisal management Savings Bank , influenced, or attempted eview of my appraisal through coercion, extortion,
I further assert that <u>Union Savings Bank</u> following prohibited behavior in our business relations	has never participated in any of the onship:
Withholding or threatening to withhold timely	payment or partial payment for an appraisal report;
•	business with me, or demoting or terminating or
<ol> <li>Expressly or impliedly promising future but myself;</li> </ol>	iness, promotions, or increased compensation for
	or the payment of my appraisal fee or salary or to be reached, or on a preliminary value estimate
<ol> <li>Requesting that I provide an estimated, prede prior to the completion of the appraisal repo comparable sales at any time prior to my</li> </ol>	termined, or desired valuation in an appraisal report rt, or requesting that I provide estimated values or completion of an appraisal report;
Provided me an anticipated, estimated, encoura proposed or target amount to be loaned to the for purchase transactions may be provided.	ged, or desired value for a subject property or a e borrower, except that a copy of the sales contract
<ol> <li>Provided to me, or my appraisal company, of appraisal company, stock or other financial</li> </ol>	
Any other act or practice that impairs or imparitality or violates law or regulation, inclu (TILA) and Regulation Z, or the USPAP.	attempts to impair my independence, objectivity, or Jing, but not limited to, the Truth in Lending Act
Signature Signature	06/08/2023 Date
Raymond Gunn Jr	431673
Appraiser's Name	State License or Certification #
State Certified Residential Appraiser State Title or Designation	11/19/2023 OH Expiration Date of License or Certification State
2002 Line of Papillianou	

05/13

601 Colony Trl, New Carliste, OH 45344 Address of Property Appraised

## 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).

G2

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

a1

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.

02

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)

03

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

Ω4

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, linish, and equipment are of stock or builder grade and may feature some upgrades.

Ω5

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 lifteen years of age or less often retlect an original condition with no updating, if no major components have been replaced or updated. Those over lifteen 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), bathlub, or bathroom tile), relocation of plumbing/gas tixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square foolage). This would include a complete gutting and rebuild.

#### Explanation of Bathroom Count

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

#### Example:

3.2 Indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Abbreviations Used in Data Standardization Text

Abbreviation	11100 total	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Safe	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & Visw
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
8	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Safe or Financing Concessions
FHA	Federal Housing Authority	Sate or Financing Concessions
GlfCse	Golf Course	Location
Gifvw	Golf Course View	View
Ind	Industrial	Location & View
	Interior Only Stairs	Basement & Finished Rooms Below Grade
in		Location
Lndil	Landfill	View
LtdSght	Limited Sight	Sale or Financing Concessions
Listing	Listing	Visw
Min	Mountain View	Location & View
N	Neutral	Sale or Financing Concessions
NonArm	Non-Arms Length Sale	Location Location
BsyRd	Busy Road	Basement & Finished Rooms Below Grade
0	Other	
Prk	Park View	View
Psiri	Pastoral View	View
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
п	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Safe or Financing Concessions
Res	Residential	Location & View
AH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
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
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WirFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

#### Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
	 ··········	
- Julius-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A-A		

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 they consider their own best interests; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

\* 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 LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title
  to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title.
  The property is valued on the basis of it being under responsible ownership.
- 2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
- 3. 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.
- 4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
- 6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- 8. 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 completion of the improvements will be performed in a workmanlike manner.
- 9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- 10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

- 1. The statements of fact contained in this report are true and correct.
- 2. 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.
- 3. 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.
- 4. 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.
- 5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- 6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 7. 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.
- 8. 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.
- 9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
- 10. 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).

ADDRESS OF PROPERTY ANALYZED: 6	01 Colony Tri, New Carlisle, OH 45344
APPRAISER:	SUPERVISORY or CO-APPRAISER (if applicable):
Signature:	Signature:
Name: Raymond Gunn Jr	Harne:
Designation: State Certified Residential Appraiser	Designation:
State Certification #: 431673	State Certification #:
or State License #:	or State License #:
State: OH Expiration Date of Certification or License: 11/	19/2023 State: Expiration Date of Certification or License:
Date Signed: 06/08/2023	Date Signed:
	Did Not Inspect Property

			File No. 230513	
lorrower Property Address	Rader, James & Le 601 Colony Tri	eona e	20010	
ity	New Carlisle	Coun	Clark State OH Zip Code	45344
ender/Client	Union Savings Bar	nk		A
APPRA	ISAL AND REP	ORT IDENTIFICATION		
This Repor	t is <u>one</u> of the following type	es:		
Apprais	sai Report (A written	report prepared under Standards F	L L(u)	
Restric Apprais	ted (A written sal Report restricted t	report prepared under Standards S to the stated intended use only by	e 2-2(b), pursuant to the Scope of Work, as disclosed elsewhe e specified client and any other named intended user(s).)	re in this report,
Comm	ents on Standa	ards Rule 2-3		
- The statem - The reporte analyses, opi - Unless othe - Unless othe period immec - I have no bi - My engage - My comper client, the am - My analyse were in effec - Unless othe individual pro	d analyses, opinions, and continus, and conclusions.  Invise indicated, I have no provise indicated, I have performed indicated, I have performed indicated, I have performed in the same of the proper as with respect to the proper as with respect to the proper indicated, I have made indicated, I have made indicated, I have made invise indicated, I have made invise indicated, no one providing significant real proper able Exposure Time and have been offered on the manual indicated on the manual indicated indicated.	s report are true and correct.  Inclusions are limited only by the reported resent or prospective interest in the prope ormed no services, as an appraiser or in a set of this assignment.  In this assignment, the property that is the subject of this report or the set on contingent upon developing or report assignment is not contingent upon the device attainment of a stipulated result, or the is swere developed, and this report has been prepared.  In the property the property the set of this report as a stated elsewhere the property appraisal as a stated elsewhere.  Constitution of the property the property appraisal as the property appraisal assistance is stated elsewhere.	ng predetermined results.  sprend or reporting of a predetermined value or direction in value that favors currence of a subsequent event directly related to the intended use of this apprepared, in conformity with the Uniform Standards of Professional Appraisable is the subject of this report.  is the subject of this report.  istance to the person(s) signing this certification (if there are exceptions, the in this report).  Time as the estimated length of time that the property interest being a sale at market value on the effective date of the appraisal.)	e parties involved. in the three-year s the cause of the praisal. al Practice that
The scope	USPAP-related issue of work for this appra	isal included an interior and extended	ification y state mandated requirements: or observation of the subject property. The scope of the obset the observation was not equivalent to an inspection perform include identification or testing for mold, radon, UFFI, asbes	ned by a
environme	ental hazards, as identi	ification of these substances is b	yond the scope of the appraiser's expertise.	
I house ===	vided no professional	senines repording the cuhelot or	perty in the past 36 months prior to date of appraisal.	
Thave pro	vided no professional	services regarding the appelor pr	porty is the past so months pro- to estar a apprent	
			LIAWATTI LANGUAGO LA LANGUAGO	
		The state of the s		
APPRAISEI	1:		SUPERVISORY or CO-APPRAISER (if applicable):	
	( a-d			
Signature:		M. A.	Signature:	
Signature:			Name:	
	ymond Gunn Jr		TO H.S.	
Sta	ate Certified Residentla	al Appraiser		
State Certificati			State Certification #:	
or State Licens			or State License #:	
State: OH		n or License: 11/19/2023	State: Expiration Date of Certification or License:	
Date of Signatu	<u></u>		Date of Signature:	
Effective Date of				
Inspection of S		U23 Interior and Exterior Exterior-Only	Inspection of Subject: None Interior and Exterior	Exterior-Only
		30/2023	Date of Inspection (if applicable):	t

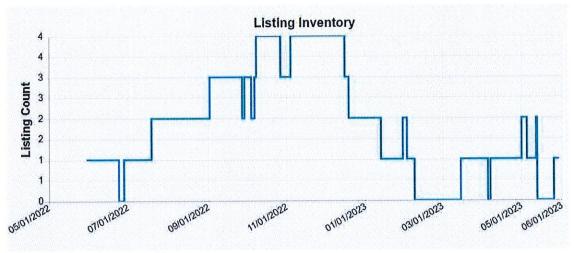
05/30/2023

#### **Analytics Addendum**

Borrower	Rader, James & Leona						
Property Address	601 Colony Trl						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Union Savings Bank						



This graph demonstrates the months of housing supply per month by taking the active number of listings during that month and dividing by the average number of sales per month over the 12 months trailing.



The listing inventory chart displays the number of properties actively for sale each day in the subject market from 05-30-2022 to 05-30-2023.



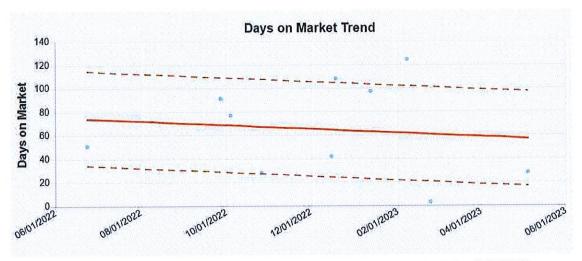
For each month from 05-31-2022 to 05-27-2023 this chart shows the median price for both sales and listings in the subject market.

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For each month from 05-31-2022 to 05-27-2023 this chart shows the median price per square foot for both sales and listings in the subject market.



This chart shows the median days on market for sales and active listings during each month starting 06-24-2022 through 05-05-2023.



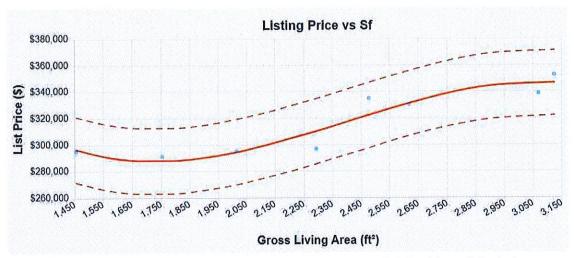
This analysis of the price per sq ft. in the subject market from 09-27-2022 to 02-24-2023 yields a range of \$28,244/sf to \$28,315/sf for properties in the subject market as of 05-30-2023.

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This chart groups 8 properties in the subject market by size. GLA Range: 1,456 sf - 3,126 sf; GLA Median: 2,386 sf; GLA Average: 2,352 sf;



This graph represents list prices versus living area in the subject market from 06-28-2022 to 05-12-2023 and shows a likely value for a property of -- sf to be between -- and --.



This analysis of listing price per square foot in the subject market from 06-28-2022 to 05-12-2023 shows a likely range of \$115/sf to \$176/sf with a predicted value of \$145/sf.