

Tax year 2023 BOR no. 2023-013
County Clark Date received 2-9-2024

FEB - 9 2024

Complaint Against the Valuation of Real Property

HILLARY HAMILTON
AUDITOR

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	Jan & Jayson Sturgeon	1717 N. Fountain Blvd, Spfld, OH 45224
2. Complainant if not owner		
3. Complainant's agent		
4. Telephone number and email address of contact person		

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
340-07-00036-300-014	1717 North Fountain Blvd, Spfld, OH 45224

7. Principal use of property home-single family

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
Same as above	We are requesting an update to the square footage appraisal 400,000	445,810	-45,810

9. The requested change in value is justified for the following reasons:
 We had an appraisal done in 2/17/22 + it shows square footage of 3895 which differs from the auditors stated 3359. We are wanting to get it updated as we are wanting to see our home soon

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

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

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

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

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

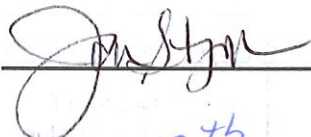
- The property was sold in an arm's length transaction.
- The property lost value due to a casualty.
- A substantial improvement was added to the property.
- Occupancy change of at least 15% had a substantial economic impact on my property.

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

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

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

Date 1/30/24 Complainant or agent (printed) Jan Sturgeon Title (if agent) _____

Complainant or agent (signature) 

Sworn to and signed in my presence, this 9th day of February 2024
(Date) (Month) (Year)

Notary Deborah Genetin



Deborah Genetin
Notary Public - State of Ohio
My Commission Expires 4-20-2025

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.

Borrower	Potter Sturgeon, Jan M	File No.	221480018VR
Property Address	1717 N Fountain Blvd	County	Clark
City	Springfield	State	OH
Lender/Client	New Carlisle Federal Savings Bank	Zip Code	45504

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	1717 N Fountain Blvd
	Legal Description	RIDGEWOOD ALL 10831M 10832 S PT - Springfield City (Brief Legal-County GIS)
	City	Springfield
	County	Clark
	State	OH
	Zip Code	45504
	Census Tract	0037.00
	Map Reference	44220
PRICE & DATE	Contract Price	\$
	Date of Contract	
PARTIES	Borrower	Potter Sturgeon, Jan M
	Lender/Client	New Carlisle Federal Savings Bank
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	3,895
	Price per Square Foot	\$
	Location	B;Res;
	Age	94
	Condition	C3
	Total Rooms	13
	Bedrooms	5
Baths	2.1	
APPRAISER	Appraiser	Rhonda L. Voorhees
	Effective Date of Appraisal	2/17/2022
VALUE	Opinion of Value	\$ 400,000

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **1717 N Fountain Blvd** City **Springfield** State **OH** ZIP Code **45504**

Borrower **Potter Sturgeon, Jan M**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
				<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Sales (Settled)	5	1	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.83	0.33	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)			1.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sale Price	406,250	350,000	384,000	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable Sales Days on Market	49	40	78	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable List Price			450,000	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable Listings Days on Market			24	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Sale Price as % of List Price	100	100	93	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions for Closing Costs and Pre-Palds remain historically typical at 2-6%.

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

Cite data sources for above information. **Realtist; Clark County Auditor on-line Data; Appraiser's Working Files; Sheriff Sale Web Site; Appraiser's Reconciliation; Excel Worksheet Tracking Sheriff Active Properties versus Sales and Western Ohio Region MLS.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Regionally in the for-sale market the previous quarter has seen a gradual rise in the average list price, higher Sale/List Ratio and lower time-on market.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature <i>Rol Voorhees</i>	Signature
Appraiser Name Rhonda L. Voorhees	Supervisory Appraiser Name
Company Name Willets Residential Appraisal & Consulting LTD	Company Name
Company Address PO Box 348, New Carlisle, OH 45344-0348	Company Address
State License/Certification # 2001007644 State OH	State License/Certification # State
Email Address dvoorhees@woh.rr.com	Email Address

APPRaiser

CONDO/CO-OP PROJECTS

MARKET RESEARCH & ANALYSIS

USPAP Compliance Addendum

Borrower	Potter Sturgeon, Jan M		
Property Address	1717 N Fountain Blvd		
City	Springfield	County	Clark
Lender/Client	New Carlisle Federal Savings Bank	State	OH
		Zip Code	45504

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE 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.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: Competency: Appraiser warrants and represents that I have the knowledge and experience in appraising this type of property (residential) in the Clark County market area and that I am aware of, and have access to, the necessary and appropriate public and private data sources, such as WRIST MLS listing services, GIS on line tax assessment records, public land records and other such data sources for the market area in which this property is located.

This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgage Letter 2009-28.

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal. This statement is in compliance with Appraisal Institute's Guide Note 10-Development of an Opinion of Market Value in the Aftermath of a Disaster and Guide Note 12 (Analyzing Market Trends)

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90-100 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90-120 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

<p>Signature: </p> <p>Name: <u>Rhonda L. Veerbaan</u></p> <p>Date of Signature: <u>02/17/2022</u></p> <p>State Certification #: _____</p> <p>or State License #: <u>2001007644</u></p> <p>State: <u>OH</u></p> <p>Expiration Date of Certification or License: <u>07/24/2022</u></p>	<p>Signature: _____</p> <p>Name: _____</p> <p>Date of Signature: _____</p> <p>State Certification #: _____</p> <p>or State License #: _____</p> <p>State: _____</p> <p>Expiration Date of Certification or License: _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
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Uniform Residential Appraisal Report

Opinion of Value
File # 221460018VR

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **1717 N Fountain Blvd** City **Springfield** State **OH** Zip Code **45504**
 Borrower **Potter Sturgeon, Jan M** Owner of Public Record **Sturgeon, Jayson & Jan** County **Clark**
 Legal Description **RIDGEWOOD ALL 10831M 10832 S PT - Springfield City (Brief Legal-County GIS)**
 Assessor's Parcel # **340-07-00036-300-014** Tax Year **2021** R.E. Taxes \$ **5,001**
 Neighborhood Name **Springfield City** Map Reference **44220** Census Tract **0037.00**
 Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **New Carlisle Federal Savings Bank** Address **400 N Main St, New Carlisle, OH 45344**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). See attached addenda.

I did I did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristic	One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
	Property Values	Demand/Supply	Marketing Time	PRICE (\$ 000)	AGE (yrs)	One-Unit	Other
Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	130	Low 20	2-4 Unit	80 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	600	High 200	Commercial	10 %	5 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Neighborhood Boundaries Roscommon Rd to the North, Bechtle Ave to the West, N Limestone St to the East, and McCright Ave to the South.			185	Pred. 65	Other	%

Neighborhood Description **Subject is located within Northwest quadrant of Springfield City Limits in a plat known as Ridgewood. Plat sits south of Springfield County Club. Area is approximately 2 miles from Central Business District, and 1 mile from Wittenberg University Campus. Homes were predominantly built in the early 1900's to mid 1950's with pockets of homes built from 1960's-1970's.**
 Market Conditions (including support for the above conclusions) **Housing trends value range and age reflect ONLY those properties comparable to subject within it's bifurcated rural market setting. Subject falls above predominant single family housing due to quality, size and amenities, but still falls within single family housing range.**

Dimensions **124X164** Area **20336 sq ft** Shape **Irregular-Conforms** View **B;Res;**
 Specific Zoning Classification **City RS-5** Zoning Description **Low Density Single-Family Residence District**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____ Subject's Highest and Best Use _____
 Best Use Tested: Yes, Legally Permissible; Yes, Physically Possible; Yes as demonstrated with comparable reconciliation (demand and appeal) Financially Feasible and Maximally Productive.
 Utilities Public Other (describe) _____ Public Other (describe) _____ Off-site Improvements - Type Public Private
 Electricity Water Street Asphalt Alley None
 Gas Sanitary Sewer Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **39023C0183E** FEMA Map Date **02/17/2010**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe _____
 No adverse easements or encroachments were observed at the time of inspection. Site is served by public utilities. Site enhanced with private iron gate/fence; Front Brick Walkway; Large Concrete Patio.

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	P.Concr/Block-Average	Floors	HdWd/Crpt/CT/Vrn;Avg
# of Stories 2	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Brick/Stucco-Avg+	Walls	Plstr/DW/Panl;Avg+
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 1,329 sq ft	Roof Surface	Slate/Membrane-Avg+	Trim/Finish	Wood Pnt/Sltr;Good
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 4 %	Gutters & Downspouts	Aluminum-Average	Bath Floor	Ceramic/Vlnt;Avg
Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump	Window Type	Leaded/Csmnt-Avg+	Bath Wainscot	Ceramic/Fbgl;Avg+
Year Built 1928	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Insulated-Average+	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 30	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes-Good	Driveway # of Cars	2
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Asphalt
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel 2-Gas	Fireplace(s) # 3	<input checked="" type="checkbox"/> Fence Iron	Garage # of Cars	3
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck CrYrd	<input checked="" type="checkbox"/> Porch Cyd Ent	Carport # of Cars	0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					

Finished area above grade contains: **13 Rooms 5 Bedrooms 2.1 Bath(s) 3,895 Square Feet of Gross Living Area Above Grade**
 Additional features (special energy efficient items, etc.) **Large Eat In Kitchen with Island, Built In Appliances; First Floor Crown Molding; Family Room Addition with Fireplace.**
 No personal property included within appraiser's Value Opinion.
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) **C3;No updates in the prior 15 years;Property in overall blended Above Average condition. Amenities Include: Slate Roof, Family Room Addition, Zoned Heating/Cooling, Updated Electrical, 3 Working Fireplaces, Hardwood Flooring. Since purchase, borrowers have had iron security gate/fence installed. Borrowers are preparing to remodeled kitchen/bathrooms which will not be considered in Opinion of Value. Front Chimney has had recent repairs, however interior wall has not yet been repaired and has been considered within subject's overall Above Average Condition, as well as some minor missing trim & ceramic tile flooring pieces.**
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe _____
NO MAJOR DEFERRED MAINTENANCE OBSERVED BY APPRAISER AT TIME OF ROUTINE WALK THROUGH.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe _____
PROPERTY'S FUNCTIONAL UTILITY IS TYPICAL OF MARKET AREA. NO EXTERNAL OBSOLESCEENCE KNOWN OR OBSERVED.

Uniform Residential Appraisal Report

Opinion of Value
File # 2214B0018VR

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 450,000 to \$ 450,000				
There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 325,000 to \$ 495,000				
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	1717 N Fountain Blvd Springfield, OH 45504	655 W Home Rd Springfield, OH 45504	37 S Kensington Pl Springfield, OH 45504	301 W Home Rd Springfield, OH 45504
Proximity to Subject		0.81 miles NW	0.28 miles NE	0.56 miles NW
Sale Price		\$ 495,000	\$ 343,000	\$ 423,000
Sale Price/Gross Liv. Area		\$ 138.15 sq.ft.	\$ 118.77 sq.ft.	\$ 133.73 sq.ft.
Data Source(s)		WRIST#1010008;DOM 0	WRIST#1008416;DOM 40	WRIST#1014914;DOM 69
Verification Source(s)		Realist;GIS;Street View;Prev WRAC	Realist;GIS;Street View;Prev WRAC	Realist;GIS;Street View
VALUE ADJUSTMENTS	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		Armlth Cash;0	Armlth Conv;0	Armlth Cash;0
Date of Sale/Time		s06/21;c05/21	s03/21;c02/21	s01/22;c12/21
Location	B;Res;	B;Res;	N;Res;	0 B;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	20336 sf	1.85 ac	16,553 sf	0 31799 sf
View	B;Res;	B;Res;	N;Res;	0 B;Res;
Design (Style)	DT2;Traditional	DT2;Colonial	0 DT2;Colonial	0 DT1;Ranch
Quality of Construction	Q2	Q2	Q3	+15,000 Q2
Actual Age	94	80	0 100	0 67
Condition	C3	C2	-20,000 C2	-20,000 C3
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	13 5 2.1	10 4 3.1	8 3 1.1	9 3 3.0
Gross Living Area	3,895 sq.ft.	3,583 sq.ft.	2,888 sq.ft.	3,163 sq.ft.
Basement & Finished Rooms Below Grade	1329s150sfin 0rr0br0.1ba0o	928s1200sfin 0rr0br0.0ba1o	+1,800 -1,000	+2,100 +500
Functional Utility	Average/Good	Average/Good	Average/Good	Average/Good
Heating/Cooling	2FWA/2CAC	2FWA/2CAC	FWA/CAC	+2,000 FWA/CAC
Energy Efficient Items	Thermal Windows	Insulated Windows	0 Insulated Windows	0 Insulated Windows
Garage/Carport	3ga2dw	2gd2qbi1dw	-3,000	3gd2dw
Porch/Patio/Deck	CvEntry;Patio	2 CvPrh;LrgPt;PI	-8,000	Entry;ScrPrch;Pt
Fireplaces:	3 FP	2 FP	+1,000	1 FP
DOM	N/A - Not Listed	38	0 40	0 69
Location	Ridgewood	Springfield City	0 Ridgewood	Springfield City
Net Adjustment (Total)		□ + □ - \$ -31,200	□ + □ - \$ 30,300	□ + □ - \$ 3,600
Adjusted Sale Price of Comparables		Net Adj. 6.3 % Gross Adj. 10.6 %	Net Adj. 8.8 % Gross Adj. 21.4 %	Net Adj. 0.9 % Gross Adj. 10.9 %
		\$ 463,800	\$ 373,300	\$ 426,600

did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data Source(s) GIS Auditor; Real Quest; Land Access; WRIST MLS Tax Roll

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data Source(s) WRIST MLS Tax Roll; Real Quest; GIS Auditor

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	07/23/2020	05/17/2019	08/26/2012	03/04/2014
Price of Prior Sale/Transfer	\$260,000	\$480,000	\$219,000	\$250,000
Data Source(s)	GIS Auditor-CAV;\$260,000	GIS Auditor-CAV;\$350,910	GIS Auditor - CAV;\$228,550	GIS Auditor-CAV;\$282,900
Effective Date of Data Source(s)	02/15/2022	02/15/2022	02/15/2022	02/15/2022

Analysis of prior sale or transfer history of the subject property and comparable sales. Comparables have not sold within the previous 12 months other than disclosed above per Realist On-Line Data and/or County On-Line GIS. Subject was listed at time of previous sale WRIST MLS#1000456 on 1/6/2020 in the amount of \$265,000 and sold on 7/23/2020 in the amount of \$260,000. Subject had been on and off market prior to sale, MLS#427592 on 6/11/19 for \$379,000 and was cancelled, & MLS#428183 an expired listing was noted in the amount of \$295,000.

Summary of Sales Comparison Approach 3 Comparable sales, and 1 Pending Sale were utilized in rendering Opinion of Market. Within the sales approach to value appraiser has utilized WRIST MLS agent disclosures and photos, appraisers working files when available and current street views in weighting condition, amenity and quality disclosures; GLA adjustments are based on median SP/SF of comparable pool, applying 20% for SF contribution to whole or \$25 adjustment per SF. All sales are within 1 mile radius to subject, with comparable 1 being in closest proximity to subject. No Adjustments indicated for sales exceeding 6 months. Subject falls mid range for it's overall blended above average condition, square footage, garage amenity and Current Economic Conditions.

Indicated Value by Sales Comparison Approach \$ 400,000

Indicated Value by: Sales Comparison Approach \$ 400,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

In the appraisal of residential real estate, the strongest consideration is given to the Direct Sales Comparison Approach which reflects the attitudes of the typical buyers and sellers in today's market. The Cost Approach has been completed as support per scope of assignment; however it lessens in it's accuracy as the subject's age and depreciation moves away from new (or 0). Single Family Residences in subject market typically owner occupied. Income Approach considered N.A.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 400,000, as of 02/17/2022, which is the date of inspection and the effective date of this appraisal.

SALES COMPARISON APPROACH

RECONCILIATION

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As required by Fannie Mae, Freddie Mac, HUD, VA and others, this appraisal report includes attachments, exhibits, maps and other addenda necessary (and often critical) for the client and/or intended user to recognize the scope of work and development of the value opinion.

These attachments assist in understanding the relevant characteristics of the subject property and may identify issues (if any) that should be addressed. They include data and analysis deemed necessary to provide the client with a credible value opinion.

It is recommended that the client, intended user or any reader review the report in its entirety so as to gain a full awareness of the subject property, its market environment and the basis of the appraisal prior to using the value opinion in a business, investment or underwriting decision. This report contains a Table of Contents to allow the reader to ensure they have obtained the report in its entirety.

UAD DISCLOSURE COMMENT: The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is in factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable, and comparable property data was generally obtained from third party sources such as MLS, public records, agents, builders, etc. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

Basement areas may not be available in county records and is often based on the footprint of the first floor in the county building sketch. Basement finished area is not available from a reliable source and if noted on the sales comparison grid this area has been obtained from public record, or estimated based on agent interviews and MLS records. Basement and basement finished area's square footages were estimated in all cases, when the appraiser did not perform an interior inspection, using MLS reported interior dimensions and county online sketches.

UAD requires zero (0) adjustments to be stated in the sales comparison grid for all categories that physical characteristics may vary but are deemed equal by the appraiser as compared to the subject property. This includes any characteristic that the market does not recognize a difference in value or considers equal to the subject in comparison and goes beyond a mathematical difference within the UAD reporting format. Example: minimal difference in square footage, site size, view amenities, or any other feature that is similar or considered equal.

UAD requires site size to be stated in the sales comparison grid in terms of total size square feet under one acre. This method can be misleading when comparisons between corner, cut-to-sec, flag shaped, interior, or any irregular shaped site adjustments are made. Total site size can give the impression of inconsistent adjustments in relation to the frontage, depth, and shape of a site which is what the market recognizes beyond just the total area of the site.

This report contains sufficient information to enable the Lender/Client to understand the report. Any other party receiving a copy of this report for any reason is neither an intended user, nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser.

The appraiser's complete inspection is the visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility, as this is beyond the scope of this assignment. The inspection is not technically exhaustive and is non-invasive. Appraiser observed attic/crawls spaces (if any) from the opening only, if opening was unobstructed and if it could be viewed without the use of a ladder. The inspection does not offer warranties or guarantees of any kind.

The appraiser is not a building inspector, contractor, or engineer. It is assumed (unless otherwise disclosed) that there are no structural defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property, that all mechanical equipment and appliances are in average or better working condition; and that all electrical/plumbing components and the roof are in average or better condition. The appraisal is not a home inspection and the appraiser is not acting as a home inspector when preparing the report. The lender/client has the right to utilize or at least consider the services of a professional home inspector or other professional. Sales concessions: Attempts are made to contact interested parties to obtain additional information on seller concessions. However, neither the Ohio Division of Real Estate nor individual real estate agents will disclose concession information due to confidentiality/privacy issues. Unless otherwise noted, all financing information and sales concession data is taken from WRIST Multiple Listing Service and/or County Auditor records, and if no information is available the sales concession will show as \$0.

*Or in the seller paid concessions was reported when this data was unable to be obtained through "normal course of business". When sales concessions exist they tend to be less than 3% and are considered "traditional and customary" and are not recognized by buyers in the marketplace.

All information in this report is believed to be accurate, but is not warranted. Data is obtained from imperfect data sources such as information published in the MLS system, public records, and conversation with market participants (real estate agents, builders/representatives, etc.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land is valued as though vacant. Site opinion is formed through the application of a variety of methods derived in varying degrees from the three approaches to value. Most reliable procedure for arriving at land value estimate is sales comparison. When available sales of similar vacant parcels are analyzed, compared & related to subject's site being appraised. If sufficient sales were not available for comparison of value opinion needed further substantiation, extraction procedure analysis was considered. Appraiser's working files also utilized as additional historical support.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	50,000
Source of cost data Marshall Swift/Market	DWELLING 3,910 Sq.Ft. @ \$	= \$	
Quality rating from cost service Gd/V/Gd Effective date of cost data 09/2020	1,425 Sq.Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$	
The Cost Approach was not completed and was not within scope of work. It is not considered valid for properties in excess of 5 years due to percent of depreciation.	Garage/Carport Sq.Ft. @ \$	= \$	
APPRaiser's OPINION OF EFFECTIVE AGE: 30 YEARS	Total Estimate of Cost-New	= \$	
APPRaiser's OPINION OF REMAINING ECONOMIC LIFE: 35 YEARS	Less Physical Functional External	= \$(
APPRaiser's OPINION OF TOTAL ECONOMIC LIFE: 65 YEARS	Depreciation	= \$	
	Depreciated Cost of Improvements	= \$	
	As-is Value of Site Improvements	= \$	
Estimated Remaining Economic Life (HUD and VA only) 35 Years	INDICATED VALUE BY COST APPROACH	= \$	

COST APPROACH

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) Single Family Housing within subject's market segment is predominantly owner occupied. No public source for rental data is available to review. Therefore no consideration was given to the Income Approach within this report.

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

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

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

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

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

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

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

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

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

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the appraisal 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.

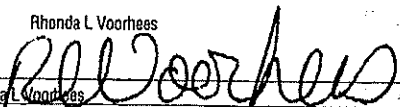
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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Rhonda L Voorhees
 Signature 
 Name Rhonda L Voorhees
 Company Name Willets Residential Appraisal & Consulting LTD
 Company Address PO Box 348
New Carlisle, OH 45344-0348
 Telephone Number (937) 399-7912
 Email Address dvoorhees@weh.rr.com
 Date of Signature and Report 02/17/2022
 Effective Date of Appraisal 02/17/2022
 State Certification # _____
 or State License # 2001007644 State # _____
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 07/24/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
 Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
1717 N Fountain Blvd
Springfield, OH 45504
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 400,000
 LENDER/CLIENT
 Name No AMC
 Company Name New Carlisle Federal Savings Bank
 Company Address 400 N Main St, New Carlisle, OH 45344
 Email Address kvanhoose@ncfsb.com

SUBJECT PROPERTY
 Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Uniform Residential Appraisal Report

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FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	1717 N Fountain Blvd Springfield, OH 45504	116 Hawthorne Rd Springfield, OH 45504								
Proximity to Subject		0.11 miles SW								
Sale Price	\$	\$ 450,000			\$			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 127.73 sq.ft.			\$ sq.ft.			\$ sq.ft.		
Data Source(s)		WRIST#1015848;DOM 24								
Verification Source(s)		Realist;GIS;Street View								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing		Listing								
Concessions		Pending;0								
Date of Sale/Time		Active								
Location	B;Res;	B;Res;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	20336 sf	16896 sf	0							
View	B;Res;	B;Res;								
Design (Style)	DT2;Traditional	DT2;Colonial	0							
Quality of Construction	Q2	Q2								
Actual Age	94	87	0							
Condition	C3	C2	-20,000							
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	13 5 2.1	8 4 2.1	0							
Gross Living Area	3,895 sq.ft.	3,523 sq.ft.	+9,300	sq.ft.		sq.ft.		sq.ft.		
Basement & Finished Rooms Below Grade	1329sf0sfin	952sf0sfin	+2,600							
Functional Utility	Average/Good	Average/Good	+500							
Heating/Cooling	2FWA/2CAC	FWA/CAC	+2,000							
Energy Efficient Items	Thermal Windows	Casement Wndw	0							
Garage/Carport	3ga2dw	1dw	+15,000							
Porch/Patio/Deck	CvEntry;Patio	Entry;LrgPatio	0							
Fireplaces:	3 FP	1 FP	+2,000							
DOM	N/A - Not Listed	24	0							
Location	Ridgewood	Ridgewood								
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 11,400	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 2.5 %		Net Adj. %		Net Adj. %		Net Adj. %		
		Gross Adj. 11.4 %	\$ 461,400	Gross Adj. %	\$	Gross Adj. %	\$	Gross Adj. %	\$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6						
Date of Prior Sale/Transfer	07/23/2020	10/13/2020								
Price of Prior Sale/Transfer	\$260,000	\$408,300								
Data Source(s)	GIS Auditor-CAV:\$260,000	GIS Auditor-CAV:\$286,190								
Effective Date of Data Source(s)	02/15/2022	02/15/2022								
Analysis of prior sale or transfer history of the subject property and comparable sales Comparables have not sold within the previous 12 months other than disclosed above per Realist On-Line Data and/or County On-Line GIS. Subject was listed at time of previous sale WRIST MLS#1000456 on 1/6/2020 in the amount of \$265,000 and sold on 7/23/2020 in the amount of \$260,000. Subject had been on and off market prior to sale. MLS#427592 on 6/11/19 for \$379,000 and was cancelled, & MLS#428183 an expired listing was noted in the amount of \$295,000.										
Analysis/Comments										

Subject Photo Page

Borrower	Potter Sturgeon, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				



Subject Front

1717 N Fountain Blvd
Sales Price
Gross Living Area 3,895
Total Rooms 13
Total Bedrooms 5
Total Bathrooms 2.1
Location B;Res;
View B;Res;
Site 20336 sf
Quality Q2
Age 94



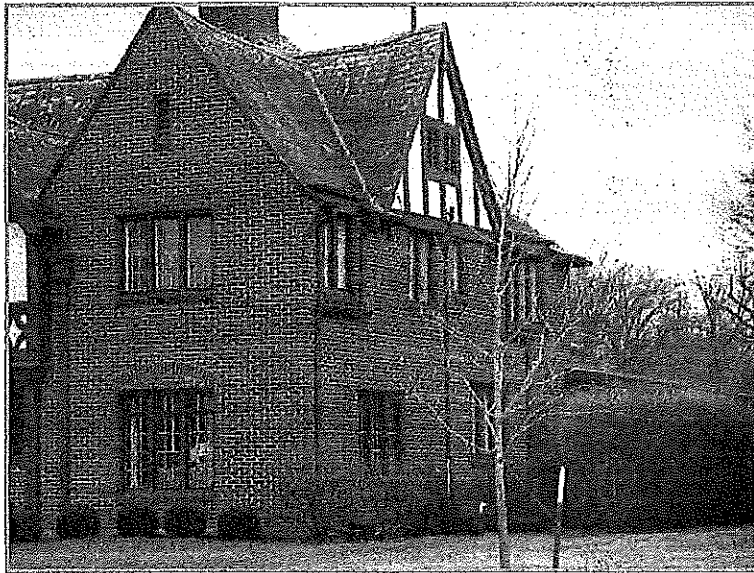
Subject Rear



Subject Street

SIDE VIEWS OF DWELLING Photograph Addendum

Borrower	Potter Sturgeon, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				

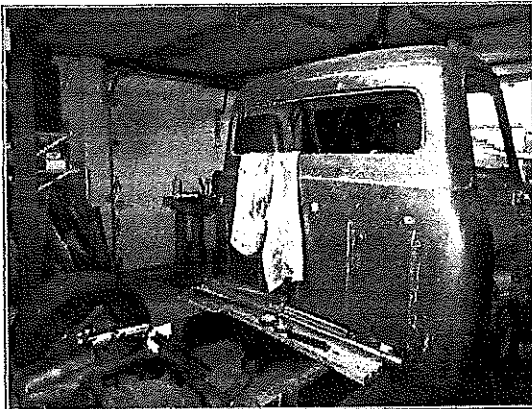


Photograph Addendum

Borrower	Potter Sturgson, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				



Attached Garage Interior



Attached Garage Interior



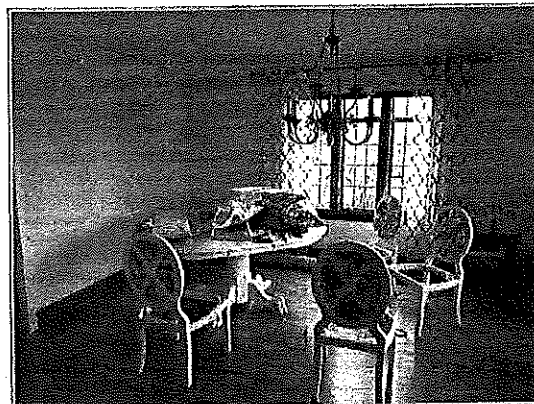
2 CAC Units



Gated Security Fence



Foyer



Dining Room

Photograph Addendum

Borrower	Potter Sturgeon, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				



Living Room



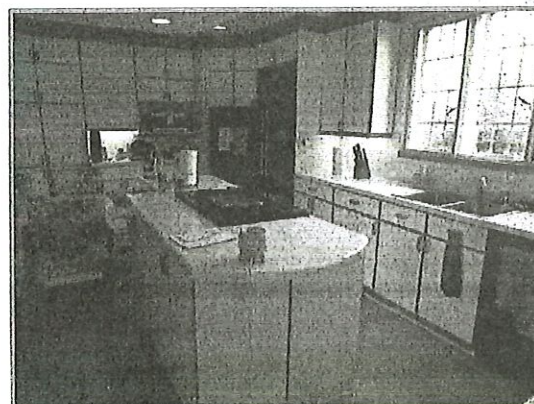
Family Room Addition



Den/Study



Kitchen



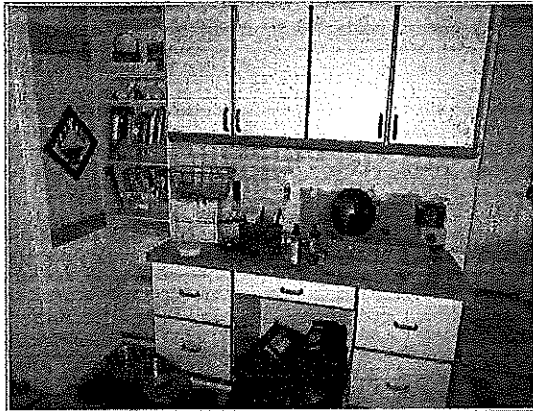
Kitchen



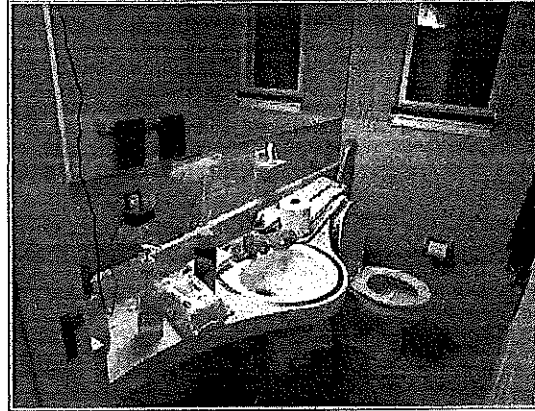
Kitchen

Photograph Addendum

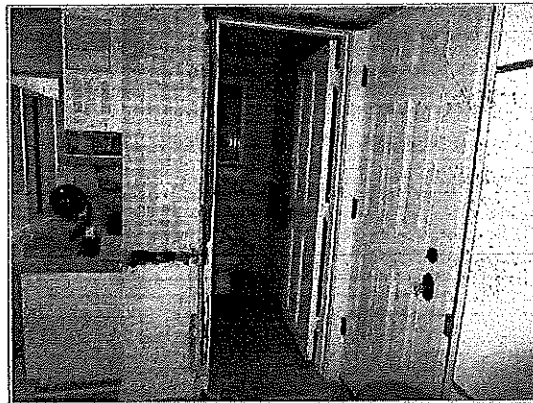
Borrower	Potter Sturgeon, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				



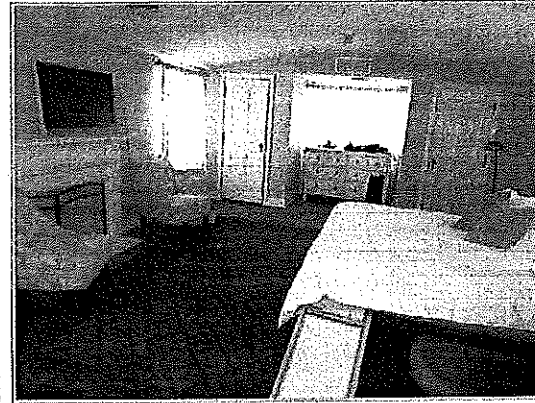
Kitchen Planning Desk



Half Bath



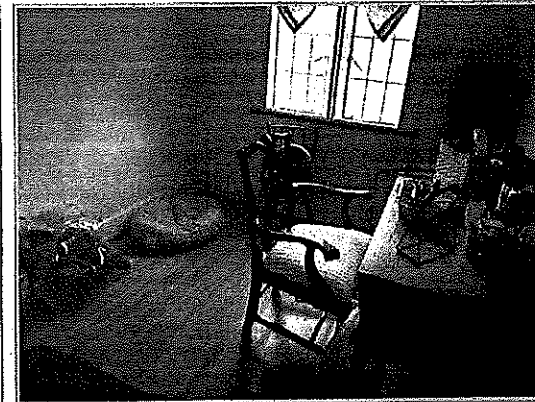
Missing Trim



Master Bedroom



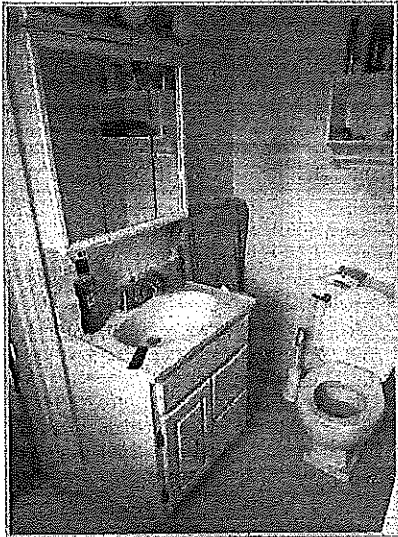
Bedroom



Bedroom

Photograph Addendum

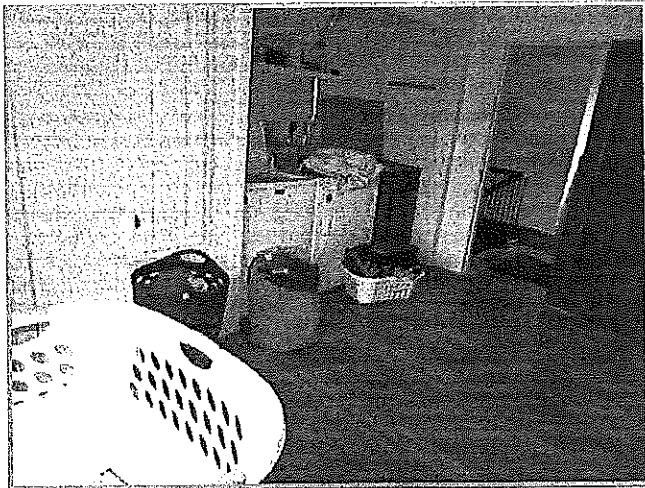
Borrower	Potter Sturgeon, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				



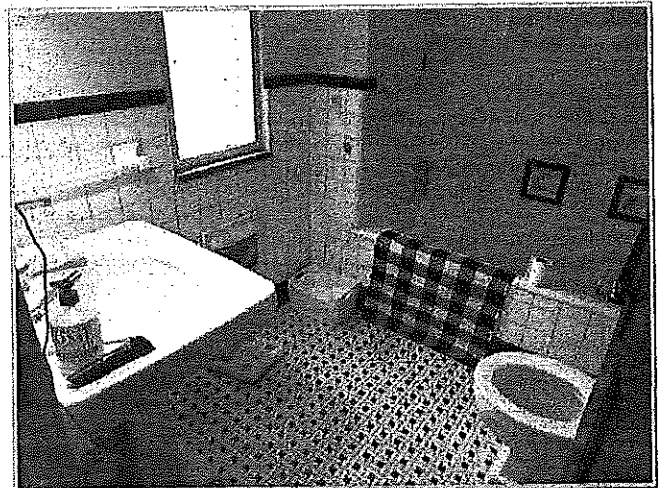
Jack n' Jill Bath



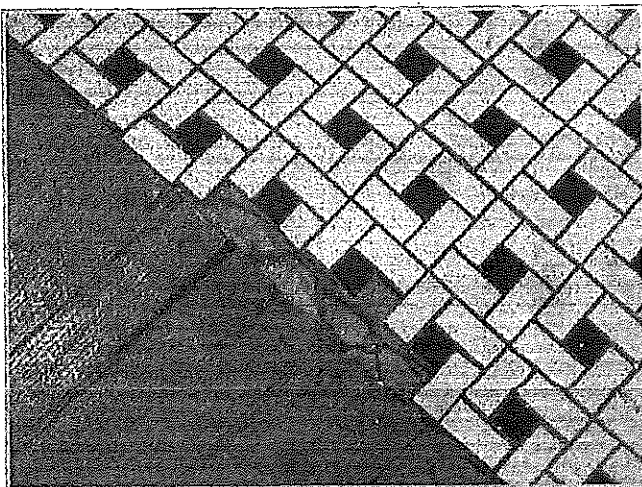
Jack n' Jill Bath



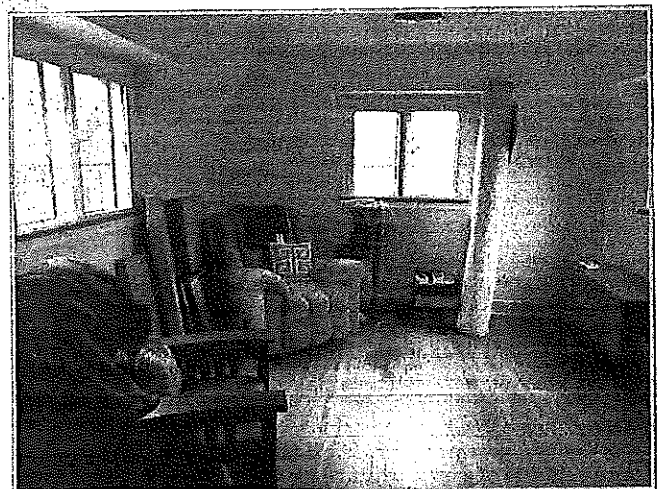
Bedroom/Laundry Area



Hall Bath



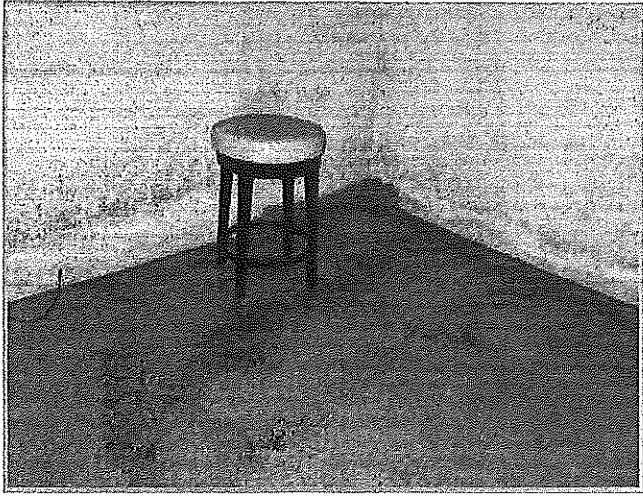
Loose/Missing bath tile



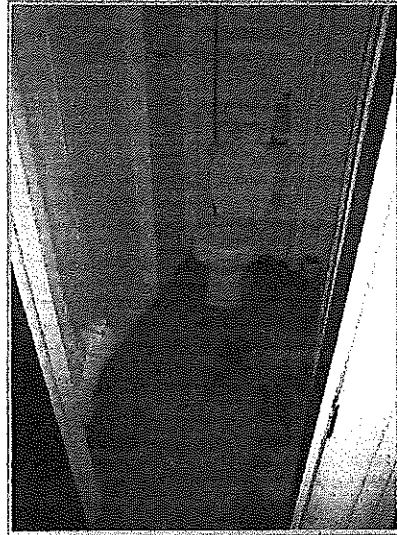
Bedroom

Photograph Addendum

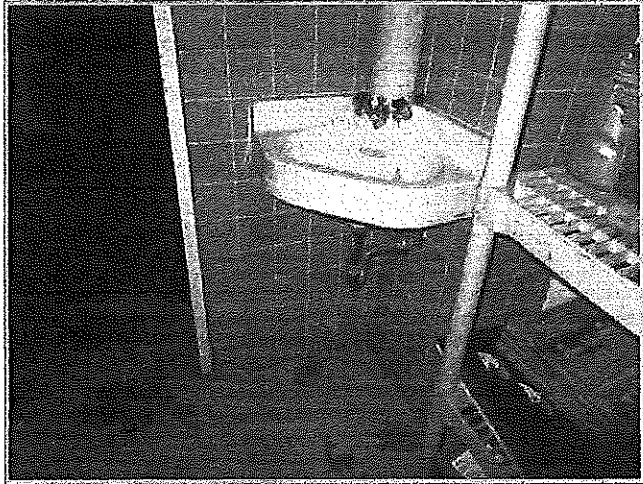
Borrower	Potter Sturgeon, Jan M		
Property Address	1717 N Fountain Blvd		
City	Springfield	County	Clark
		State	OH
		Zip Code	45504
Lender/Client	New Carlisle Federal Savings Bank		



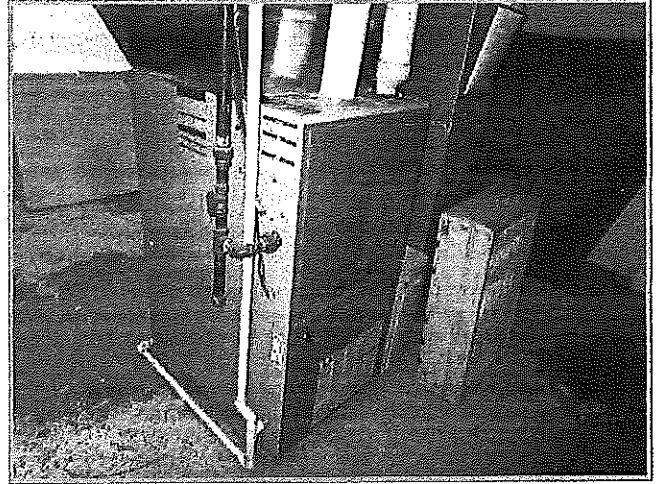
Basement/Dampness



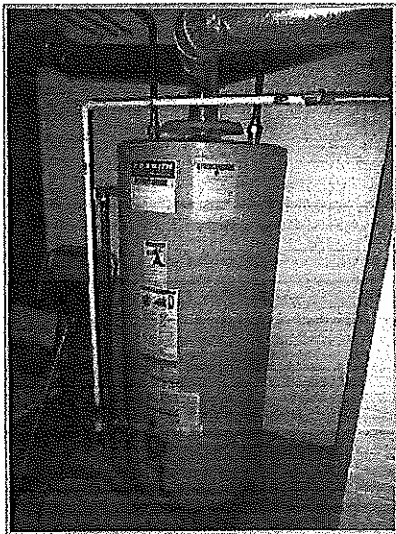
Basement Half Bath



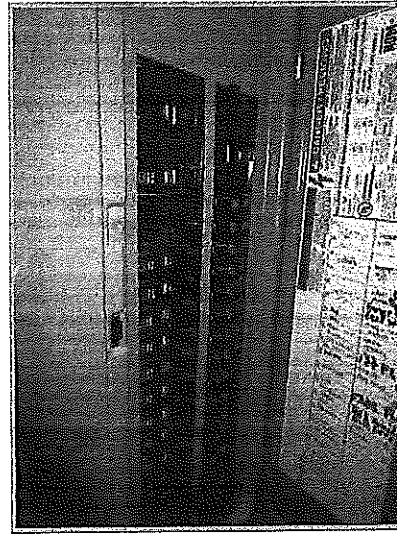
Basement Half Bath



Furnace



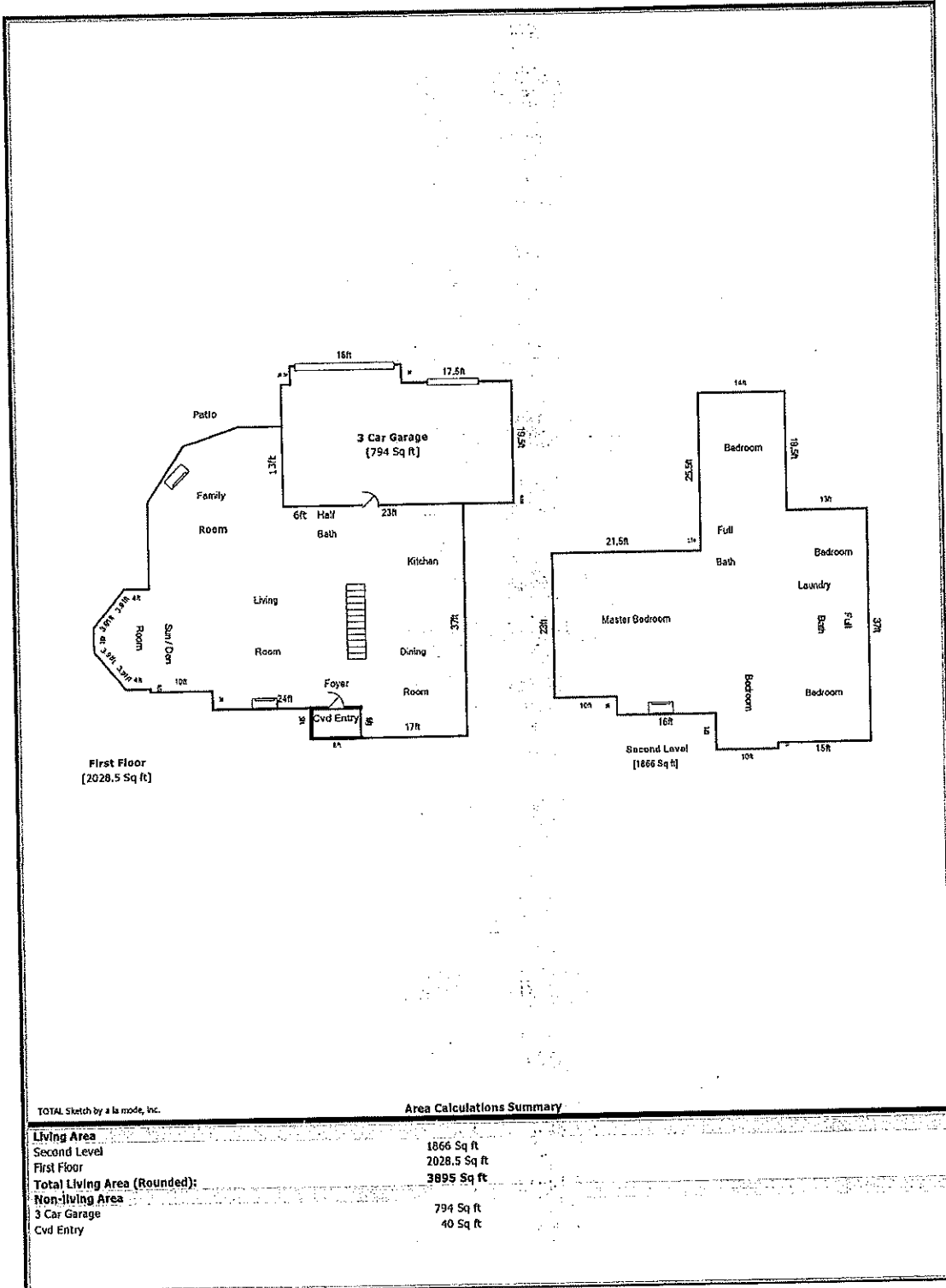
Water Heater



Electric Panel

Building Sketch

Borrower	Potter Sturgeon, Jan M		
Property Address	1717 N Fountain Blvd		
City	Springfield	County	Clark State OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank		



TOTAL Sketch by a la mode, Inc. **Area Calculations Summary**

Living Area	1866 Sq ft
Second Level	2028.5 Sq ft
First Floor	3895 Sq ft
Total Living Area (Rounded):	
Non-living Area	794 Sq ft
3 Car Garage	40 Sq ft
Cvd Entry	

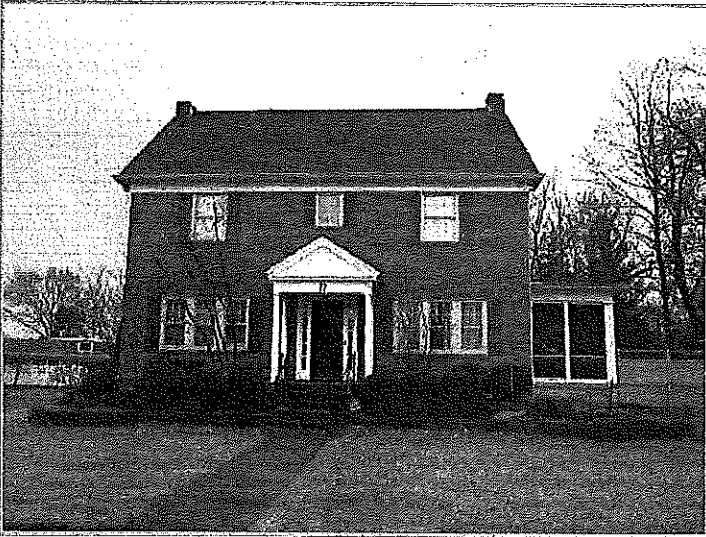
Comparable Photo Page

Borrower	Potter Sturgeon, Jan M		
Property Address	1717 N Fountain Blvd		
City	Springfield	County	Clark
Lender/Client	New Carlisle Federal Savings Bank	State	OH
		Zip Code	45504



Comparable 1

655 W Home Rd
 Prox. to Subject 0.81 miles NW
 Sales Price 495,000
 Gross Living Area 3,583
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location B;Res;
 View B;Res;
 Site 1.85 ac
 Quality Q2
 Age 80



Comparable 2

37 S Kensington Pl
 Prox. to Subject 0.28 miles NE
 Sales Price 343,000
 Gross Living Area 2,888
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location N;Res;
 View N;Res;
 Site 16,553 sf
 Quality Q3
 Age 100

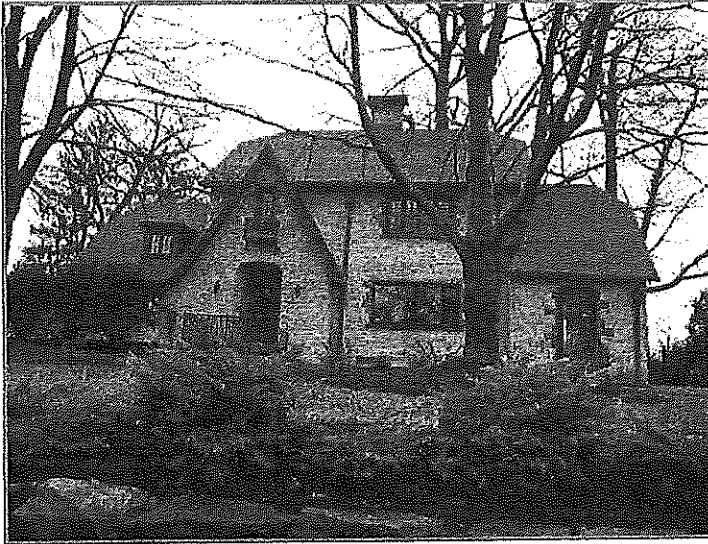


Comparable 3

301 W Home Rd
 Prox. to Subject 0.56 miles NW
 Sales Price 423,000
 Gross Living Area 3,163
 Total Rooms 9
 Total Bedrooms 3
 Total Bathrooms 3.0
 Location B;Res;
 View B;Res;
 Site 31799 sf
 Quality Q2
 Age 67

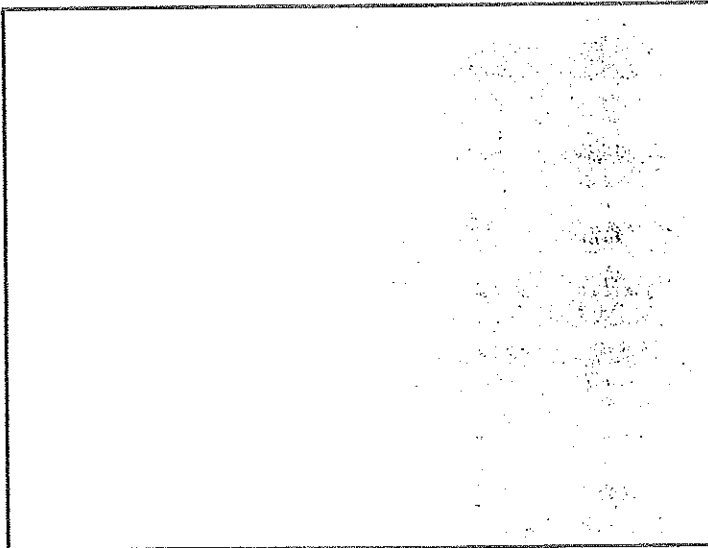
Comparable Photo Page

Borrower	Potter Sturgeon, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				



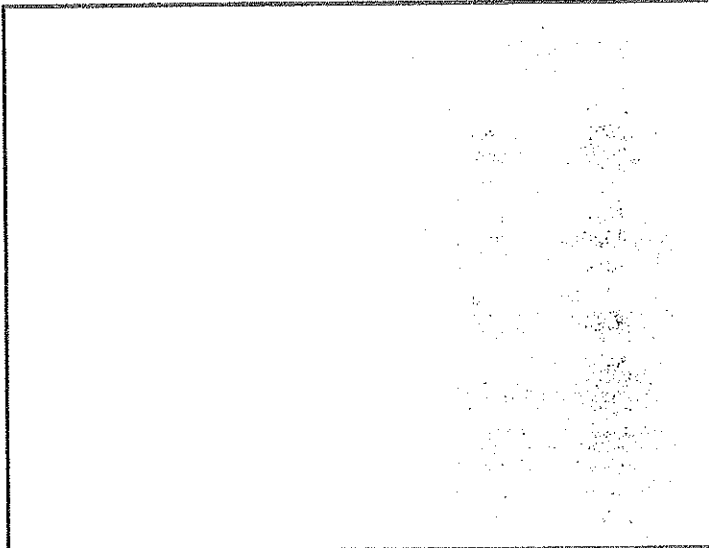
Comparable 4

116 Hawthorne Rd
 Prox. to Subject 0.11 miles SW
 Sales Price 450,000
 Gross Living Area 3,523
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location B;Res;
 View B;Res;
 Site 16896 sf
 Quality Q2
 Age 87



Comparable 5

Prox. to Subject
 Sales Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

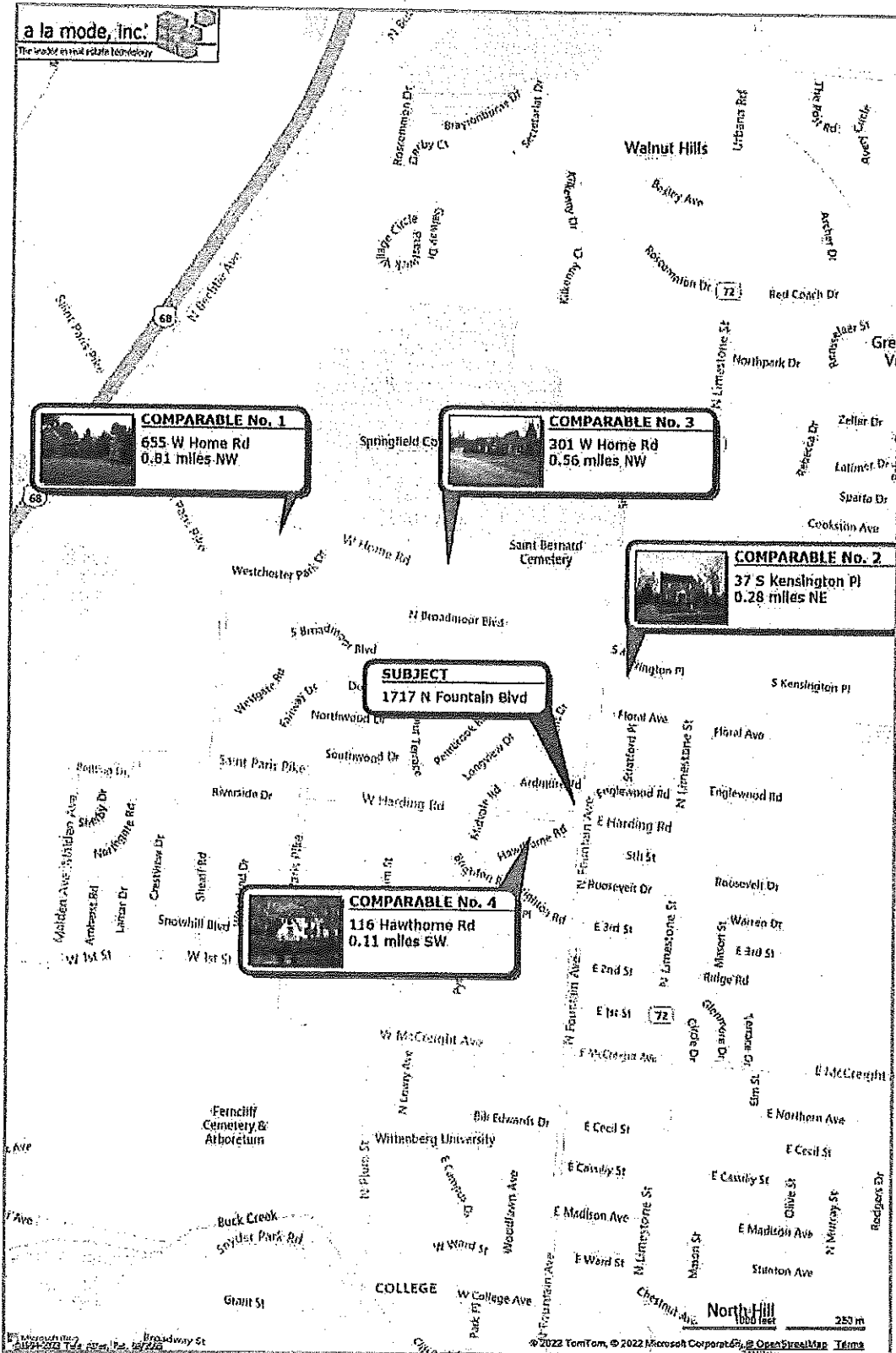


Comparable 6

Prox. to Subject
 Sales Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Location Map

Borrower	Potter Sturgeon, Jan M				
Property Address	1717 N Fountain Blvd				
City	Springfield	County	Clark	State	OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank				



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

Opinion of Value
File No. 2214B0018VR

Name of Appraiser: Rhonda L. Voorhees

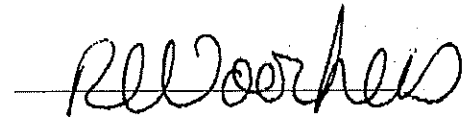
Class of Certification/Licensure: Certified General
 Certified Residential
 Licensed Residential
 Temporary General Licensed

Certification/Licensure Number: 2001007644

Scope: This Report is within the scope of my Certification or License
 is not within the scope of my Certification or License

Service Provided by: Disinterested & Unbiased Third Party
 Interested & Biased Third Party
 Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:



This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser

State of Ohio
Department of Commerce
Division of Real Estate Appraiser Section
Cleveland (216) 787-3100

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what they consider their own best interests; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

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

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

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

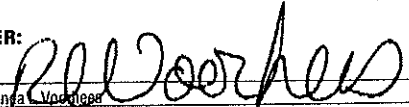
1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it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

CERTIFICATION: The appraiser certifies and agrees that:

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

ADDRESS OF PROPERTY ANALYZED: 1717 N Fountain Blvd, Springfield, OH 45504

APPRAISER:

Signature: 
 Name: Rhonda Younger
 Title: _____
 State Certification #: _____
 or State License #: 2001007644
 State: OH Expiration Date of Certification or License: 07/24/2022
 Date Signed: 02/17/2022

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date Signed: _____
 Did Did Not Inspect Property

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions**C1**

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions**Q1**

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbl	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
Disclose:	to uncover; bring into the open	DISCLOSURE
Disclaim	to give up any claim to or connection with; repudiate	

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFIN1A - "TOTAL" appraisal software by a la mode, Inc. - 1-800-ALAMODE

Appraisers License and E & O

Borrower	Potter Shurgeon, Jan M			
Property Address	1717 N Fountain Blvd			
City	Springfield	County	Clark	State OH Zip Code 45504
Lender/Client	New Carlisle Federal Savings Bank			

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

NAME:
Rhonda L Voorhees

LICERT NUMBER:
2001007644

LIC LEVEL:
Licensed Residential Real Estate Appraiser

Ohio Department of Commerce
Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE: 07/01/2021
EXPIRATION DATE: 07/24/2022
USPAP DUE DATE: 07/24/2023

LICENSE

LIA LIA Administrative & Insurance Services
APPRAISAL, VALUATION AND PROPERTY SERVICES
PROFESSIONAL LIABILITY INSURANCE POLICY

ASPEI

DECLARATIONS

Aspen American Insurance Company
One State Street, Suite 200
New York, NY 10038

Policy No: 1-142345 Ex: 11/14/2021

1. **Appraiser ID:** 10000
Name: Rhonda L Voorhees
License No: 2001007644
Exp: 07/24/2022

2. **Current Policyholder for this policy is:**
The Firm, Appraisal and Valuation Services, Inc.
1717 N Fountain Blvd
Springfield, OH 45504
Insured by: Rhonda L Voorhees, Appraiser

3. **Appraisal:** 10000
Appraisal No: 10000
Appraisal Date: 11/14/2021

4. **Appraisal of:** A. 10000 B. 10000
Appraisal Purpose: 10000
Appraisal Method: 10000
Appraisal Basis: 10000
Appraisal Type: 10000

5. **Appraisal of:** A. 10000 B. 10000
Appraisal Purpose: 10000
Appraisal Method: 10000
Appraisal Basis: 10000
Appraisal Type: 10000

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Appraisal Method: 10000
Appraisal Basis: 10000
Appraisal Type: 10000

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Appraisal Type: 10000

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Appraisal Type: 10000

16. **Appraisal of:** A. 10000 B. 10000
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Appraisal Type: 10000

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Appraisal Type: 10000

19. **Appraisal of:** A. 10000 B. 10000
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Appraisal Method: 10000
Appraisal Basis: 10000
Appraisal Type: 10000

20. **Appraisal of:** A. 10000 B. 10000
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Appraisal Method: 10000
Appraisal Basis: 10000
Appraisal Type: 10000

CURRENT
ERRORS AND OMISSION
POLICY

