MAR - 6 2024 Comp Answer all questions ar HILLARY HAMILTON AUDITOR	nd type or print all info Attach add Il market value compla ☐ Original co	the Valuation primation. Read instr	uctions on back before essary. complaints should use r complaint	rty e completing form
	Nan	ne	Street address	, City, State, ZIP code
1. Owner of property	MOHAMED	AMEUR	4333 PINE	TREE PL SPRINGFI
2. Complainant if not owner		1 7 11	E.	
3. Complainant's agent				es est
4. Telephone number and email add a comine 1151 @ 5. Complainant's relationship to pro-	perty, if not owner		626 ZZ87	
6. Parcel numbers from tax bill	o than one parcer is in		,	
0.5002000153	01016	4333 DINE	Address of propert	
	01016	4353 PINL	- IREE PL	Spring hup of 4
	COSMILL	ZONALION.		110 0 0
7. Principal use of property	210,000,111,11	21 (1111)		7 7 - 0 - 0
7.1 Tillopal use of property				
8. The increase or decrease in mark	et value sought. Counte	er-complaints supportin	ng auditor's value may ha	ave -0- in Column C
8. The increase or decrease in mark Parcel number Co	Column A mplainant's Opinion o (Full Market Value	of Value	ng auditor's value may ha Column B Current Value Full Market Value)	Column C. Column C Change in Value
Parcel number Co	Column A mplainant's Opinion o (Full Market Value 365.880	of Value (F	Column B Current Value Full Market Value)	Column C Change in Value
Parcel number Co	Column A mplainant's Opinion of (Full Market Value) 365.880 justified for the following process of the price of the pric	g reasons: No Unknow ation explained in "Ins	Column B Current Value Full Market Value) B 20.000 W OUT NES The property of the structions for Line 10" or	Column C Change in Value 545. 880 Market ale 7-29-23 back.

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. I section 5715.19(A)(2) for a complete explanation.	reappraisal or update of property values in the county, the reason Please 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 complainant, R.C. 5715.19(A)(8) requires this section to be comp	is an original complaint with respect to property not owned by the eleted.
☐ The complainant has complied with the requirements of F 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 knowledge and belief is true, correct and complete.	any attachments) has been examined by me and to the best of my
Date 3-6-24 Complainant or agent (printed) Mo	OHAMEO A WEUQ Title (if agent)
Complainant or agent (signature)	
Sworn to and signed in my presence, this(Date)	day of(Month) (Year)
Notary	

Instructions for Completing DTE 1

FILING DEADLINE: A COMPLAINT FOR THE CURRENT TAXYEAR MUST BE RECEIVED BY THE COUNTY AUDITOR ON OR BEFORE MARCH 31 OF THE FOLLOWING TAX YEAR OR THE LAST DAY TO PAY FIRST-HALF TAXES WITHOUT A PENALTY, WHICHEVER DATE IS LATER. A COUNTER-COMPLAINT MUST BE FILED WITHIN 30 DAYS AFTER RECEIPT OF NOTICE FROM THE AUDITOR THAT AN ORIGINAL COMPLAINT HAS BEEN FILED.

Who May File: Any person owning taxable real property in the county, the board of county commissioners, the county prosecutor, the county treasurer, the board of township trustees of any township with territory in the county, the board of education of any school district with territory in the county, or the mayor or legislative authority of any municipal corporation with territory in the county may file a complaint, or a tenant of the property owner, if the property is classified as to use for tax purposes as commercial or industrial, the lease requires the tenant to pay the entire amount of taxes charged against the property, and the lease allows, or the property owner otherwise authorizes, the tenant to file such a complaint with respect to the property. See R.C. 5715.19 for additional information.

Tender Pay: If the owner of a property files a complaint against the valuation of that property, then, while such complaint is pending, the owner is entitled to tender to the county treasurer an amount of taxes based on the valuation claim for such property in the complaint. Note: If the amount tendered is less than the amount finally determined, interest will be charged on the difference. In addition, if the amount finally determined equals or exceeds the amount originally billed, a penalty will be charged on the difference between the amount tendered and the final amount.

Multiple Parcels: Only parcels that (1) are in the same taxing district and (2) have identical ownership may be included in one complaint. Otherwise, separate complaints must be used. However, for ease of administration, parcels that (1) are in the same taxing district, (2) have identical ownership and (3) form a single economic unit should be included in one complaint. The increase or decrease in valuation may be separately stated for each parcel or listed as an aggregate sum for the economic unit. If more than three parcels are included in one complaint, use additional sheets of paper.

Notice: If the county auditor is in possession of an email address for you the auditor may choose to send any notices the auditor is required to send regarding this complaint by email and regular mail instead of by certified mail.

General Instructions: Valuation complaints must relate to the total value of both land and buildings. The Board of Revision may increase or decrease the total value of any parcel included in a complaint. The board will notify all parties not less than 10 days prior to the hearing of the time and place the complaint will be heard. The complainant should submit any documents supporting the claimed valuation to the board prior to the hearing. The board may also require the complainant and/or owner to provide the board additional information with the complaint and may request additional information at the hearing, including purchase and lease agreements, closing statements, appraisal reports, construction costs, rent rolls and detailed income and expense statements for the property.

Ohio Revised Code section 5715.19(G) provides that "a complainant shall provide to the Board of Revision all information or evidence within the complainant's knowledge or possession that affects the real property" in question. Evidence or information that is not presented to the board cannot later be presented on any appeal, unless good cause is shown for the failure to present such evidence or information to the board.

Instructions for Line 8. In Column A enter the complainant's opinion of the full market value of the parcel before the application of the 35% percent listing percentage. In Column B enter the current full market value of the parcel. This will be equal to the total taxable value as it appears on the tax bill divided by 0.35. Enter the difference between Column B and Column A in Column C.

Instructions for Line 10. If property was sold in the last three years, attach the purchase agreement, escrow statement, closing statement or other evidence available. If the buyer and seller were or are related or had any common business interests, attach an explanation. If any other items were included in the sale of the real estate, attach a description of those items. Show the value of those items and explain how the values were determined.

Certificate of Appraiser Independence Lender Acknowledgement

Lender:

Guaranteed Rate, Inc.

Loan Number:

234691954

Borrower(s) name: Subject Address:

Mohamed Ameur 4333 PINE TREE PL

SPRINGFIELD, OH 45504

Lender certifies and acknowledges that it has adopted and implemented the structure, policies and procedures required to comply with all current appraisal independence requirements as defined by the Dodd-Frank Wall Street Reform and Consumer Protection Act, the interagency Appraisal and Evaluation Guidelines, Fannie Mae, Freddie Mac and the Federal Housing Administration ("AIR"), in strict adherence to our non-influence policy and process. Specifically, in addition to the above acknowledgment, as to this Loan, Lender acknowledges adherence to the following statements:

No employee, director, officer or agent of the Lender or any other third party acting as joint venture, independent contractor, appraisal company, or appraisal management company on behalf of the Lender, has influenced or attempted to in influence the

development, result, or review of the appraisal in any manner.

The Lender/Client named on the appraisal report submitted the appraisal order through a secure self-managed appraisal software platform, or through an approved and AIR compliant appraisal ordering process.

 Appraiser selection was performed by a non-compensated member of Lender. Appraiser selection was performed utilizing a selection methodology of management-approved policies based on the location of the subject property, appraiser availability and historical quality and performance metrics.

The appraiser's compensation was not in any way dependent on the value arrived at or the closing of the loan. The appraiser was compensated directly by the Lender and not by the borrower, property seller, real estate agent, or a Lender staff member

that receives compensation based on loan sales.

 The terms and conditions of the engagement contract between the Lender and the appraiser prohibit the appraiser from inappropriate communication with Lender origination staff or attempting to obtain value/loan information from the borrower/property owner

No estimate regarding the Subject Property's value, proposed loan amount or proposed loan-to-value ratio was provided or communicated by Lender to the appraiser. For purchase transactions, the purchase agreement was provided to the appraiser as

required by USPAP Standards Rule 1-5(a).

Lender's loan production staff is unaware of the identity of the appraiser until the final appraisal report is delivered. Likewise the
appraiser is provided with only the Lender's company name and address for inclusion in the appraisal report and is never
provided with the identity or contact information of the originator of the loan.

All substantive communication relating to or having an impact on valuation, including ordering the appraisal, managing the appraisal assignment, or disputing any aspect of an appraisal between the selected appraiser and Lender was conducted through Lender's Appraisal Department or its agent. Lender is unaware of any communication to the appraiser for this appraisal

assignment made by anyone that is in violation of the terms of current AIR.

If the Lender accepted an appraisal prepared by an appraiser for another lender, including where the mortgage broker has
facilitated the mortgage application (but not ordered the appraisal), the Lender obtained written assurances that the other lender
followed AIR in connection with the loan being originated and determined that such appraisal conforms to the Lender's
requirements for appraisals, is otherwise acceptable to Lender, and was prepared in accordance with AIR.

Lender has, promptly upon completion, but in any event not less than three (3) business days prior to the loan closing, provided a copy of each appraisal report used (any and all appraisals that were used to establish value for lending

purposes in connection with the underwriting of the loan).

Lender maintains in the loan file a copy of the dated appraisal report transmittal or cover letter, including the method of delivery, regarding delivery of the appraisal report(s) to, and receipt by, the borrower no less than three (3) business days prior to closing.

Lender maintains, if exercised by borrower, waiver documentation from the borrower in the loan file.

This Acknowledgment by Lender as to the above-referenced Loan is a covenant, representation and warranty of Lender and is incorporated into the Loan Purchase Agreement and Seller's Guide.

Acknowledgment By:

Lender - Guaranteed Rate, Inc.

Guaranteed Rate, Inc. NMLS#2611

SUMMARY OF SALIENT FEATURES

	Subject Address	4333 Pine Tree PI
	Legal Description	Lot 4 Reserve at Beechwood Hills, German Township
3	City	Springfield
SUBJECT INFORMATION	County	Clark
C. 1/5	State	он
SUBJE	Zip Code	45504
	Census Tract	0026.02
	Map Reference	Northwestern SD
11/		
PRICE & DAT	Contract Price	\$ 740,000
PRICE	Date of Contract	06/26/2023
PART ES	Borrower	Mohamed Ameur
ă.	Lender/Cilent	Guaranteed Rate, Inc.
	Size (Square Feet)	6,548
\$1.03	Price per Square Foot \$	
ROVEM	Location	N;Northwestern SD;
0- #AP	Age	18
PT OF	Condition	C3
DESOR PTION OF JUPROVEMENTS	Total Reoms	9
	Bedrooms	4
	Baths	4.2
<u>ان</u>	Appraiser	Ann M. Lynch, MAI
APPRE SER	Effective Date of Appraisal	
<u>. i.</u>	ensonia rato di Mihigia	07/07/2023
vA_uE	Opinion of Value \$	820,000
%A	PARTON VI TURB	

921282252 File# AD230431

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1	he purpose of this summary appraisal rep	port Is to prov	ide the land	ler/client	with an acc	erate, and adequate	ily supported; opi	nion of the	market value	of the sub	ject property.
ſ	Property Address 4333 Pine Tree Pi					City Springfield	1		late OH	Zip Code 4	15504
	Borrower Mohamed Ameur		ſλυ	rier of Po	iblic Record	Toni Rogers			Curty Clark		
		andishan a state	***************************************			101111109013			y yiair	<u>'</u>	I
	Legal Description Lot 4 Reserve at Be		us, Gemi	an I OW	nsnip	Tau Vanz		· · · · · · · · · · · · · · · · · · ·	E Tours	00.000	
-	Assessor's Parcel # 05002000153010					Tax Year 2022			R.E. Taxos \$		
ď	Neighberheed Name German Townshi	р				Map Reference: N	Northwestern S		Census Tract	0026.02	
	Occupant Owner Tenant 🔀 Va		So	ocial Asso	essments \$	0	☐ PU		0	per year	per month
-1	Property Rights Appraised 💢 Fee Simple	Leascho		ther (desc			<u>:Y</u>				
		- turnet	. Jewel		Other (de	eedha)					
	Assignment Type 🔀 Purchase Transaction		ance Transac					****			
	Lender/Client Guarante ed Rate, Inc.		.,	Address		Ravenswood Av					
	is the subject property currently offered for sale	or has it been	offered for sal	ie in the b	welve months	prior to the effective	date of this apprais	al?	×	Yes N	0
-	Report data source(s) used, offering price(s), a		······································		·····	TMLS #101486			/11/2021 fc	r \$1,160.0	000,
	pending several times, price increas										
		reals for the au	blast aurabar	no transpos	stian Evoluin i	hà merita al tha annh	cele of the contract	lar colo aria	hu the anabiels	une not	MILLION CONTO
	did did not analyze the contract fo	ir saið for útið se	miect purceas	sa nautad	MON. EXDIAM I	ue rezore or enchuro)	tala di din chinact	IOI SHIP OF W	THY CHE ARRAINS	Was HOL	
	performed. Arms length sele:There i	s a purchas	e agreeme	ent to b	buy the sub	ject for \$740,00	0, signed on 0	6/26/202.	Source: P	urchase c	ontract.
5.	Personal property included, but rec	elved no val	ue: washe	er and d	ryer. The	contract provided	is not signed b	y the selle	<u>r. </u>		
	Contract Price \$ 740,000 Date of Co	onvact 06/26	3/2023	s the proc	perty seller the	owner of public reco	rd? 🔀 Yes	No Da		Clark Co.	inty Auditor
	is there any financial assistance (loan charges,									Name .	Yes 🔀 No
						and or no knor of gif	i karata zarazonan di	nortuito	• •	أسط	144 KM 116
۷,	if Yes, report the total dollar amount and descri	ug ting stering (O	na hain.	\$0	<u> </u>						
ď	Note: Race and the racial composition of th	e neighborhoo	d are not an	praisal fe	ectors.						
S	Neighborhood Charecteristics					ousing Trends		fieadle	l Housing	Decem	Land Usa %
							F 1 0			The second second	
		R urai	Property Val		Increasing	Stable Stable	Declining	PRICE	AGE	Ose-Unit	55 %
٨	Built-Up 🔲 Over 75% 🔀 25-75% 📗	Under 25%	Demand/Su	ppty 🗆] Shortage	🔀 in Balance	Over Supply	\$ (000)	(y/s)	2-4 Unit	%
	Growth Rapid X Stable	Slow	Marketino Ti	ime 又	Under 3 mt	is 3.6 mths	Over 6 mits	50	LOW O	Multi-Famil	у %,
					-	County Line Rd	N-10	1.000		Commercia	<u> </u>
						COUNTY LINE RO	MAIN THE		**********************		
	and west, New Carlisle Pike to the so							·····	red, 60	Other	40 %
						iced housing. D					
	stable. Schools, shopping and emp	loyment are	accessibl	e for th	is market	area.The neighb	orhood offers	<u>predomín</u> i	ately single	family res	Idences.
4	Other land use = Vacant/Agriculture										
	Market Conditions (including support for the ab		a 6	on olto	ched adde	ndo					
	market eminionia friendial anbhois in ale an	OLO COLLEGGIOLI	e) 0	op alm	icheo euuc	niva.					
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	Dimensions See Attached Plat Map			Area 2.	94 ac	Shá	ρε kregular - (Cul de sa	View N	;Res;	
	Specific Zening Classification R-1					lural Residence					
ø	Zoning Compliance 🔀 Legal 🔲 Legal N	onconforming #	Transfellment	tisa)	No Zonia	n Illegal (descri					
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	IS OUR RIGHEST WITH DOST USE OF SUDJECT DIODERY					alianai the erecont	o7 802	Vac	No Ef Man de	eodhi 🐃	الأمماط م
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	and best use is the current use, as Utilities Public Other (describe)	it is physice	ily possibl	i per pian: ie, legai Public	ily permitte	d, financially fea	e? Sible, and ma Off-elle Impr	ximally pr	oductive.	Public	·
'n	and best use is the current use, as Utilities Public Other (describe)	it is physice	r as proposac illy possibl Water	e, lega	lly permitte	ed, financially fea scribe)	asible, and ma	ximally pr ovements = 1	oductive.		·
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APPRAISAL OF REAL PROPERTY



LOCATED AT

4333 Pine Tree Pl Springfield, OH 45504 Lot 4 Reserve at Beachwood Hills, German Township

FOR

Guaranteed Rate, Inc. 3940 N Ravenswood Ave Chicago, IL 60613

AS OF

07/07/2023

BY

Ann M. Lynch, MAI A.D. Real Estate, LLC 63 N Dixie Dr Ste A Vandalia, OH 45377-2000 (937) 387-9350 ann@adrealestateappraisal.com www.adrealestateappraisal.com

921282252 File# AD230431

There are group comparable	properties currently	offered for sale in t	he subject neighborho	od ranging in price	from \$ O	to\$ O	
		t neighborhoad within				to \$ O	
FEATURE	SUBJECT	COMPARABI		COMPARABI		COMPARABI.	E SALE # 3
Address 4333 Pine Tree P	1	480 Aberfelda Di		5913 Fowler Rd	1	6015 Morris Rd	
Springfield, OH 4	5504	Springfield, OH 4	5504	Enon, OH 45323		Springfield, OH 4	5502
Proximity to Subject		3.96 miles S	-	10.37 miles SW		7.05 miles E	
	\$ 740,000		\$ 746,000		\$ B50,000		\$ 525,000
	\$ 113.01 sq.ft			\$ 178.65 sq.ft.		\$ 108.92 sqll	7000-DOM 905
Data Source(s)		DaytonMLS #822	***	Dayton MLS #85		Dayton MLS #86: Clark County Aug	
Verification Source(s)	DESCRIPTION	Clark County Au	ditor +(-) \$ Adjustment	Clark County Au- DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
VALUE ADJUSTMENTS Sales of Financing	DESCRIPTION	DESCRIPTION	+(-) \$ AUDSUIGH	ArmLth		Armith	1.(-) & Volumentent
Concessions		ArmLth Conv:0		Conv;0	1 1	Conviú	
Date of Sale/Time		s08/21;c06/21		s12/21:c10/21	·	s01/23;c12/22	
Location	N:Northwestern	N;ClarkShawnee	0	N;GreenonSD;		N;Northeastern §	0
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.94 ac	1.15 ac	+30,000	3.83 ac	-10,000	4.3 ac	-10,000
View	N;Res;	N;Res;		N;Pstri;	0	N;Res;	
Design (Style)	DT2;Transitiona	DT2;Transitional		DT2;Colonial	0	DT1;Ranch	. 0
Quality of Construction	Q3	Q3		Q3		Q4	+44,500
Actual Age	18	24	0	4	-126,400		+60,000
Condition	C3	C3		C2	-25,000		
Above Grade	Total Bdrms Baths	······································	. 6 500	Total Bdrms Baths 9 4 2.1	+11,000	Total Borns Baths	+5,000
Room Count Gross Living Area	9 4 4.2	10 4 3.0	+8,500		+116,400	4,820 sqft.	+112,300
Gross Living Area Basement & Helshed	6,548 59 6	6,604 sq.ft. 3715sf2620sfwo		3240sf2311sfwo	1	4,820 squ. 4820sf0sfwo	+23,600
Rooms Below Grade	442681354181W	1rr2br1.0bá1o		1rr1br1.0ba2o	+2,000	TORVOIVOINO	+4,000
Functional Utility	Average-	Average-	+2,000	Average-	,000	Average-	11400
Heating/Cooling	FA/AC	FA/AC-Geothrin	n	FA/AC	<u> </u>	FAVAC	
Energy Efficient Items	Windows	Windows	I	Windows		Windows	
Garage/Carport	4ga7dw	4ga6dw	0	3ga6dw	+2,500	4ga7dw	
Porch/Patio/Deck	Prch,Ptio,Dc	Porch, Patios	*	Porch,Patio,Dk		Porch, Patio, Do	+5,000
Fireplaces	3 Fireplaces	2 Fireplaces	+1,500	1 Fireplace	+3,000	4 Fireplaces	-1,500
Additional Features	None	None		Outbuilding	-24,500	None	
Net Adjustment (Total)		⊠ + □ ·	\$ 80,600		\$ 1,900		\$ 242,900
Adjusted Sale Price		Net Adj 10.8 %		Net Adj. 0.2 %		Net Adj. 46.3 % Gross Adj. 50.6 %	. 303.000
of Comparables		Gross Adj. 10.8 %	\$ 826,600	Gross Adj. 44.0 %	\$ 851,900	GLOSS AUT DO'P A	\$ 767,900
1 🔀 did 🔝 did not research	the sale or transfer his	lary of the subject prop	ny and comparaole sal	es, a not, explain			
My research 🔀 did 🗌 did	not reveal any orior s	les or transfers of the si	thiest oroperty for the U	ree years prior to the e	effective date of this appr	alsal.	
Data Source(s) Clark Cour	······································					<u>.</u>	
My research 🔀 did 🗌 did	not reveal any prior s	les or transfers of the c	omparable sales for the	year prior to the date o	sale of the comparable	sale.	
Data Source(s) Clark Cou	nty Auditor						
Report the results of the research					(report additional prior	sales on page 3).	DINIT CALL CA
ITEM		SUBJECT	COMPARABLE S		COMPARABLE SALE #	2 COMPA	RABLE SALE #3
Date of Prior Sale/Transfer	10/12/2021				0/2021		
Price of Prior Sale/Transfer	\$0		- / 1 -		50,000		Ch. Sauth
Data Source(s)	Clark Cour		Clark County Aug		County Auditor	Clark Cou	
Effective Date of Data Source(s)	07/10/2023	roaght and narrosstill	07/10/2023		0/2023	07/10/2023	
Analysis of prior sale or transfer h					red in three years		
appraisal. This was a non appeared to have been a	rme length The	other sales have "	of transferred with	nialcilicu Willin a nin a vear of their	most recent sale	laies:	ino Manolai
appeared to nave been 8	mo ioriguit. 1119	Princi edide Have I	A DENISION WILL	a your or urell	oc. 1500m baid t		

						ne locations are al	similar to the
Summary of Sales Comparison A	poroach The	ales are located in	Clark County, but	outside of the defin	ned market area. Ti	to locationa are as	
subject since they are near	by, competitive r	ales are located in arket areas. All sa	es have occurred v	within the past 2 ye	ars. It was necess	ary to use dated si	ales, further away
subject since they are near	rby, competitive r iller, recent sales	iarket areas. All sa The sales are adja	es have occurred usted for site. The	within the past 2 years	pars. It was necess	ary to use dated so ence in site values	ales, further away as if vacant. Sale
subject since they are near due to the lack of more sin 3 is inferior in quality. The	rby, competitive r nilar, recent sales quality adjustmen	narket areas. All sa The sales are adju I is based on the di	es have occurred visted for alte. The strenge in working	within the past 2 ye site adjustment is I anship and materia	pars. It was necess pased on the differents used. Sales 2 &	ary to use dated so ince in site values 3 are adjusted for	ales, further away as If vacant. Sale age. The age
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921282252 File# AD230431

URAR: Adverse Environmental Statement:	
1. The property is not considered to be negatively affected by the existen	ce of hazardous substances or detrimental environmental conditions
unless otherwise stated in the report. The appraiser is not an expert in the	ne identification of hazardous substances or detrimental environmental
conditions. The appraiser's routine observation of and inquiries about the	s subject property did not develop any information that indicated any
apparent significant hazardous substances or detrimental environmental	conditions which would affect the property negatively unless otherwise
stated in this report. It is possible that tests and inspections made by a d	ualitied hazardous substance and environmental expert would reveal the
existence of hazardous substances or detrimental environmental condition	ons on or around the property that would negatively affect it's value.
Statements	

The appraisers are not experts in land surveying and as such zoning seti	packs and side yard requirements are social and to be seen that the
the code. The appraiser did not disturb insulation, move personal property	Vitams, furniture, equipment, plant life, epil, enou, ice or debrie that
obstructs visibility.	y towney terminer, equipment, praint me, son, show, los or debns mat
The appraiser's complete visual observation should not be substituted for	a home inspection by a qualified home inspector. This includes the
condition, functionality, and working order of all mechanicals that cannot	be determined during a visual inspection. The utilities were on and
functioning.	
The client is Guaranteed Rate, inc., and they are the only intended user	of the report.
Clarification language related to Certification #23:The intended user	of this appraisal is the lender/client. The intended use is to evaluate the
property that is the subject of this appraisal for a mortgage finance transa	iction, subject to the stated Scope of Work, purpose of this appraisal,
reporting requirements of this appraisal report, and definitions of market	zalue.
There is no coline della state a transition of the state	
There is no active drilling/mining observed on the subject's site at the tim	e of inspection.
Site values is estimated at: \$70,000	
Remaining economic life is: 60	
resinanting decollotine mats, ou	
The subject's square footage is based on the ANSI standard of meas	surface. The obstances are furthelist to the GLA - Ast
which they descend.	suring. The staircases are included in the GLA of the floor from
Revision 07/11/2023:	
A minimum of 3 closed comparable sales (two sales that have close	d within 90 Days of Appraisal Effective Date) and at least 2 listings
if this is not possible, then the appraiser MUST PROVIDE detailed ex	planation as to why this was not need be and be engited
The subject is improved with a house that is larger than most in the area,	this is an overimprovement. There are not any similar listings in the
county. I wo of the sales are over a year old, but necessary due to the lace	x of more similar, recent sales. There are no comparable sales within
county. I wo of the sales are over a year old, but necessary due to the lace	x of more similar, recent sales. There are no comparable sales within
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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 user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the 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 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 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.

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921282252 Flie# AD230431

APPRAISER'S CERTIFICATION: The Appraiser certifles 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.
- 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, verilled, 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 knowlingly 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.

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage 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 ware 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, the 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 appraisar's analysis, opinions, statements, conclusions, and the appraisar's certification.
- 3. The appraisal identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraisar (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 compiles 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)
SignatureMNM Hunch	Signature
Name Ann M. Lynch, MAI	Name
Company Name A.D. Real Estate, LLC	Company Name
Company Address 63 N Dixle Dr Ste A	Company Address
Vandalia, OH 45377-2000	
Telephone Number (937) 387-9350	Telephone Number
Email Address ann@adrealestateappraisal.com	Email Address
Date of Signature and Report 07/21/2023	Date of Signature
Effective Date of Appraisal 07/07/2023	State Certification #
State Certification # 2007001242	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State OH	
Expiration Date of Certification or License 05/11/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
Ando his - Total M	Did inspect exterior of subject property from street
Springfield, OH 45504	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 820,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Opteon AMC, Inc	CONTRACTOR ON TO
Company Name Guaranteed Rate, Inc.	COMPARABLE SALES
Company Address 3940 N Revenswood Ave, Chicago, IL 60613	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
	, 1 mm -

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

 c_1

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 diministed 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

Qi

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.

Qź

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.

O_4

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.

05

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.

06

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 reflect 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), 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 tollet) 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

Abbreviatio		
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth AT	Arms Length Sale Attached Structure	Sale or Financing Concessions 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 Location
Conv	Conventional	Sale or Financing Concessions
	Carport	Garage/Carport
cp CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyliné View	View
CtyStr	City Street View	View
GV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	
dw	Driveway Driveway	Design (Style) Garage/Carport
6 GW	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	· · · · · · · · · · · · · · · · · · ·
	Garage Garage	Sale or Financing Concessions Garage/Carport
9	Attached Garage	Garage/Carport
ga gbi	Built-in Garage	Garage/Carport
0q	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Gifvw	Golf Course View	View
GR	Garden Garden	
HR	High Rise	Design (Style)
<u></u>	Interior Only Stairs	Design (Style) Basement & Finished Rooms Below Grade
in Ind	Industrial	Location & View
Listing Lndfi	Listing Land附	Sale or Financing Concessions Location
LtdSght	Limited Sight	View
MR	Mid-rise	
Mtn	Mountain View	Design (Style) View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	Visw
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Salo	Sale of Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
nn T	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT RT	Row or Townhouse	Design (Style)
\$	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf sf	Square Feet	Area, Site, Basement
	Square Meters	Area, Site
sqm Unk	Unknown	
VA	Veterans Administration	Date of Sale/Time Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View View
Wir	Water View	View View
WirFr		Location
WU	Water Frontage Walk Up Basement	Basement & Finished Rooms Below Grade
คน	Madiv oh nasattiant	Dayouran & Linzuan Universing Below At 906
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Market Conditions Addendum to the Appraisal Report

File No. AD230431

	The purpose of this addendum is to provide the lender/cli			-	-	evale	ot in the sub	ect			- 1
	neighborhood. This is a required addendum for all apprain Property Address 4333 Pine Tree Pl	sai reports with an ellective		er apni 1, 2 Springfiel		Sta	te OH	ZIP Code 4	5504		
	Borrower Mohamed Ameur										
	inetructions: The appraiser must use the information req										
	housing trends and overall market conditions as reported								ţ		I
	it is available and reliable and must provide analysis as in explanation, it is recognized that not ell data sources will										
	in the analysis. If data sources provide the required inton										- 1
	average. Sales and listings must be properties that comp										
	subject property. The appraiser must explain any anomal							-			
	Inventory Analysis	Prior 7–12 Months	Prior 4-6 l	Months	Current – 3 Months			Overall Tre	и		_
	Total # of Comparable Sales (Settled)	0	0		0	H		Stable Stable	-	Declinin Declinin	
	Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	0	0		0	-		Slable Stable		Increas	
	Months of Housing Supply (Total Listings/Ab.Rate)	0	Ö		Ô		Declining	X Slabie		Increas	11001
	Median Bala & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4-6 (Months	Current - 3 Months			Overali Tre	10		
	Median Comparable Sale Price	0	Ø		0			X Stable		Declinin	<u> </u>
	Median Comparable Salès Days on Market	0	0		0	1520		Stable		increas	
S	Median Comparable List Price Median Comparable Listings Days on Market	0	0	DOMESTIC DESCRIPTION OF THE PARTY OF THE PAR	<u>0</u> 0		Increasing Declining	X Stable		Declinin Increas	
& ANALY	Median Sale Price as % of List Price	0	0		0	П	increasing	X Stable	F	Declinin	****
š.Alþ	Seller-(developer, builder, etc.)paid financial assistance of	revalent? X Yes	No				Declining	X Stable		Increas	ilng
	Explain in detail the seller concessions trends for the pas	t 12 months (e.g., seller c	ontributions inc	reased from	3% to 5%, Increasing use of	buyd	owns, closir	g costs, con	lo		
RESEARCH	fees, options, etc.). There are closing cost				ally they are around 3	-59	6. The len	ding regul	ation	may	
SE	Impact these concessions by lowering the	percent/dollars to be	e peld by th	e seller.							
<u>₩</u>	" "				-11	~~~					
MARKET			· · · · · · · · · · · · · · · · · · ·								
MAG	Are foreclosure sales (REO sales) a factor in the market	Yes N	o II yes, ex	plain (includ	ing the trends in listings and s	ales	of foreclose	properties).			
	Foreclosures are considered a factor in the								natio	nal	
	economies, most properties are suffering t										
	properties. Foreclosure are historically low									es . 1 te	
	foreclosure properties in the immediate an	ea that would directl	y be in com	pelition i	vith the subject proper	ty.	he forec	osures do	not a	Hect the	9
	marketability of the subject property. Cite data sources for above information. WRIS	TMLS						-			
	and what agended to make a section of the section of	, will									
	Summarize the above information as support for your co								<u></u>		
	an analysis of pending sales and/or expired and withdra	vn listings, to formulate yo	ur conclusions	, provide bo	h an explanation and support	for s	our conclus	nas.		1-1-1-1	
	an analysis of pending sales and/or expired and withdraw MLS statistics for the year ending 07/06/2	on listings, to formulate you indicated that the r	ur conclusions market defir	, provide bo ned withi	h an explanation and support h this report has 4 activ	for y	ow conclusi Ingle fam	ons. Ily listing a	nd a	total of	
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	an analysis of pending sales and/or expired and withdray MLS statistics for the year ending 07/06/2: 96 sales. The median sales price for the earea information to the prior year the median reased from 83. Based on this information stable. The above grid is based on a search istings and 0 similar sales. The search or Note: Only settled sales are reported in the With the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Appraiser Nams Appraiser Nams Ann. M. Lynch, MAI	An listings, to formulate yo 3 indicated that the r ntire market area wi ari sale price increa ion, the above grid s ch for similar propert teria for comparable e above median con project, complete the follo Prior 7–12 Months ? Yes \[] N	ur conclusions market defir as \$235,000 sed from \$2 sed from \$2 seles was nparable lis wing: Prior 4-6 If yes, in	, provide bo ned within 0 with a r 225,000. ent hous 990+, 400 increase t price de Months dicate the n	th an explanation and support in this report has 4 active redian DOM of 55. With addison DOM of 55. With a contract of the con	for yes hen created to same:	our conclusi- Ingle fam comparir ased from ne market t appeal. and location Increasing Increasing Declining	ons. Ily listing sig the entity 49 and the area is continued to the area on the area on the area is continued to the area on	re ma re ma e sal nnsidden 0 act	rket es red to t ve Daclini Declini	ing ling
	an analysis of pending sales and/or expired and withdray MLS statistics for the year ending 07/06/2: 98 sales. The median sales price for the e area information to the prior year the medi Increased from 83. Based on this informat stable. The above grid is based on a search istings and 0 similar sales. The search or Note: Only settled sales are reported in th If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed proparties. Summarize the above trends and address the impact on Appraiser Name Ann M. Lyrichi, MAI Company Name A.D. Real Estate, LLC.	An listings, to formulate yo is indicated that the rintire market area war ari sale price increation, the above grid soft for similar properteria for comparable e above median comproject, complete the folio Prior 7–12 Months ? Yes N	ur conclusions market defir as \$235,000 sed from \$2 sed from \$2 tes, built 15 a sales was nparable lis wing: Prior 4-6 If yes, in	, provide bo ned within 0 with a r 225,000. ent hous 990+, 400 increase t price da Months Gleate the n Signature Supervisory Company Ni	th an explanation and support in this report has 4 active hedian DOM of 55. Withe days on merket in high atmosphere overal O+sf and similar in ma d by age, size, sale da tta. Project Ni Current 3 Months which is the sixty of the sixty of the sixty where of REO listings and exp	for yes hen created to same:	our conclusi- Ingle fam comparir ased from ne market t appeal. and location Increasing Increasing Declining	ons. Ily listing sig the entity 49 and the area is continued to the area on the area on the area is continued to the area on	re ma re ma e sal nnsidden 0 act	rket es red to t ve Daclini Declini	be ing ing sing
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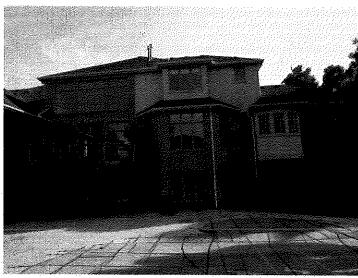
Borrower	Mohamed Ameur					
Property Address	4333 Pine Tree PI					
City	Springfield	County Clark	State OH	Zip Code	45504	
Lender/Client	Guaranteed Rate, Inc.					



Subject Front

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,648
Total Rooms 9
Total Bedmorns 4
Total Bathrooms 4.2

Location N;Northwestern SD; View N;Res; Site 2,94 ac Quality Q3 Age 18



Subject Rear



Subject Street

Borrower	Mohamed Ameur			
Property Address	4333 Pine Tree Pl			
City	Springfield	County Clark	State OH	Zip Code 45504.
Lender/Client	Guaranteed Rate: Inc.			



Subject Front/Side

4333 Pine Tree PI Sales Price 740,000 Gross Living Area 6,548 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 4.2

Location N;Northwestern SD;

 View
 N;Res;

 Site
 2.94 ac

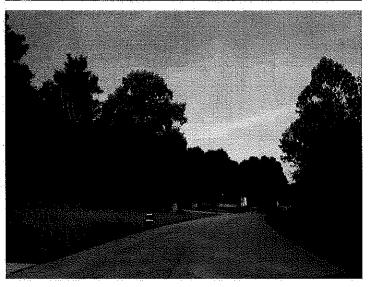
 Quality
 Q3

 Age
 18





Subject Street



Form PIC3X5.SR - *TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower	Mohamed Ameur			
Property Address	4333 Pine Tree PI			
City	Springfield	County Clark	State OH	Zlp Coda 45504:
Lender/Client	Guaranteed Rate, Inc.			



Subject Rear

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
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Location N;Northwestern SD;
View N;Res;
Site 2,94 ac
Quality Q3

18

Age

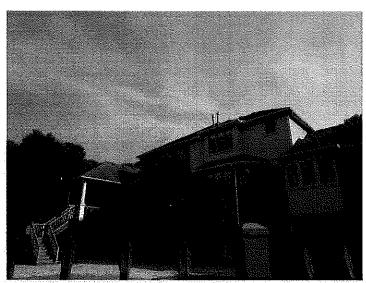


Subject Side



Subject Rear Yard

Borrower	Mohamed Ameur							
Property Address	4333 Pine Tree Pl							
City	Springfield	County	Clark	State	ОН	Zip Cođe	45504	
Lander/Client	Guaranteed Rate Inc.							



Subject Rear

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 4.2

Location N;Northwestern SD; View N;Res;

 View
 N;Res;

 Site
 2.94 ac

 Quality
 Q3

 Age
 18



Subject View from Street

Borrower	Mohamed Ameur							
Property Address	4333 Pine Tree PI							
City	Springfield	County	Clark	3	tate OH	Zlp Code	45504	
Lender/Client	Guaranteed Rate, Inc.							



Foyer

4333 Pine Tree Pi Sales Price 740,000 Gross Living Area 6,548 Total Rooms Total Bedrooms Total Bathrooms 4.2

Age

N;Northwestern SD; Location N;Res; 2.94 ac Q3 18 View Site Quality



Foyer



Dining Room

Particular		······································		
Borrower	Mohamed Ameur			
Property Address	4333 Pine Tree Pl			
City	Springfield	County Clark	State OH	Zip Code 45504:
Lender/Client	Guaranteed Rate: Inc.			

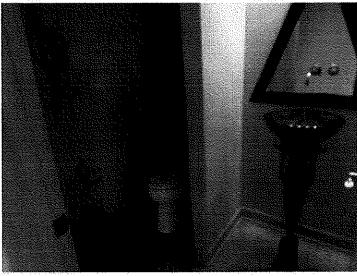


Den

4333 Pine Tree PI
Sales Price 740,000
Gross Llving Area 6,548
Total Rooms 9
Total Bedreoms 4
Total Bathrooms 4.2

Location N;Northwestern SD; View N;Res;

View N;Res; Site 2.94 ac Quality Q3 Age 18



1/2 Bathroom



Bedroom

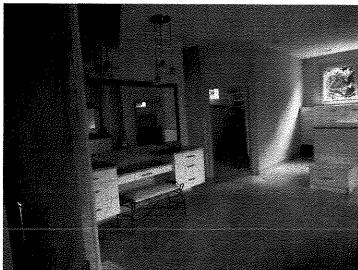
Borrower	Mohamed Ameur			 				
Property Address	4333 Pine Tree Pl							
City	Springfield	County	Clárk	State	ОН	Zip Code	45504.	
Lender/Client	Guaranteed Rate, Inc.							



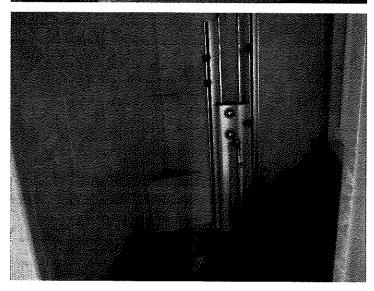
Bathroom #1

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Rooms 9
Total Bedrooms 4
Total Betrooms 4.2
Location N;Northwestern SD;

View N;Res; Site 2.94 ac Quality Q3 Age 18

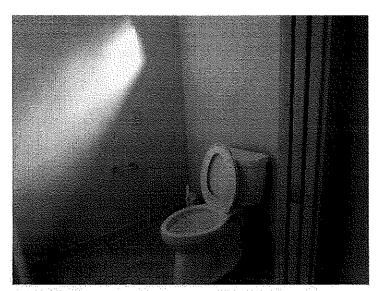


Bathroom #1 Alt View



Bathroom #1 Alt View

Borrower	Mohamed Ameur					•		
Property Address	4333 Pine Tree Pl							
City	Springfield	County	Clark	State	OH:	Zip Code	45504.	
Lender/Client	Guaranteed Rate, Inc.							



Bathroom #1 Alt View

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Rooms 9
Total Bedrooms 4
Total Sethrooms 4.2

Location N;Northwestern SD;

 View
 N;Res;

 Site
 2.94 ac

 Quality
 Q3

 Age
 18

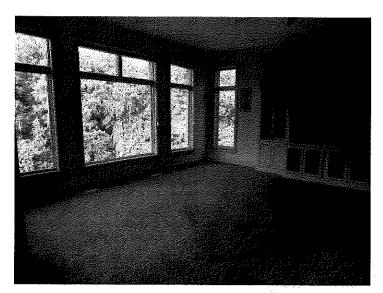


Living Room



Naok

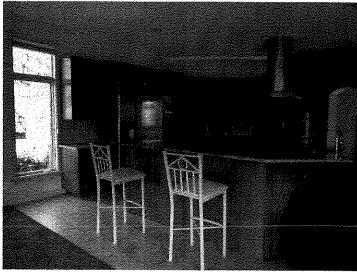
Borrower	Mohamed Ameur		 		
Property Address	4333 Pine Tree Pl				
City	Springfield	County Clark	OH.	Zip Code	45504:
Lender/Client	Guaranteed Rate, Inc.				



Family Room

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,648
Total Rooms 9
Total Badrooms 4
Total Bathrooms 4.2

Location N;Northwestern SD;
View N;Res;
Site 2,94 ac
Quality Q3
Age 18

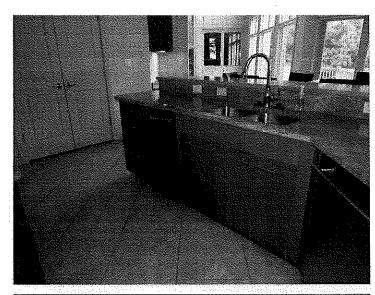


Kitchen



Kitchen

Borrower	Mohamed Ameur							
Property Address	4333 Pine Tree PI			 				
City	Springfield	County	Clark	State	ОН	Zip Code	45504:	
Lender/Client	Guaranteed Rate Inc.							



Kitchen

4333 Pine Tree Pl Sales Price 740,000 Gross Living Area Total Rooms 6,548 Total Bedrooms

Total Bathrooms 4.2 Location

N;Northwestern SD; N;Res; 2.94 ac View Site Quality Q3

18

Kitchen

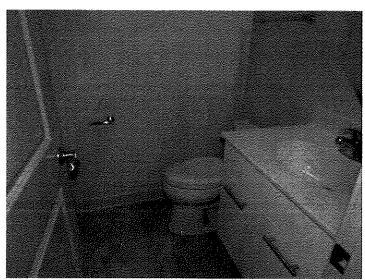






Form PIC3X5.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

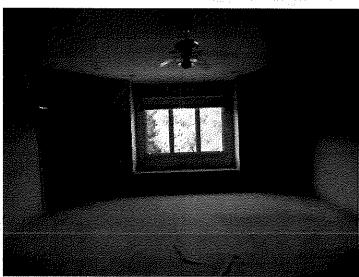
Borrower	Mohamed Ameur			
Property Address	4333 Pine Tree PI			
City	Springfield	County Clark	State OH	Zip Code 45504
Lender/Client	Guaranteed Rate, Inc.			



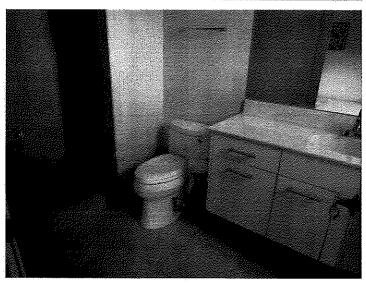
1/2 Bath #2

4333 Pine Tree PI Sales Price 740,000 Gross Living Area 6,548 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 4.2

Location N;Northwestern SD; View N;Res; Site 2,94 ac Quality Q3 Age 18

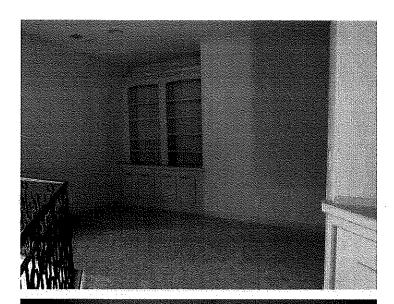


Bedroom



Bathroom #2

Borrower	Mohamed Ameur			·			-		
Property Address	4333 Pine Tree PI								
City	Springfield	County	Clark	8	tate	ОН	Zip Code	45504	
Lender/Client	Guaranteed Rate: Inc.								



2nd Floor Hallway

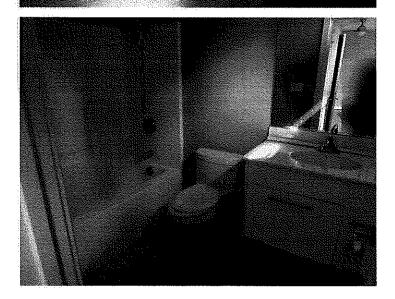
4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 4.2

Location N;Northwestern SD; View N;Res;

View N;Res; Site 2.94 ac Quality Q3 Age 18



Bedroom



Bathroom #3

Borrower	Mohamed Ameur				
Property Address	4333 Pine Tree PI				
City	Springfield	County Clark	State OH	Zip Code 45504	(
Lender/Client	Guaranteed Rate, Inc.				



Bedroom

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Redrooms 9
Total Bedrooms 4
Total Bathrooms 4.2
Location N; Northy

Location N;Northwestern SD; View N;Res; Site 2,94 ac Quality Q3 Age 18



Bathroom #4



Mechanical (2nd Floor)

Borrower	Mohamed Ameur							
Property Address	4333 Pine Tree Pl							
City	Springfield	County	Clark	State	ОН	Zlp Code	45504	
Lender/Client	Guaranteed Rate: Inc.							



Bedroom basement

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 4.2

Location N;Northwestern SD;

 View
 N;Res;

 Site
 2.94 ac

 Quality
 Q3

 Age
 18

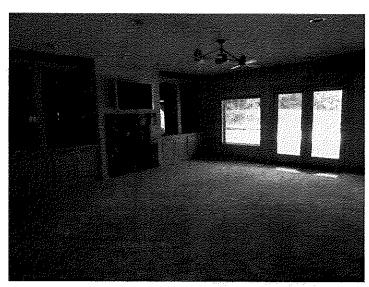


Bathroom basement



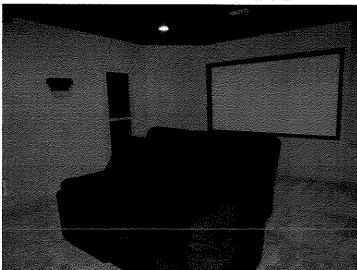
Rec Room basement

Borrower	Mohamed Ameur							
Property Address	4333 Pine Tree PI							
City	Springfield	County	Clark	State	OH	Zip Code	45504	
Lender/Client	Guaranteed Rate, Inc.							

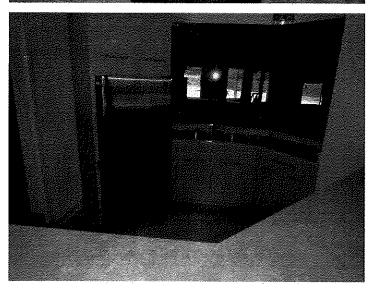


Rec Room basement

4333 Pine Tree Pl Sales Price 740,000 Gross Living Area 6,548 Total Rooms Total Bedrooms Total Bathrooms 4.2 Location N;Northwestern SD; View N;Res; Site 2.94 ac Quality QЗ Age 18

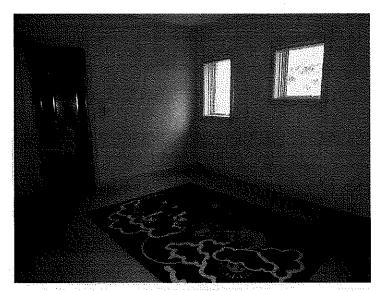


Theater Room basement



Kitchenette basement

Borrower	Mohamed Ameur						,,,
Property Address	4333 Pine Tree PI						
City	Springfield	County Clark	State	он	Zlp Code	45504	
Londer/Client	Guaranteed Pate Inc.						



Bedroom basement

 4333 Pine Tree PI

 Sales Price
 740,000

 Gross Living Area
 6,548

 Total Rooms
 9

 Total Badrooms
 4

 Total Badrirooms
 4.2

 Location
 N;Northwestern SD;

View N;Res; Site 2.94 ac Quality Q3 Age 18



Bathroom #2 basement

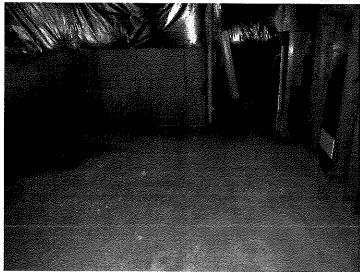
Borrower	Mohamed Ameur			
Property Address	4333 Pine Tree PI			
City	Springfield	County Clark	State OH	Zip Coda 45504.
Lender/Client	Guaranteed Rate; Inc.			



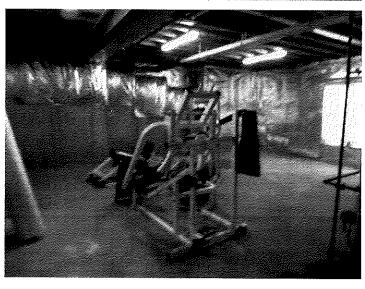
Inground Pool

4333 Pine Tree PI Sales Price 740,000 Gross Living Area 6,548 Total Rooms 9 Total Badrooms 4 Total Badrooms 4.2 Location N;Northw

Location N;Northwestern SD; View N;Res; Site 2.94 ac Quality Q3 Age 18

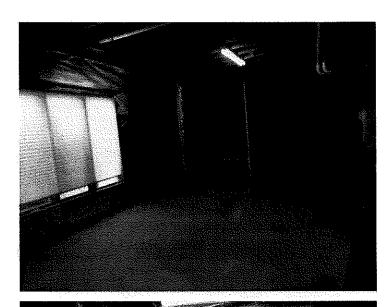


Basement



Basement

Borrower	Mohamed Ameur			
Property Address	4333 Pine Tree PI			
City	Springfield	County Clark	State OH	Zlp Code 45504
Lender/Client	Guaranteed Rate Inc.		•	



Basement

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Rooms 9
Total Bedrooms 4
Total Sathrooms 4.2

Location N;Northwestern SD;

View N;Res; Site 2.94 ac Quality Q3 Age 18

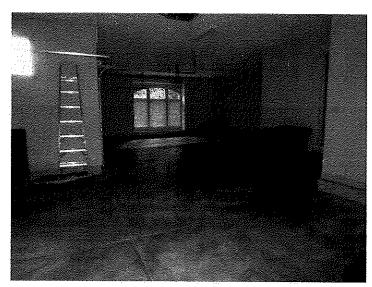


Basement



Basement

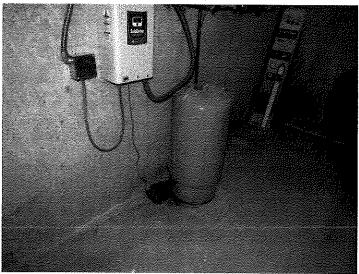
Borrower	Mohamed Ameur					
Property Address	4333 Pine Tree PI					
City	Springfield	County Clark	State OH	Zip Code	45504	
Lender/Client	Guaranteed Rate, Inc.					



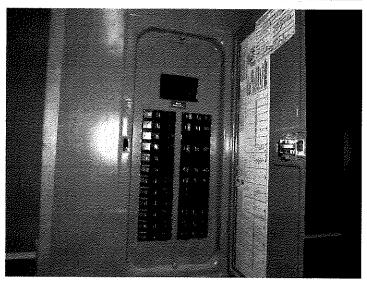
Garage

4333 Pine Tree PI
Sales Price 740,000
Gross Living Area 6,548
Total Rooms 9
Total Badrooms 4
Total Badrooms 4.2
Location N;Northwestern SD;
Vièw N;Res;
Site 2,94 ac
Quality Q3

18



Mechanical



Mechanical

part of the second of the seco								
Borrower	Mohamed Ameur			 				
Property Address	4333 Pine Tree Pi							
City	Springfield	County	Clark	State	ОН	Zip Code	45504:	
Lender/Client	Guaranteed Rate: Inc.							



Mechanical

4333 Pine Tree Pl

Sales Price 740,000 Gross Living Area 6,548 Total Rooms Total Bedrooms Total Bathrooms 4.2

Location

N;Northwestern SD; N;Res; View 2.94 ac Sito Quality Q3 18 Age



Mechanical



Mechanical

Borrower	Mohamed Ameur							
Property Address	4333 Pine Tree PI							
City	Springfield	County	Clark	State	OH:	Zip Code	45504	
Lender/Client	Guaranteed Rate: Inc.							



Mechanicai

4333 Pine Tres Pi Sales Price 740,000 Gross Living Area 6,548 Total Redmoms 9 Total Bedrooms 4 Total Bathrooms 4,2 Löcation N;Northy

Location N;Northwestern SD; View N;Res; Site 2,94 ac Quality Q3 Age 18



Mechanical



Mechanical

Borrower	Mohamed Ameur				
Property Address	4333 Pine Tree PI				
City	Springfield	County Clark	State O	45504.	
Lender/Client	Guaranteeri Rate Inc				



Mechanical

4333 Pine Tree Pl

Sales Price 740,000 Gross Living Area Total Rooms 6,548 **Total Bedrooms**

Total Bathrooms 4.2

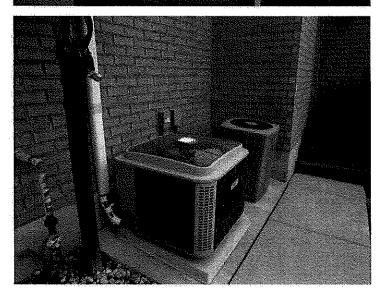
Location

N;Northwestern SD; N;Res; 2.94 ac View Site Q3 18 Quality Age





Mechanical



Form PIC3XS.SR - "TOTAL" appraisal software by a la mode, Inc. - 1-800-ALAMODE

Borrower	Mohamed Ameur			 				
Property Address	4333 Pine Tree Pi							
City	Springfield	Count	y Clark	 State	OH.	Zip Code	45504	
Lender/Client	Guaranteed Rate, Inc.							



Mechanical

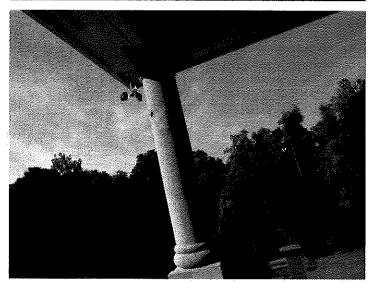
4333 Pine Tree PI
Sales Price 740,000
Grass Living Area 6,548
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 4.2

Location N;Northwestern SD;

View N;Res; Site 2.94 ac Quality Q3 Age 18

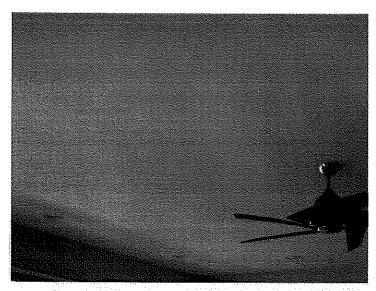


Mechanical



Deferred Maintenance

Borrower	Mohamed Ameur					
Property Address	4333 Pine Tree Pl					
City	Springfield	County Clark	State OH	Zip Code	45504	,
Lender/Client	Guaranteed Rate, Inc.					



Deferred Maintenance

 4333 Pine Tree PI

 Sales Price
 740,000

 Gross Living Area
 6,548

 Total Rooms
 9

 Total Bedrooms
 4

 Total Bathrooms
 4.2

 Location
 N;Northwestern SD;

View N;Res; Site 2.94 ac Quality Q3

Quality Q3 Age 18





Deferred Maintenance



Form PIC3X5.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	Mohamed Ameur						,	
Property Address	4333 Pine Tree Pl							
City	Springfield	County	Clark	State	ОН	Zip Codé	45504	
Lender/Client	Guaranteed Rate: Inc.							



Comparable 1

480 Aberfelda Dr

 Prox. to Subject
 3.96 miles S

 Sale Price
 746,000

 Gross Living Area
 6,604

 Total Rooms
 10

 Total Bedrooms
 4

 Total Bathrooms
 3.0

Location N;ClarkShawnee;
View N;Res;
Site 1.15 sc
Quality Q3
Age 24



Comparable 2

5913 Fowler Rd

Prox. to Subject 10.37 miles SW 850,000 87082 Elving Area 4,758 1018 Edvooms 9 1018 Edvooms 4 1018 Edvooms 2.1

 Location
 N;GreenonSD;

 View
 N;Pstrl;

 Site
 3.83 ac

 Quality
 Q3

 Age
 4



Comparable 3

6015 Morris Rd

 Prox. to Subject
 7.05 mlles E

 Sale Price
 525,000

 Gross Living Area
 4,820

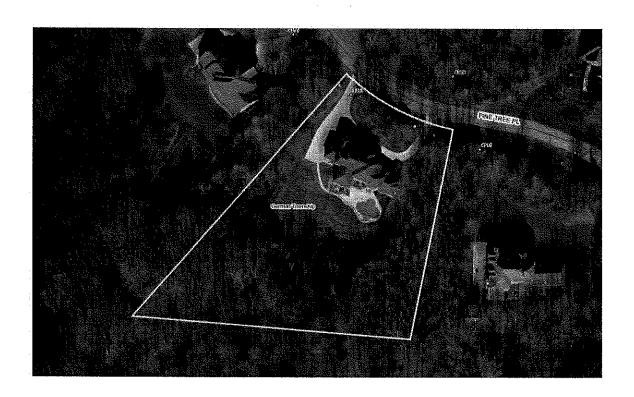
 Total Bachrooms
 11

 Total Bathrooms
 4,0

Location N;Northeastem SD; View N;Res;

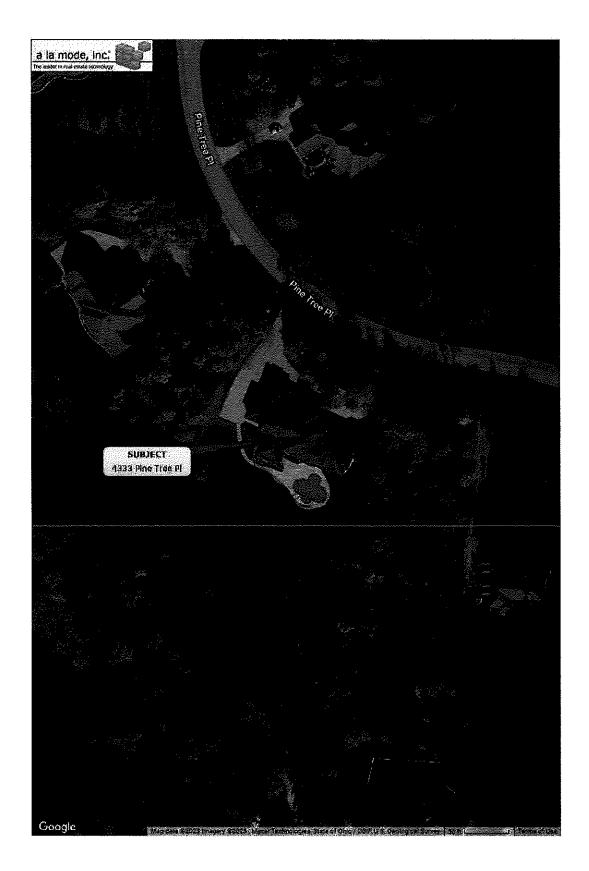
Site 4.3 ac Quality Q4 Age 39

Site Map



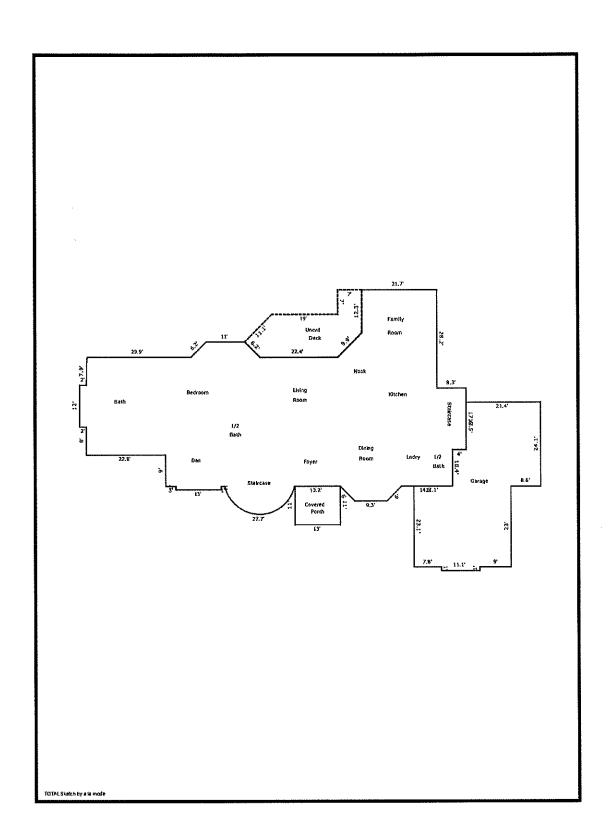
Aerial Map

Borrower	Mohamed Ameur				
Property Address	4333 Pine Tree PI				
City	Springfield	County Clark	State OH	Zlp Code 45504	
Lender/Client	Guaranteed Rate, Inc.				



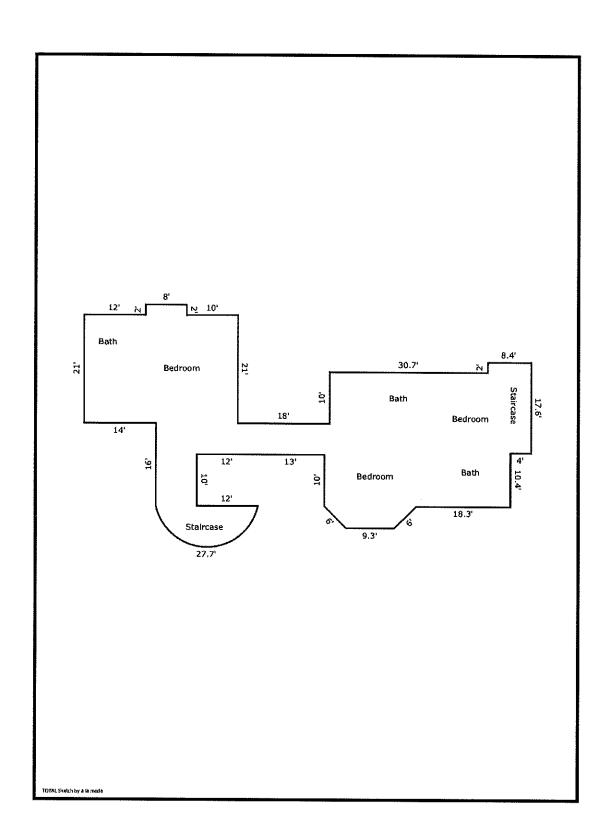
Building Sketch (Page - 1)

Borrower	Mohamed Ameur						
Property Address	4333 Pine Tree Pl						
City	Springfield	County Clark	State	ОН	Zip Code	45504	
Lender/Cilent	Guaranteed Rate, Inc.						



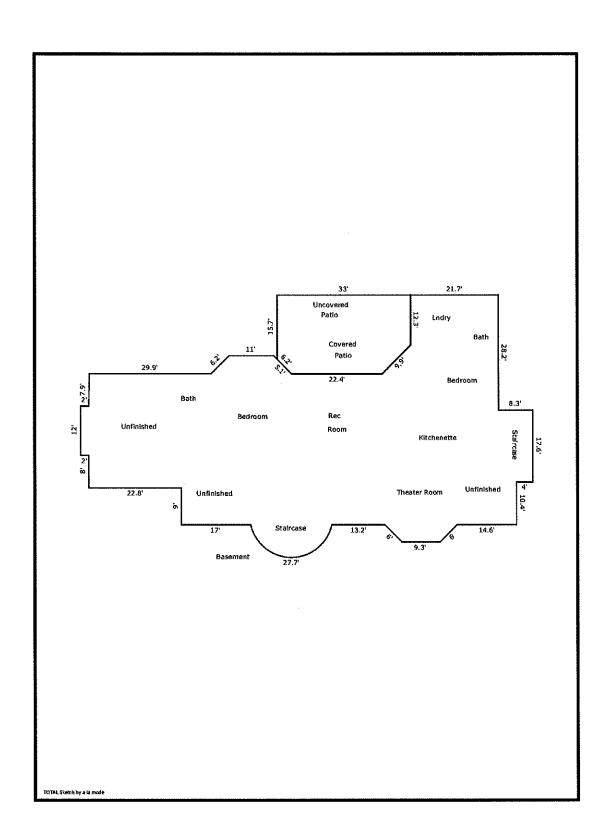
Building Sketch (Page - 2)

Borrower	Mohamed Ameur		 				
Property Address	4333 Pine Tree PI						
City	Springfield	Count	State	ОН	Zlp Code	45504	
Lender/Client	Guaranteed Rate, Inc.						



Building Sketch (Page - 3)

Borrower	Mohamed Ameur							
Property Address	4333 Pine Tree Pl							
City	Springfield	County	Clark	State	OH	Zip Code	45504	
Lender/Client	Guaranteed Rate, Inc.			*****				



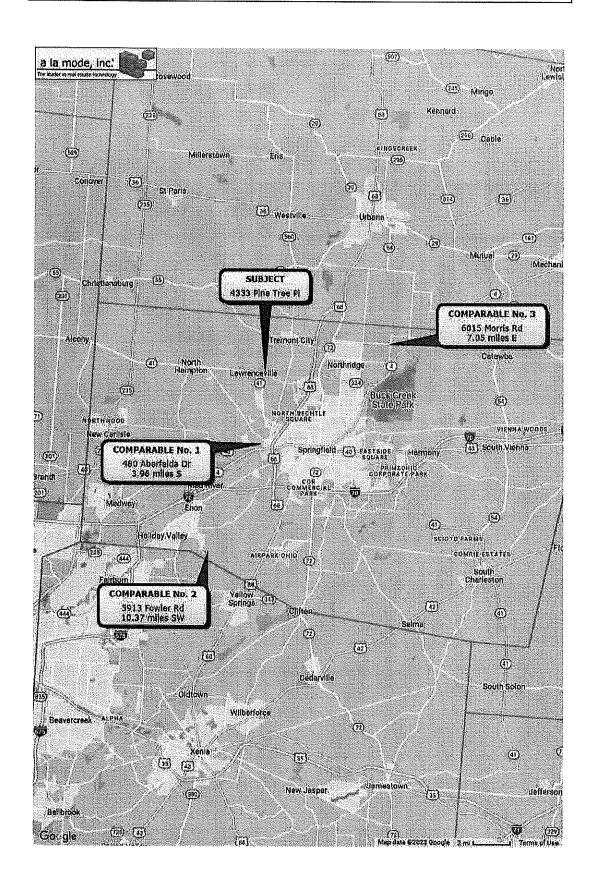
Building Sketch (Page - 4)

Borrower	Mohamed Ameur						.,	,
Property Address	4333 Pine Tree PI							
City	Springfield	Caunty	Clark	State	ОН	Zło Coda	45504	
Lender/Client	Guaranteed Rate, Inc.							

FOTAL Statich by a is mude	Area Calculations Summary	
Living Area First Floor	4438.5 Sq R	Celculation Details 0.5 × 4.4 × 4.4 = 9.8 0.5 × 4.4 × 4.4 = 9.8 11 × 4.4 = 48.6 0.5 × 4.2 × 4.2 = 9 0.5 × 4.2 × 4.2 = 9 9.3 × 4.2 = 39.7 13 × 1 = 13 12 × 2 = 24 17.6 × 4 = 70.3 28 × 3 = 121.3 56.2 × 21.7 = 1216.9 0.5 × 7 × 7 = 24.5 36.9 × 49.6 = 1830.5 27.9 × 22.6 = 630.5
Second Floor	2109.7 Sq ft	0.5 × 0.2 × 7.9 ° 0.7 20 × 0.2 = 3.3 Arc 119.3 0.5 × 4.2 × 4.2 = 9 0.5 × 4.2 × 4.2 = 9 9.3 × 4.2 = 39.7 8 × 2 = 16
		30 × 21
Total Living Area (Rounded): Non-Bring Area Covered Porch	6548 Sq ft 143 Sq ft	13×11 = 143
Wood Deck	398.5 Sq ft	0.5 × 7 × 7 = 24.5 12.2 × 7 = 85.8 12.2 × 19 = 232.8 3.4 × 4.4 = 15.1 0.5 × 4.4 × 4.4 = 9.8 0.5 × 7.6 × 7.8 = 30.7
'4 Car Attached	1214 5q ft	11.1×1 = 11.1 27.9×23 = 642.5 24.1×21.4 = 516.6 4×10.4 = 41.7 15.1×0.1 = 2.2
Concrete Patio	604.3 Sq R	33 × 12.2 = 404.2 34 × 3.6 = 12.2 9.5 × 3.6 × 6.4 7 × 22.4 = 156.9 9.5 × 7 × 7 = 24.5
Basement	4425.5 Sq ft	0.5 × 4.2 × 4.2 = 9 0.5 × 4.2 × 4.2 = 39.7 0.5 × 4.4 × 4.4 = 9.8 11 × 4.4 = 48.6 12 × 2 = 24 17.6 × 4 = 70.3 28 × 4.3 = 121.3 56.2 × 21.7 = 1216.9 0.5 × 7 × 7 = 24.5 36.9 × 7 = 25.4 36.9 × 7 = 25.4 3

Location Map

Borrower	Mohamed Ameur			
Property Address	4333 Pine Tree PI			
City	Springfield	County Clark	State OH	Zip Code 45504
Lender/Cilent	Guaranteed Rate, Inc.	•		



APPRAISER DISCLOSURE STATEMENT

	921282252 File No. <u>AD230431</u>
Name of Appraiser:	Ann M. Lýnch, MAI
Class of Certification/Licer	Stire: Certified General Certified Residential Licensed Residential Temporary General Licensed
Cartification/Licensure Nu	nbar: 2007001242
Scope: This Report	is within the scope of my Certification or License
Service Provided By:	Disinterested & Unblased Third Party Interested & Blased Third Party Interested Third Party on Contingent Fee Basis
Signature of person prepar	ing and reporting the Appraisal:
	d in conjunction with all appraisal assignments or specialized services fied or state-licensed real estate appraiser. State of Ohio
	Department of Commerce Division of Real Estate
	Appreiser Section 6606 Tussing Rd
	Reynoldsburg, OH 43068
	Phone; (614) 466-4100

USPAP Compliance Addendum

Borrower	Mohamed	Ameur-	*************************************	- ''		
Property Address	4333 Pine	Tree Pl				
City	Springfield	<u> </u>	Cou	inty Clark	State OH	Zip Code 45504
Lender/Client	Guarantee	d Rate, Inc.				
A DESCRIPTION AND A SEC	n richarie I					
APPRAISAL AND This Appraisal Repo			10		!	
1.		monowall (Ahaz:				
Appraisal Repo			s prepared in accordance with the re		•	
Restricted App	rálsal Report		s prepared in accordance with the re-			7."
1			of this report is limited to the identifie		* .	* *
1		at the opinions	and conclusions set forth in the repo	ort may not be understood properly	without the additional information	i in the appraiser's workfile.
			•			
The objective of	f the apprai	sal is to rend	er an opinion of the as is ma	arket value of the fee simp	sle estate of the property	as of the effective date of
07/07/2023 for	mortgage le	ending purpos	ses. I hereby certify that I h	ave made an observation o	of the site and exterior/inf	terior of the improvements
on 07/07/2023.						
			 			
ASSUTIONAL CO	DETERMATION	Me				
AODITIONAL CE						
			ue true and correct.			
		•				
	•	, and conclusions	are limited only by the reported assi	implions and are my personal, imp	artial, and unbiased professional	analyses.
opinions, and c	conclusions.					
* I have no (or th	e specified) pre	sent or prospecti	ve interest in the property that is the	subject of this report and no (or spr	eclifed) personal interest with resp	iect to the
parties involve	1.					
have on blas	with respect to t	ihe nrooërivithat i	s the subject of this report or the part	ties involved with this assignment.		
1						
My engagemer	nt in this assign	ment was not con	allingent upon developing of reporting	; predetermined results.		
* My compensal	tlori för complet	ing this assignme	int is not conlingent upon the develop	pment or reporting of a predaternia	ed value or direction in value that	favore the cause
	e amount of the	value opinion, th	e attainment of a stipulated result, or	the occurrence of a subsequent ev	vent directly related to the Intended	tuse of
this appraisal.						
■. My analyses, o	pinlons, and co	onclusions were o	leveloped and this report has been pr	epared, in conformity with the Unit	lorm Standards of Professional Ar	praisal Practica.
			ce with the requirements of Title XI o			•
- 1109 ühhterası	iohnit was high	IGIOU III OLCOICAI(≙é watri ens rédòirestecite de παια ∨i σ	i Laverew Ring Study inchlosinessoiff Lot	guiduoris.	
L						
PRIOR SERVICE						
			or in any other capacity, regarding t	he property that is the subject of thi	is report within the three-year part	od
i		ance of this assig		and the state of t	and the first of the state of t	
			in another capacity, regarding the pro- te services are described in the comm		ou mianu nia rusas-Atau barioa tui	inegratery
PROPERTY INS		zaaigii/itoliq. Tiliya	to services are described in the confi	HOURS DOIDMY		
		spection of the p	roperty that is the subject of this repo	orf.	/	
1			erty that is the subject of this report.			
APPRAISAL AS:	SISTANCE					
Unless otherwise no	oled, no one pro	vided significant	real property appraisal assistance to	the person algaing this certification	n. It anyone did provide significan	t assistance, they
are hereby loomlined	i along with a sc	unimary of the ex	tant of the assistance provided in the	report.		
ļ						
ADDITIONAL CO	JAMAGENES					
		aulrina diselosure	and/or any state mandated requirer	1801S: The client le Guisin	intend Pale ton Gueranteed Pa	le, Inc. is the only intended user of the
1						Professional Ethics and the Standards
1			Institute. The use of this report is st	The state of the s	,,	
1			M. Lynch, MAI, has completed the			
appraisal, the appra	siser: Observe	d the aubject site	and interior of all Improvements. (Sathered additional information at	oout the properly from county rec	ords. Gethered information on
comparable sales in	i the general a	rea. Confirmed	and analyzed the data and applied t	the direct sales comparison appro	ach to property as is. The incom	ne approach was not considered to be
\$		-	nerket area are owner occupied and			
						ting documentation is retained in the
			pered and is in conformance with th FOR THE SUBJECT PROPER		alsal Institute:	
		e for the subjec		day(s) utilizing market condition	ons pertinent to the approisal	assignment.
A reasonable		11		day(s).	and becomision of the medianesis	
APPRAISER			7. 12.7		APPRAISER (ONLY IF REQU	JIRED)
1	Λ	a. Via	A. ash			
Signature	لل	MNIKI	dinch	Signature		
	n M. Lynch,			Name		
Date of Signature				Date of Signature		
State Certification			·	State Certification #		
or State License				or State License #		
State OH				State		
Expiration Date of	Certification of	License <u>05</u>	/11/2024	Expiration Date of Cer		
	Marchael Control		•		er inspection of Subject Property	
Effective Date of	Appraissi ()	7/07/2023		Did Not	Exterior-only from Street	Interior and Exterior

Appraiser License

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

Ann Marie Lynch

2007001242

LIC LEYEL:

Certified General Real Estate Appraiser

04/25/2023

Department of Commerce EXPRATION DATE:

05/11/2024 USPAP DUE DATE:

Division of Real Estate & Professional Licensing 05/11/2025

E & O Insurance

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-1015062 Renewal of: PRA-2AX-1006930 1. Named Insured: Ann M Lynch 2. Address: 63A N Dixle Dr Vandalia, OH 45377 3. Policy Period: From: January 8, 2023 To: January 8, 2024 12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above 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): \$ 500 Each Claim 58. \$ 1,000 Aggregate **Policy Premium:** \$515.00 State Taxes/Surcharges: \$0,00 7. Retroactive Date: January 8, 2013 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

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

(888) 347-5273

Riverton insurance Agency Corp.

OREP Insurance Services, LLC

Oust-2. Allo

B. Agent/Broker:

A. Program Administrator:

Secretary

PRA100 (01/20)

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	Supplemental Addendum				File No. AD230431				
Borrower	Mohamed Ameur								
Property Address	4333 Pine Tree PI								
City	Springfield	County	Clark	State	ОН	Zip Code	45504		
Lender/Client	Guaranteed Rate, Inc.			•		•			

Revision 07/19/2023:

Please correct the following items: 1004MC indicates Foreclosure Sale as Factor in the Market. Requesting the appraiser to provide additional commentary in the subject's neighborhood and the impact if any of such sales.

Commentary added.

Are time adjustment warranted? Page 1 of 6 Neighborhood section indicates the Housing Trends Marking Time under 3 months

Based on these sales, a marketing time is not warranted.

Is the WELL private or shared?

comment added in site section

Appraisal reported over improvements. 1.)Please expand the reconciliation commentary to address this and substantiate the final market value and the impact on sales. Can you provide additional comparable sale that would further support the subject lot size? These are the best sales going back 2 years. The site is bracketed.