FILED		Tax year	023	BOR no	2/20	12024	DTE 1 Rev. 12/2				
CLARK COUNTY AUD		County Clark		_ Date recei	ved	1007					
MAR 28 2024	ompositions a	olaint Against	tne valuat formation. Read	instructions	on back before	.y completing form.					
HILLARY HAMILTO		Attach ad	ditional pages it	necessary.							
AUDITOR	15-101-10	🔀 Original o	complaint 🔲 C	ounter compla	aint	0121011112					
	*		e sent only to thos me			City, State, ZIP co	ode				
Owner of property		Greg Mckeen	ler	364.	366 € Cecil st	. Springfield, ot	45503				
2. Complainant if not owne	er	N/A				1 3					
3. Complainant's agent .		N/A									
4. Telephone number and	email ad	dress of contact perso	on								
(614)-900 - 5	873	gre	gmckeever	- Cyghoo	.com						
5. Complainant's relations	nip to pr		<i></i>								
	If mo	ore than one parcel is	included, see "	Multiple Parc	els" Instruction.						
6. Parcel numbers from ta	x bill			Ac	ddress of property						
340070003520	7014		364-366 €	Ececil St. Springfield, OH 45503							
7. Principal use of propert	Resi	dential					-				
8. The increase or decreas	e in ma	ket value sought. Cour	nter-complaints su	upporting audit	or's value may ha	ve -0- in Column C					
Parcel number	C	Column A omplainant's Opinio (Full Market Val		Curre	lumn B ent Value arket Value)	Column Change in					
3400700035207014	59	0,000		\$96,5	20	\$ 6,520					
						/					
9. The requested change											
Please see attache	ed po	oper for explan	nation.								
10. Was property sold with	nin the la	ast three years? ☐ Y	es 🛛 No 🗌 I	Jnknown If ye	es, show date of s	ale					
and sale price \$; and attach info	ormation explaine	ed in "Instruction	ons for Line 10" or	n back.					
11. If property was not sold	but was	listed for sale in the las	st three years, atta	ch a copy of lis	sting agreement or	other available evi	dence.				
12. If any improvements v	ere con	npleted in the last three	e years, show da	te	and to	tal cost \$					
13. Do you intend to prese	ent the f	estimony or report of a	professional apr	oraiser? 🔀 Ye	es 🗌 No 🥅 U	nknown					

14. If you have filed a prior complaint on this parcel since the last for the valuation change requested must be one of those below. F section 5715.19(A)(2) for a complete explanation.	reappraisal or update of property values in the county, the reason 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 leted.
The complainant has complied with the requirements of R adoption of the resolution required by division (A)(6)(b) of	C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the that section as required by division (A)(7) of that section.
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 3-28-24 Complainant or agent (printed) Gre	McKeever Title (if agent)
Complainant or agent (signature)	
Sworn to and signed in my presence, this(Date)	day of(Month) (Year)
Notary	

- 9. The requested change in value is justified for the following reasons:
- Appraised for \$90k on 03/08/2022.
- Inappropriate Comparables Three of the five comparables used for my multi-unit property were single-family homes. I believe these may not accurately reflect the valuation of my property due to their differing nature. Single-family homes are typically owner-occupied, whereas multi-unit properties are rented out & purchased for different reasons. This fundamental difference in usage results in significantly different market values and utility expectations compared to single-family homes.

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16	purpose	of this su	mmary	y appraisal re	port is to pr	ovide the lender/cl	lent with an accurat	e, and adequate	ny supported	2. Opinion or min i	IA OH	Zip Code 45503	nopolity:
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Expanded Scope of Work Statement UAD Report	
At the market of the client this angulasi report has been precated in compliance \	with the Uniform Appraisal Dalaset (UAD) from Fannie Mae and Freddie Mac.
The LIAD common the appropries to use standardized responses that ficilitie specific	ic formals, definitions, addreviations, and actoryms for cleasureation of
condition, quality, location, view, and other attributes of the subject and comparable	es. The UAD rating system and required responses are not flexible and employ
a "best fit methodology" (from limited choices) as opposed to user defined terms.	,
The state of the s	
Inlended User Clarification	
The letended User of this appraisal report is the Lender/Client. The Intended Use i	s to evaluate the property that is the subject of this appraisal for a mortgage
Seesan transaction, subject to the stated Screen of Work, pilmose of the apprecial,	reporting requirements of this applaisal report form, and Definition of Market
Literal No. of dispersion of Interest of Identified by the appealser. Any other parti-	v receiving a copy of this report for any reason is not an intended data, not
	f this report by any other partyles) is not intended by the applicaser, when all
	lified as the chent on the Lenden Chent section on the Marine and the
signature page. The lender has been identified in the Subject section on the Lender	r/Csent line on page one of the appraisal report. The lender and client are both
identified as intended users.	· · · · · · · · · · · · · · · · · · ·
Appraisal Development and Reporting Process	
This is an Appropriate Report, which is intended to comply with the reporting require	ments set forth under Slandards Rule 2-2 (a) of the Uniform Standards of
Description of Appendix Describe 2018-2019 (USPAP), in accordance with USPAP	this report provides a summary discussion of the data, reasoning, and
analyses that were used in the appraisal process to develop the appraiser's opinion	n of market value. The appraiser has supplemented this form to comply, as
8	that is not provided with the report concerning the data, reasoning, and
analysis is retained in the appraiser's file. The depth of the discussion contained in	the report is specific to the needs of the lender/ client and for the stretost use
stated in the report. The appraiser is not responsible for unauthorized use of this r	aport.
i constitution in the second s	
Assignment Competency	the endowned granteleptic Compatency convictor 2 the chitis to
🗏 An appraiser must determine, prior to accepting an assignment, that he or she ca	n periorn are assignment competency. Competency requires, 1, the safety to
properly identify the problem to be addressed; and 2, the knowledge and experien	ce to complete the assignment compaterity, and a, recognition or, and
compilance with, laws and regulations that apply to the appraiser or to the assign	nert.
The state of the s	Ears jaying right to hear of property in the outlest market area
I am competent to perform this assignment based on my state appraiser license.	and a familiarity with this type of property in the subject trial actions.
9.	The second secon
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NAME OF THE OWN OF THE OWN OWN OF THE OWN	
COST APPROACH TO VALUE	E (not required by Fannic Mac)
Provide adequate information for the lender/client to replicate the below cost figures and calculati	
Consequently extract the extraction of eigenvector for properties of the contract of the contr	mating site value) The site value has been estimated by applying the
Allocation Method. A method of estimating land value in which sale:	s of improved properties are analyzed to establish a typical fallo of
fand value to total property value and this ratio is applied to the pro-	perty being appraised.
TOTAL TOTAL TOTAL	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE \$ 20,000
Source of cost data	Dwelling 0 Sq. F1.@S= \$ 0
Ouality rating from cost service Effective date of cost data	\$9.FL@S
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
The Cost Approach was not completed as support as its accuracy	Garage/Carport Sq. Ft. @\$
decreases as the subject's age moves away from new.	Total Estimate of Cost-New = \$ 0
	Less 90 Physical Functional External
Eff.Age: 55	Depreciation \$0 = \$(0)
Total Éco.Life: 90	Deprecialed Cost of Improvements = \$ 0
Rem.Eco.Life: 35	"As-is" Value of Site improvements = \$
	INDICATED VALUE BY COST APPROAGH = \$
PROJECTINFORMATIO	N FOR PUDs (If applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HO	A and the subject property is an attached dwelling unit.
Legal name of project	' sundone
Total number of phases Total number of units	Total number of units sold
Total number of units rented Total number of units for sale	Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD?	
Does the project contain any multi-dwelling units? Yes No Data source(s)	3No ITYes, date of conversion.
	JNo II Yes, date of conversion II No, describe the status of completion.
Are the units, common elements, and recreation facibles complete? Yes \ 10	If No., describe the status of completion.
Are the units, common elements, and recreation facibles complete? Yes \ No	
Are the units, common elements, and recreation facibles complete? Yes \ 10	If No., describe the status of completion.
Are the units, common elements, and recreation facibles complete? Yes \ 10	If No., describe the status of completion.
Are the common elements, and recreation facilities complete? Yes No Are the common elements leased to or by the Homeowners' Association? Yes he Describe common elements and recreational facilities.	If No., describe the status of completion.

File No. 222-03666

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

This appraisal report is subject to the following scope of work, Intended use, Intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 attentions 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 appraisar 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 sate, 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 therefor, and (5) the pride 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 fender 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 but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

- 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.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements, including each of the units. 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 descentised.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warrantles, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or iter 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.

File No. 222-03666

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

- 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, including all units. 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.
- 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- I researched, varified, 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.
- I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17: I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective dwners 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 appropriate).
- 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.
- 21. The lender/client may disclose or distribute this appraisal report to; the borrower; another fender 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 timited to, the public through advertising, public relations, news, sales, or other media).

File No. 222-03666

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state faws.

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

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, coriclusions, and the appraiser's cartification.
- 3. The appraiser identified in this appraisal report is either a sub-confinator or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is appraisal 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)
1 41	
Signatura Collection Collection	Signature
Signature Name Curt S. Woodie	Name
Company Name Prime Appraisal Group LLC	Company Name
Company Address 5627 Sandpiper Lane	Company Address
Dayton, OH 45424	
Telephone Number 937-613-7177	Telephone Number
Email Address curtwoodie@gmail.com	Email Address
Date of Signature and Report 03/16/2022	Date of Signature
Effective Date of Appraisal 03/08/2022	State Certification #
State Certification # 2014002864	or State License #
	State
or State License # State #	Expiration Date of Certification or License
State OH	
Expiration Date of Certification or License 08/12/2022	·
	SUBJECT PRÓPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
364-366 East Cecil Street	Did inspect sabject property Did inspect exterior of subject property from street
Springfield, OH 45503	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 90,000	
LENDER/CLIENT	•
Name Collateral Management	COMPARABLE SALES
Company Name Nations Lending Corporation*	Did not inspect exterior of comparable sales from street
Company Address 4 Summit Park Drive Suite 200	Did inspect exterior of comparable sales from street
Independence, OH 44131	Date of Inspection
Email Address N/A	

	ADDENDUM	
Borrower: Gregory McKeever	File N	o.: 222-03666
Property Address: 364-368 East Ceril Street	Case	No.: Ln#30552202624021
City: Springfield	State: OH	Zip: 45503
Lender: Nations Lending Corporation*		
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Neighborhood Description

The subject is located in the the City of Springfield within the Springfield City School District. The subject resides in a neighborhood which is made up average quality homes of 1, 1.5, and 2 story design built in the early to mid-1900s. The immediate market area is predominated by 1.5 and 2 story homes built over a basement. There are commercial and multi-family type properties within the subjects immediate market area which is typical throughout the subject's extended market area. No adverse affects. The neighborhood holds an average demand due to location, good city services and easy access to RTE 72, RTE 4, I-675 and I-70.

Comments on Sales Comparison

Comments on Sales Comparison

All sales are closed sales from the subject's immediate market arga and are the most similar sales of record over the previous 24 months. The appraiser was unable to locate any similar active listings within the subject's immediate market area. Comps 1-3 are over 90 days, comp 5 is over one year and comp 4 is over 15% Inferior in square footage and are utilized due to similar age, style, condition and amenthes. Comp 4 warrants a condition adjustment due to recent updates which is also supported by the comparable's sale price per square foot. The appraiser was unable to brancket the lower end of the subject's site size although site sizes within 50% superior or inferior square footage do not warrant an adjustment in this market due to similar utility. Crossing busy roads does not warrant an adjustment due to similar locational and marketability factors in each area. There is no measurable value difference in the unadjusted line tipms. All adjustments are based upon direct market analysis, discussions with market participants or market extraction. Each comparable has been considered with most weight given to comp 1 due to similar overall condition. "Comparable photos were taken during the course of this and previous appraisal assignments and retained in the appraiser's files.

Supervisory Appraisa Name: Curt E. Woodie Name

Addendum Page 1 of 1

Addendum Request - 03/11/2022

ver: Gregory McKeever	File No.: 222-03666	
rly Address: 364-366 East Cecil Street Springfield	Case No.: Ln#30552202624021 State; OH Zip: 45503	
springilero ir: Nations Lending Corporation*		
406 E Madison Ave was not utilized because it is one of three pro- berry St was not utilized because it is one of eight properties purch filonal due difigence before submitting additional properties for con- perties involved in this request was quite time consuming. The app 16/2022.	asset in a dulk purchase for \$225,300. Passes provides to sideration. The additional research required for the eleven raiser's signature date has been changed from 03/10/2022 to	
use note that changes, alterations or corrections have been made to based on one or more of the following conditions: compliance ographical error(s), or discovery and consideration of additional da this amended report.		
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14	Supervisory Appraiser:	
ppraiser:	Outpervisory Appraiser.	

Ln#38552202624021

File No. 222-03666 **USPAP ADDENDUM** Borrower, Gregory McKeever Property Address: 364-366 East Cecil Street Zip Code: 45503 State: OH County: Clark Springfield City: Nations Lending Corporation* Lender: APPRAISAL AND REPORT IDENTIFICATION This report was prepared under the following USPAP reporting option: A written report prepared under Standards Rule 2-2(a). Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 50 to 125 days USPAP defines Exposure Time as estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. Additional Certifications 🔯 I have performed NO services, as an appraiser or in any other capacity, requiring the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. I have not personally performed any prior service on the subject property. Alexandros Zavakos, a registered appraiser assistant, provided significant assistance by performing a visual inspection, market and subject research and data entry. Appraiser assistant has not performed any prior services as an appraiser or in any other capacity, regarding the property that is the subject of this report within the past 3 years. SUPERVISORY APPRAISER (only if required): APPRAISER: Signature: Name: Curt C Goodle Name: Date Signed: 03/16/2022 Date Signed: State Certification #: State Certification #: 2014002864 or State License #: or State License #: State: State 株 or Other (describe): Expiration Date of Certification or License:

Produced using ACI software, 840 ZSI 2022 www.mlanb.com

Expiration Date of Certification or License: 08/12/2022
Effective Date of Appraisal: March 8, 2022

USPAP_140CZZ

Supervisory Appraiser inspection of Subject Property:

Did Not

Exterior-only from street

Interior and Exterior

	Linick	praisal Group I					- 1	m#305522	LC2CO	
Market Con-	distanc Add	andum ta th	o Annraisa	ıl R	lenort	Fil		222-036		DE1
Market Con	ultions Add	endant to ti	ie Appiaise							is a remired
The purpose of this addendum is to provide the lender/client with	a stear and accurate up	rderstanding of the m	urkel trends and condi	ilions.	prevalent in th	iệ SU	gee inc	giisumou	J, 11KG	is a required
addendum for all appraisal reports with an effective date on or after	r April 1, 2009.	city Spring	field		s	late (: HC	Zîp Code 4	4550	3
Property Addréss 364-366 East Cecil Street Borrower Gregory McKeever										
	on this form as the ba	sis for his/her conclus	lons, and must provid	ie svp	port for those	conc	lusions,	regarding	housin	g trends and
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provide dela for the shaded areas below, a it is avasione, nowever median, the appraiser should report the available figure and identi- that would be used by a prospective buyer of the subject proper	ty it as an average. Sef	es and ksungs most be	o propenies mai comp	ensi	nnai markets	new	constru	ction, fore	closure	s, etc.
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Inventory Arialysis Total # of Comparable Sales (Sottled)	1	2	1		ncreasing		Stable			prinipa
Absorption Rate (Total Sales/Honths)	0.17	0.67	0.33		ncrossing		Stable		74	eclining
Total # of Comparable Active Listings	0	0	0	-	Sectioning		Stable			creasing creasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	0.00	!	Declining	II.A	Overall Overall		<u> </u>	Cocusing.
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Median Comparable List Price Median Comparable Listings Days on Market	ő	0	0		Declining	IX				ncreasing
Median Sale Price as % of List Price	96.84%	85.33%	91,40%		Increasing		Subl			ectining
The state of the s	nt? X Yes	tke		<u> </u>	Declining		Stabl			rcreasing
Seller (developer, builder, etc.)pad manora assistance prevale Explain in detail the seller concessions trends for the past 12 in FHA, VA and Conventional loans are typical	. the feet and a street	ulbutions increased fi	om 3% to 5%, increa	sing I	ise of buydow	ns, d	losing D	osts, cond	o fees,	options, etc.}.
this market due to the proximity to virigitic employers in the market. Land Contract/leas Are foreclosure sales (REO sales) a factor in the market? Foreclosures are not playing a tole in this market the price potential listings as well as market the	Yes X No II arket. Most real	yes, explain finctuding ors have becom public. Listings	the trends in listings r ne more aggres appear to be re	and s	ales of foreclos	ed p	ropertie:	s). empting	to pr	operly 120 days
for possible price reductions or possible add	itional incentive	s for the onlying	bunke.							
Cite data sources for above information. Wrist, Dayton	Mi.S. Montgome	ry County Audi	tor Website,							
Supported the above information as support for your cond	usions in the Neighbo	rtinod section of the	aopralsáf réport fórm	Afyo	ou used any a	ddilio	nal info	rmation, s	iuch ás	an analysis of
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ADDENDUM

		File No.: 222-03686
Borrower: Gregory McKeever		Case No.: Ln#30552202624021
Property Address: 364-366 East Cecil Street	State: OH	Zip: 45503
City: Springfield	State, Oil	
Lender Nations Lending Corporation*		

Market Analysis Comments

Over the previous 12 months, there has been 20 closed sales within the subject's market area and/or an absorption rate of 1.67 sales per month. There are currently 6 active listings within the subject's market area and/or a 3.6 month supply which is considered balanced for the season. Similar sales and listings have been limited over the last twelve months with not enough data for trending or any negative conclusions and considered stable. In the last 12 months within the subject's defined market area there have been 4 similar sales and/or an absorption rate of .33 sales/month. There are currently no similar active listings within the defined market area.

***Per the appraiser's scope of work, the 100MC has been filled out however the results may misleading to the reader and should not be relied upon.

The 1004MC instructions state that market data for the shaded areas on the form may be unavailable or unreliable. In those instances the appraisar must provide an explanation. The local MLS does not permit accurate counts for Median Comparable Listings Days on Market for the data to be included in the 7 - 12 months and 4 - 6 months time periods. The data that is available is incomplete and unreliable due to the limitations of M.L.S. output for the two proceeding time periods. The M.L.S. does not have the capability to filter out cancelled listings, expired listings

changes to list price. Per Fannie Mae, the requirements of the addendum are not intended to be so onerous that they hinder the appraiser in completing the appraisal. Fannie Mae does not expect appraisers to have advanced technical skills to

data in support of these requirements. The appraiser is not aware of any other data source in the market area that provides this information. For the same reasons reported above, the Median Comparable List Prices and Median Comparable Listing Days on Market reported in the Current - 3 months time period is based on current market data as of the effective date of

appraisal and not on historic data over the past 90 days. The 1004MC addendum does not predict or project future market conditions affecting the subject property. See market conditions comments in the neighborhood section of the appraisal for additional analysis and conclusions regarding the overall transfer in the subject's neighborhood.

The Median Sale Price as % of List Price is determined by analyzing the comparables that have sold and settled during the specific time frame, not by using the data from the lines above this section on the form.

Please note: The local MLS reports the Median Comparable Sales Days on Market as an Average and not as a Median.

	······································
n 21	
Appraiser: Light Woods	Supervisory Appraiser:
Name: Curt E. Woodle	Name:

Operating Income Statement

Prime Appraisal Group LLC

Ln#30552202624021

6,166 \$

One- to Four-Family Investment Property an	Prime Appraisa: Gro d Two- to Four-Family	Owner-Occupied Pro	perty 22	2-03666
roperty Address				:na
64-366 East Cecil Street	Springfield	Oh State	455 7in (ode
Street	City	least the appraisar	and the lender's u	nderwriter. The
street Seneral Instructions: This form is to be prepared jo policant must complete the following schedule indic	onny ny mendanappi Nananakanina remia	icani, nio eppiaiser. I etatus, lease expiri	ilion date, current	rent, market rent,
policant must complete the following schedule motors of the responsibility for utility expenses. Rental figu	atility each uite a rome ires must be based of	the rent for an "unfi	ımished" unit.	
and the responsibility for utility expenses, Remaringo	ites mast de pases s.			
Currently Expiration	Current Rent	Market Rent		Paid Paid
Rented Date	Per Month	Per Month	Utility Expense	By Owner By Ten
Unit No. 1 Yes X No. N/A	\$ 650	\$ <u>650</u>	Electricity	
Jnit No. 2 Yes No X N/A	\$ N/A	\$ 600	Gàs	
Unit No. 3 Yes No	\$	\$	Fuel Oil	
Unil No. 4 Yes No	\$	5	Fuel (Other)	
Total	\$ 650	1,250	Water/Sewer	
	:		Trash Removal	X U
The applicant should complete all of the income and statements for the past two years (for new properties the lacome Statement and previous operating statement, and/or adjustments next to the applicant's figures the form instead of the applicant, the lender must prance premium, HOA dues, leasehold payments, sufexpenses of the subject property received from the applicant's/appraiser's projections and the appraint adjustments that are necessary to more accurate (Real estate taxes and insurance on these types of Income should be based on current rents, but should	te applicant pro- to de applicant pro- to de de applicant pro- to de de applicant/Appre- to de applicant le applicant to substantia to substan	vides must then be saler 288/300). If the the aforementioned and/or any other relevante the prejections. The projection of expense items the first of expense items the first of expense items to the first of expense items.	ent to the appraise appraiser is reta operating stateme vant information a he underwriter shous. The underwriter appear unreason alculated as an ac	ner for review, com- ained to complete nts, mortgage insur- s to the income and buld carefully review ter should make any mable for the market.
is proposed, new, or currently vacant, market rents :	snouja ve useu.			
Annual Income and Expense Projection for	Next 12 months			
	iar,	•		Adjustments by
Income (Do not include income for owner-occupied units)		By Applicant/Ap		Lender's Underwrite
In game (Do not include income for owner-occupied units) Gross Annual Rental (from unit(s) to be rented)	\$		7,800	\$
Other Income (include sources)	************			<u> </u>
Total	\$		7,800	5
Less Vacancy/Rent Loss			396.00 (3%)	. ()
Effective Gross Income	\$	•	7,404	\$
Expenses (Do not include expenses for owner-occupied un Electricity		(Tenant Pald	
Cot			Tenant Paid	
Fuet Oil				
taisi (1996-		 		
Water/Sever				
Trech Removal				
Pest Control	,			
Other Taxes of Licenses			300	
Cacual Labor				
This includes the costs for public area cleaning	ig, snow removal,			
etc., even though the applicant may not elect	to contract for			
such services.			750	
Interior Paint/Decorating				
This includes the costs of contract labor allo	litateliais mer are			
required to maintain the interiors of the living	լ կութ.		1,000	
General Repairs/Maintenance	materiale that are			
This includes the costs of contract labor and	materials that are			
required to maintain the public corridors, sta	irways, tuois,			
mechanical systems, grounds, etc.			1,100	
Management Expenses	-foodand manage			
These are the customary expenses that a pro-	DIRREMINES INTERIOR C.			
ment company would charge to manage the	hiohairy.		200	
Supplies	La Indiacial	<u></u>		
This includes the costs of items like light but	us, jaikivitäi		,	
supplies, etc.			1,416	
Total Replacement Reserves - See Schedule on Pg. 2		****		
Miscellaneous		*****		
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Replacemen		a Cabadula
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Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating
Adequate reglacement reserves must be calculate regardless of thicking datas.
statements or are customary in the local market. This represents a refrigerators, sloves, clothes washers/dryers, trash compactors ponents that have a remaining life of more than one year-such as refrigerators, sloves, clothes washers/dryers, trash compactors
that have a congining life of more than one year-such as refriderators, sloves, clothes washers on year, trash companions
ponents that have a remaining me of more than one year
ponents that have a remaining the state of t

Equipment	Replacement Cost	Remain Life	ing		~	By Applicant Appraiser		Lender Adjustments
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Sloves/Ranges @		ea.+ 10	Yrs. x	2	Units ≈\$	80	.00 \$	
Refrigerators @		ea.÷			Units =\$.			
Dishwashers@ A/C Units@		ea.÷						
C. Washer/Dryers @		69.÷			Units =\$.		\$:	
HW Heaters @	4.500.00		Yrs. x					
Fumace(s) @		ea.+ 15	Yrs. x _	2			7.80 Ž	
(Other)		69.+	Yrs. x		Units≔\$		\$.	
Roof@		→ 35	Yrs. x On	e Bldg. =	\$	22	<u>8.57</u> \$	
(Public Areas)Tota		Per S	a,Yd. ÷ .	maining Life ? Yrs. = Yrs. =	\$		\$	
Total Replacement Re	serves. (Enter c	nPg.1)				1,41	9.11 3	
Operating Income R	econciliation						,	
\$ Effective gross Inc	7,404.00 -\$xxme	Total Operating	6,166.00 Expenses	=\$0	1,; peraling in	238.00 +12= \$ come	Mor	103. thly Operating Incom
	103.17 -\$			=\$		103.17	•	
ð		vionthly Housing	Expenses	, <u> </u>	et Cash Fic) //		

Underwriter's instructions for 2-4 Family Owner-Occupied Properties

- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mac Form 1003. If Monthly Operating Income is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the subject property to the borrower's stable monthly income.

Underwriter's instructions for 1-4 Family Investment Properties

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense for the borrower's primary residence to the borrower's stable monthly income.

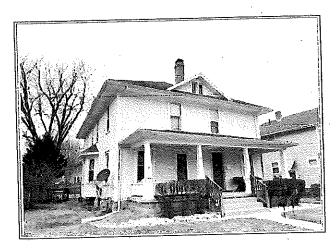
Appraiser's Comments (including sources for data and rationals for the projections)

Tenant paid utilities and owner provided appliances are typical of the market. Subject is on city utilities. Costs are estimated based on file and market data. Casual labor and management expenses are non-elective costs.

Curt E. Woodle Appraise Name	Lie dal losen	03/16/2022 Date	
Underwriter's Comments and Rationale for Ar	ljustments		
	•		
	Underwriter Signature	Date	
Underwriter Name Freddie Mac Form 988 Aug 88	PAGE 2 OF 2 Pedveduitg AC status, 803331877 was attentions. Annical Sail		Famie Mae Form 216 Aug 8

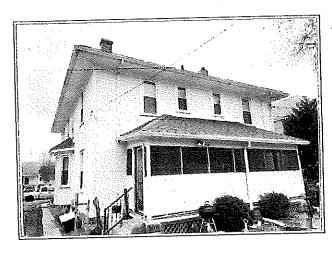
•	LOCATION MAP	
rrower: Gregory McKeever		e No.: 222-03666 see No.: Ln#30552202624021
perty Address: 364-366 East Cect Street y: Springfield	State: OH	Zip: 45503
nder: Nations Lending Corporation*		
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SUBJECT PROPERTY PHOTO ADDENDUM

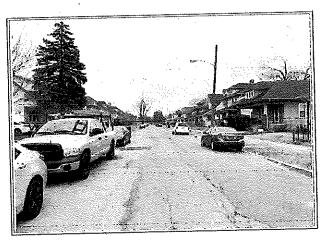


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 8, 2022 Appraised Value: \$ 90,000



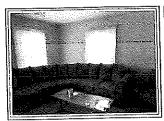
REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

PHOTOGRAPH ADDENDUM

Borrower: Gregory McKeever		File No.: 222-03666 Case No.: Ln#30552202624021
Property Address: 364-366 East Cecil Street City: Springfield	State: OH_	Zíp: 45503
Lender: Nations Lending Corporation*		



Living Room- Unit 1



Kitchen- Unit 1



Bathroom- Unit 1



Dining Room- Unit 1



Bedroom- Unit 1



Bedroom- Unit 1



Biedroom- Unit 1



Unfinished Basement- Unit 1



Unfinished Basement- Unit 1



Mechanicals- Unit 1



Living Room- Unit 2



Kitchen- Unit 2



Bathroom-Unit 2



Dining Room- Unit 2



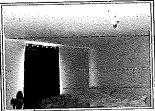
Bedroom- Unit 2

PHOTOGRAPH ADDENDUM

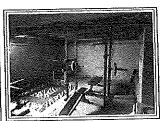
	File No.: 222-03666
Borrower: Gregory McKeever	Case No.; Ln#30552202624021
Properly Address: 364-366 East Cecil Street	Stale: OH Zip; 45503
City: Springheld	Otato: On
Lender: Nations Lending Corporation*	



Bedroom - Unit 2



Bedroom - Unit 2



Unfinished Basement - Unit 2



Unfinished Basement- Unit 2



Mechanicals- Unit 2



Additional Front View



Additional Rear View



Additional Street View



Alley View

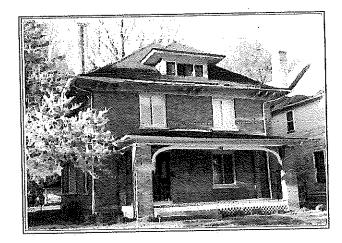






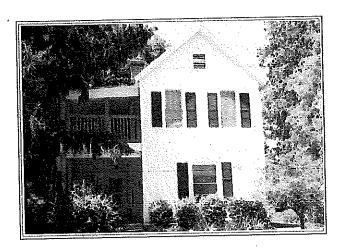


COMPARABLE PROPERTY PHOTO ADDENDUM



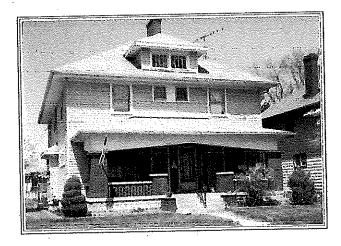
COMPARABLE SALE#1

105 E Ward St Springfield, OH 45504 Sale Date: 08/16/2021 Sale Price: \$ 92,000



COMPARABLE SALE #2

1201-1201 Pythian Ave Springfield, OH 45504 Sale Date: 11/17/2021 Sale Price: \$ 85,000

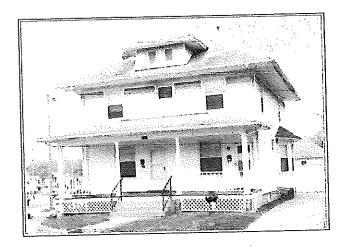


COMPARABLESALE#3

552-554 E Northern Ave Springfield, OH 45503 Sale Date: 09/30/2021 Sale Price: \$ 90,000

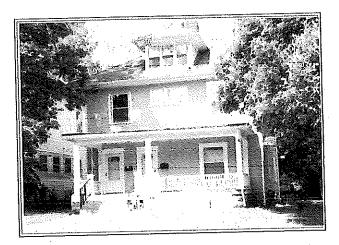
COMPARABLE PROPERTY PHOTO ADDENDUM

File No.: 222-03666
Borrower: Gregory McKeever Case No.: Ln#30552202624021
Properly Address 364-360 East Cecil Street State: OU Zin: 45503
City: Soringfield
Lender: Nations Lending Corporation*
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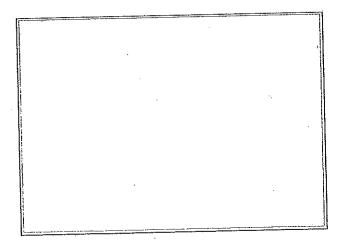
COMPARABLESALE#4

1014 Lagonda Ave Springfield, OH 45503 Sale Date: 01/13/2022 Sale Price: \$ 85,000



COMPARABLE SALE#5

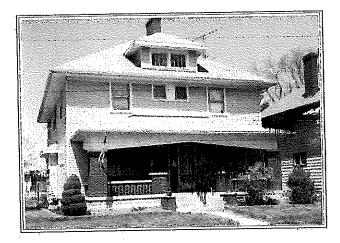
1107 N Fountain Ave Springfield, OH 45504 Sale Date: 12/22/2020 Sale Price: \$ 83,000



COMPARABLE SALE #6

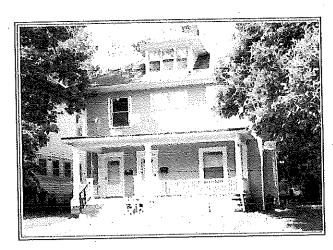
Sale Date: Sale Price: \$

COMPARABLE RENTALS PHOTO ADDENDUM



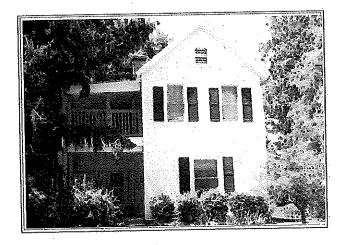
COMPARABLE RENTAL#1

552-554 E Northern Ave Springfield, OH 45503



COMPARABLE RENTAL#2

1107 N Fountain Ave Springfield, OH 45504



COMPARABLE RENTAL#3

1201-1201 Pythian Ave Springfield, OH 45504

Fig. 16 7-0.014	-O14	PLAT MAP				ı '		
-014	-014	prower: Gregory McKeever	File No.: Case No	222-03666 h::Ln#30552202624021				
-014	-014	roperty Address; 364-366 East Cecil Street	State: OH	Zip: 45503		ĺ		
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AERIAL MAP

Berrower: Gregory McKeever	File No.: 222-03668	
Properly Address: 364-366 East Cecil Street	Case No.: Ln#30552202624021	
City: Springfield	State: OH	Zip; 45503
Lender: Nations Lending Corporation*		



rrower: Gregory McKeever			File No.: 222-03 Case No.: Ln#30	1666 552202624024	
pperty Address: 364-366 East Cecil Street		State; OH	Case No.: Linaso	2íp: 45503	
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Bérosers: Gragory McKaever Case No.: Linking 55220/0624021 City Springfield AM APPRAISER LICENSE/CERTIFICATE Bible Before have diorder ORC Chapter 4703 to Curt E Woodle 2014002664 LICENSE Certified Residential Real Estate Appraiser Certified Residential Real Estate Appraiser Commerce Control Commerce Cont		Proof of Licensure
AN APPRAISER LICENSE CORTIFICATE INTO LICENSE INVESTIGATE INTO LICENSE I	Bárrower: Gregory McKeever	File No.: 222-03666
AN APPRAISER LICENSE/CERTIFICATE INVESTMENT LICENSE/CERTIFICAT	Property Address: 364-366 East Cecil Stre	
AN APPRAISEN LICENSE/CERTIFICATE 100 Biden Instud ûnder ORC Chapter 4763 to- 1AME Curt E Woodie LICENSTI WARRING 2014002864 LICENSTI Certified Residential Real Estate Appraiser Curters: Certified Residential Real Estate Appraiser Curters: Oppartmant OR 200724/2021 OR 20074/2021	Lander National anding Corporation*	
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		Obstoner Registrate Consum UNIVERSE UNIVERSE SERVICE S
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AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4763 to: ANAME: Alexandros Theodore Zavakos LICESSET NUMBER:	AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4763 to: **AME: Alexandros Theodore Zavakos**	Gregory McKeever	Proof of L		File No.: 222-03666	,)))))))
AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4763 to: Alexandros Theodore Zavakos LICENSE/RHUMBER:	AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4783 to: NAME: Alexandros Theodore Zavakos LICENSENT HOUNDER: 2019002277 LICLEVEL Registered Real Estate Appraiser Assistant CUBRENT ESUE DATE: 04/26/2021 EXPENSION DATE: 04/23/2022	ddress: 364-366 East Cecil Street		State: OH	Case No.: Ln#3055220 Zip: 45	503
has been issued under ORC Chapter 4763 to: Alexandros Theodore Zavakos LICKSENT HUMBER:	Alexandros Theodore Zavakos LICKENT HUNDER: 2019002277 LICLEVEL Registered Real Estate Appraiser Assistant CUSRENT EQUE DATE: 04/26/2021 EXPERIMENTED ONTE: 04/23/2022	ations Lending Corporation*				
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Borrower: Gregory McKeever		File No.: 222-03666
Property Address: 364-366 East Cecil Street		Case No.: Ln#30552202624021
City: Springfield	State: OH	Zip: 45503
Lender Nations Lending Corporation*		

LLOYD'S

REAL ESTATE APPRAISER ERRORS AND OMISSIONS INSURANCE

THIS INSURANCE IS EFFECTED WITH CERTAIN UNDERWRITERS AT LLOYD'S OF LONDON (NOT INCORPORATED)

THIS POLICY PROVIDES CLAIMS MADE AND REPORTED COVERAGE, CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURBNO THE POLICY PERIOD AND MUST BE REPORTED IN WRITING TO THE AGAINST THE HEALTH THE POLICY PERIOD OR EXTENDED REPORTING PERIOD, IS EXERCISED, THE LIMIT OF LABILITY SHALL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE COSTS PAYMENTS. IS THE LIMIT OF LABILITY IS EXHAUSTED, THE UNDERWHITCHS SHALL HAVE NO FURTHER LIABILITY UNDER THE POLICY, INCLUDING LIABILITY FOR DEFENSE COSTS.

DECLARATIONS

Number:			

NAMED INSURED: Guit & Woods ment f.

MAILING ADDRESS: 5827 Sandpiper Lare, Daylon, OH 45424 Ilem 2.

PERIOD OF INSURANCE: FROM 08/14/2021 TO 08/14/2022 TO 15/14/2022 TO 15/14/202 TO ltem 3.

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s 1,000,000 Each "Claim" (Including Defense Coats) DEDUCTIBLE: 500.00 Ittm 5.

Gers President 659 00 PREMIUM: Hom B. Stroller Lines Tex 42.35 stamp Tax PO WFEE 50.00

> 951.95 Total Fremium

RETROACTIVE DATE; 09/14/2014

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NOTICE OF CLAIM TO: London Fischer LLP Ally, Ryan Yamer 59 Macon Lane, New York, NY 11/038 Tel, 212-231 (0-22) Fox 212-972 (000)

Email: Targetpro@it onition issees com

nts and Application to be made part of this Policy: See attached forms is

Upon Underwichte geens and in Condition XXI may be made ubon. Sarvice of Sist

Mondes & Mount THE Same in Auto in Man York, MY 15018-6829

02/02/2021 Date:

Authorned Representative

