

FILED

CLARK COUNTY AUDITOR

FEB - 2 2024

Tax year 2023 BOR no. 2023-011
County Clark Date received 2/2/2024

DTE 1
Rev. 12/22

HILLARY HAMILTON
AUDITOR

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.
Attach additional pages if necessary.

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

Original complaint Counter complaint

Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code	
1. Owner of property	DAVID & HEIDI YOUNGDAHL	1620 WOODEDGE RD	
2. Complainant if not owner		SPRINGFIELD OH 45504	
3. Complainant's agent			
4. Telephone number and email address of contact person 937-545-2852 (HEIDI) heidi@twopixels.net			
5. Complainant's relationship to property, if not owner If more than one parcel is included, see "Multiple Parcels" Instruction.			
6. Parcel numbers from tax bill		Address of property	
3400 7000 3630 6018		1620 WOODEDGE RD SPRINGFIELD OH 45504	
7. Principal use of property PRIMARY RESIDENCE			
8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.			
Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
3400700036306018	\$ 515,000	\$ 568,420.	(53,420)
	PURCHASE PRICE	VALUE LISTED ON AUDITOR'S WEBSITE	
9. The requested change in value is justified for the following reasons:			

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale 8.31.23
and sale price \$ 515,000. ; and attach information explained in "Instructions for Line 10" on back.

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

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

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

FILED
CLARK COUNTY AUDITOR

FEB - 2 2024

HILLARY HAMILTON
AUDITOR

January 31, 2024

Re:

Parcel No. 3400700036306018
1620 Woodedge Rd.
Springfield, Oh 45504

Dear Mrs. Hamilton,

In August of 2023, we purchased a home in Springfield. Prior to making an offer on the property, we looked up the address of the property on the county website to check the taxes, so that we could calculate in advance our total estimated expenses to be sure we were comfortable with the purchase.

We noticed that the appraised value listed on the website for the home was \$568,420. In looking through the records online, it appeared that the home had never sold or been listed for any amount close to this, so I called your number and spoke with you about it to see if it was correct or could be adjusted based on the selling price of the property. You explained to my husband and I on the phone that the most accurate value of the home, if just sold, is always the purchase price. You asked us to wait until after January 1st and then bring in the closing statement to your office for an adjustment.

Attached please find our closing statement and a form I was given by your office to fill out and return. Please let me know if you have any questions or need more information from us. Thanks in advance for your time.

Sincerely,
Heidi & David Youngdahl

937-545-2852
heidi@twopixels.net

Instructions for Completing DTE 1

DTE 1
Rev. 12/22

FILING DEADLINE: A COMPLAINT FOR THE CURRENT TAX YEAR 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.

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 8/29/2023
Closing Date 8/31/2023
Disbursement Date 8/31/2023
Settlement Agent The Peoples Savings Bank
File #
Property 1620 Woodedge Ave.
 Springfield, OH 45504
Sale Price \$515,000

Transaction Information

Borrower Heidi M. Youngdahl and David J. Youngdahl
 59 Bradstreet Rd.
 Centerville, OH 45459
Seller Robert G. Young
 5893 Leven Links Court
 Dublin, OH 43017
Lender The Peoples Savings Bank

Loan Information

Loan Term 30 years
Purpose Purchase
Product 0/5 Adjustable Rate
Loan Type Conventional FHA
 VA
Loan ID # 0168064763
MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$363,000	NO
Interest Rate	5.75%	YES <ul style="list-style-type: none"> Adjusts every 5 years starting in year 6 Can go as high as 11.75% in year 16 See AIR table on page 4 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,118.37	YES <ul style="list-style-type: none"> Adjusts every 5 years starting in year 6 Can go as high as \$3,285 in year 16
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments	Years 1 - 5	Years 6 - 10	Years 11 - 15	Years 16 - 30
Payment Calculation				
Principal & Interest	\$2,118.37	\$2,118 min \$2,543 max	\$2,118 min \$2,939 max	\$2,118 min \$3,285 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$2,118.37	\$2,118 - \$2,543	\$2,118 - \$2,939	\$2,118 - \$3,285
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$991.07 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>		In escrow? NO NO

Costs at Closing		
Closing Costs	\$6,397.62	Includes \$3,262.15 in Loan Costs + \$3,135.47 in Other Costs - \$0.00 in Lender Credits. See page 2 for details.
Cash to Close	\$145,314.40	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,300.00				
01 % of Loan Amount (Points)					
02 Origination Charge	\$1,300.00				
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$1,962.15				
01 Appraisal Fee to STP Appraisal Services, LLC	\$350.00				
02 Credit Report to Factual Data by CBC	\$110.65				
03 Flood Certification to Servicelink National Flood, LLC	\$19.00				
04 Title - Title Commitment/Binder to CAHD Title Agency, LLC	\$50.00				
05 Title - Title Examination to CAHD Title Agency, LLC	\$225.00				
06 Title - Title Insurance (Lender's Policy) to CAHD Title Agency, LLC	\$1,207.50				
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,262.15				
Loan Costs Subtotals (A + B + C)	\$3,262.15				
Other Costs					
E. Taxes and Other Government Fees	\$148.50				
01 Recording Fees Deed: \$34.00 Mortgage: \$114.00	\$148.00				
02 Transfer Tax to Clark County Auditor	\$0.50		\$2,060.00		
F. Prepays	\$2,128.98				
01 Homeowner's Insurance Premium (12 mo.) to Dye & Doss Insurance Agency		\$2,071.00			
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$57.98 per day from 8/31/2023 to 9/1/2023)	\$57.98				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other	\$857.99				
01 Commission - Buyer Side (3%-\$4,000.00) to The V. Patrick Hamilton Group			\$11,450.00		
02 Commission-Seller Side (3%-\$3,000.00 toward repairs for Buyer) to Coldwell			\$12,450.00		
03 Home Warranty to America's Preferred Home Warranty, Inc.	\$799.00				
04 Pest Inspection to D&L Termite and Pest Control, Inc.	\$58.99				
05 Title - Deed Prep to Cole Acton Harmon Dunn			\$75.00		
06 Transaction Fee to Coldwell Banker Heritage			\$149.00		
07 Wire Fee to The Peoples Savings Bank			\$75.00		
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$3,135.47				
Other Costs Subtotals (E + F + G + H)	\$1,064.47	\$2,071.00			
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$6,397.62				
Closing Costs Subtotals (D + I)	\$4,326.62	\$2,071.00	\$26,259.00		
Lender Credits					

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$7,426	\$6,397.62	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	-\$2,071.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$152,000	\$152,000.00	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$11,012.22	YES • See details in Sections K and L
Cash to Close	\$159,426	\$145,314.40	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$519,326.62
01 Sale Price of Property	\$515,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$4,326.62
04	

Adjustments

05	
06	
07	

Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes	to	
09	County Taxes	to	
10	Assessments	to	
11			
12			
13			
14			
15			

L. Paid Already by or on Behalf of Borrower at Closing

01 Deposit	
02 Loan Amount	\$363,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	

Other Credits

05	Seller Credit	
06		
07		

Adjustments

08	
09	
10	
11	

Adjustments for Items Unpaid by Seller

12	City/Town Taxes	to	
13	County Taxes	1/1/23 to 8/31/23	\$6,512.22
14	Assessments	to	
15	Commission (Seller side) toward repairs for Buyer		\$3,000.00
16	Seller proceeds to Buyer for repairs		\$1,500.00
17			

CALCULATION

Total Due from Borrower at Closing (K)	\$519,326.62
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$374,012.22
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$145,314.40

SELLER'S TRANSACTION

M. Due to Seller at Closing	
01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	
03	
04	

Adjustments

05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	to	
10	County Taxes	to	
11	Assessments	to	
12			
13			
14			
15			
16			

N. Due from Seller at Closing

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	

Other Credits

06		
07		
08	Seller Credit	
09		
10		
11		
12		
13		

Adjustments for Items Unpaid by Seller

14	City/Town Taxes	to	
15	County Taxes	to	
16	Assessments	to	
17			
18			
19			

CALCULATION

Total Due to Seller at Closing (M)	
Total Due from Seller at Closing (N)	
Cash to Close <input type="checkbox"/> From <input type="checkbox"/> To Seller	

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your Loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than 10 days late, your lender will charge a late fee of 10% of the regularly scheduled payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 1620 Woodedge Ave., Springfield, OH 45504

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$11,892.84	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Adjustable Interest Rate (AIR) Table

Index + Margin	U.S. Treasury (1-Year) + .39%
Initial Interest Rate	5.75%
Minimum/Maximum Interest Rate	5.75%/11.75%
Change Frequency	
First Change	Beginning of 61st month
Subsequent Changes	Every 60th month after the first change
Limits on Interest Rate Changes	
First Change	2%
Subsequent Changes	2%

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$765,933.33
Finance Charge. The dollar amount the loan will cost you.	\$400,990.18
Amount Financed. The loan amount available after paying your upfront finance charge.	\$361,623.02
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	5.783%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	110.102%



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	The Peoples Savings Bank		The V. Patrick Hamilton Group	Coldwell Banker Heritage	The Peoples Savings Bank
Address	10 Monument Square, P.O. Box 589 Urbana, OH 43078		123 E Court St Urbana, OH 43078	127 Scioto St Urbana, OH 43078	10 Monument Square, P.O. Box 589 Urbana, OH 43078
NMLS ID	802191				802191
OH License ID			2017003598	2001013092	
Contact	Kerri L. Beavers		V Patrick Hamilton (Patrick DeWitt)	Lori Houseman	Kerri L. Beavers
Contact NMLS ID	803753				803753
Contact OH License ID			2004002933	2016001973	
Email	kbeavers@tpsbank.com		patrickh@remax.net	lori.houseman@coldwellbanker.com	kbeavers@tpsbank.com
Phone	(937) 653-1600		(937) 653-1100	(937) 206-6700	(937) 653-1600

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Heidi M. Youngdahl 8.31.23
Date

David J. Youngdahl 8.31.23
Date

Closing Disclosure Addendum

SELLERS

Molly R. Young
5893 Leven Links Court
Dublin, OH 43017