

Tax year 2023 BOR no. 2023-014
 County Clark Date received 2/14/2024

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.

Attach additional pages if necessary.

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

Original complaint Counter complaint
 Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code
1. Owner of property	Ethan Thompson	3751 Lundy Ln. London OH 43140
2. Complainant if not owner		
3. Complainant's agent		

4. Telephone number and email address of contact person
937-733-2522 Ethan.thompson.oh@gmail.com

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
<u>2801508772000020</u>	<u>3751 Lundy Ln London OH 43140</u>

7. Principal use of property Primary Residence

8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.

Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
<u>2801508772000020</u>	<u>145840-</u>	<u>202290-</u>	<u>-56450⁰²</u>

9. The requested change in value is justified for the following reasons:
Appraisal at sale date, similar property comparisons (attached)

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale April 2021
 and sale price \$ 145,000⁰² ; 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

FILED
CLARK COUNTY AUDITOR

FEB 14 2024

HILLARY HAMILTON
AUDITOR

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.

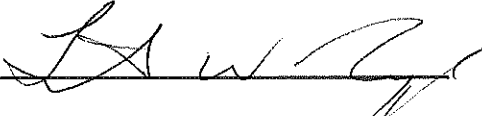
- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

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 02/08/2024 Complainant or agent (printed) Ethan Thompson Title (if agent) _____

Complainant or agent (signature) 

Sworn to and signed in my presence, this 2/8/2024 day of February 2024
(Date) (Month) (Year)

Notary 



TIMOTHY W RUGGLES
Notary Public, State of Ohio
My Commission Expires
07/07/2025

February 5, 2024

Clark County Auditor,

My name is Ethan Thompson. I am the current owner at 3751 Lundy Ln, Clark County. This was a distressed property purchased outright by my parents in 2020. I was unable to apply for a conventional loan at the time because the property did not have a working furnace (left in disrepair, no propane tank to fuel), the water had been shut off and electric off. The basement was enveloped in mold.

After the sale in 2020, we proceeded to replace the furnace and air conditioner and remove all molded materials in basement. Plumbing repairs were made to include replacement of water lines, shut-offs and some other general leaks due to vacancy.

My mother, Lori Thompson, had contacted the auditor's office to have the evaluation changed to match the bank appraisal that was made in September 2020.

I had a waiting period before I could get the bank loan to buy the property from my parents in 2021. The sales price was \$145,000 in 2021 when the transaction transpired.

When I received the tax bill in 2023, I did not realize the valuation had changed so drastically. When I looked into the situation, in April 2023, I was outside the dispute period.

Since this property had a sales transaction that was at current market value, I did not understand how the 3-year review would increase my property taxes by such a large amount. I am including the bank appraisal and a property comparison of similar properties in my area. Even though some of these properties were sold in close proximity to mine, they also received very high property tax increases.

I would not be able to get a bank to finance the value of \$202,000 plus that the Clark County office shows on this property.

I know I cannot ask for a credit to the past tax bills. I will be paying the current tax bill to avoid any complications; however, I would like the county to reassess my property tax and provide a credit if applicable to my next tax bill in July.

As a first-time homebuyer, I am navigating these waters and I hope that you can help on this situation.

Respectfully,



Ethan Thompson

Appraisal Update and/or Completion Report

File # 21VR020023B

The purpose of this report form is to provide the lender/client with an accurate update of an appraisal and/or to report a certification of completion. The appraiser must identify the service(s) provided by selecting the appropriate report type.

Property Address 3751 Lundy Ln Unit # _____
 City London State OH Zip Code 43140
 Legal Description WILLIAM PHILLIPS LOT 8772 & 8789-PLEASANT TOWNSHIP; NORTHEASTERN SD (Brief Legal-GIS) County Clark
 Borrower THOMPSON, EYHAN Contract Price \$ _____ Date of Contract _____ Effective Date of Original Appraisal 02/8/2020
 Property Rights Appraised Fee Simple Leasehold Other (describe) _____ Original Appraised Value \$ 145,000
 Original Appraiser Rhonda Voorhees Company Name Willits Residential Appraisal and Consulting, Ltd.
 Original Lender/Client New Carlisle Federal Savings Bank Address 400 N. Main Street, New Carlisle, OH 45344

SUMMARY APPRAISAL UPDATE REPORT

INTENDED USE: The intended use of this appraisal update is for the lender/client to evaluate the property that is the subject of this report to determine if the property has declined in value since the date of the original appraisal for a mortgage finance transaction.
 INTENDED USER: The intended user of this appraisal update is the lender/client.
 SCOPE OF WORK: The appraiser must, at a minimum: (1) concur with the original appraisal, (2) perform an exterior inspection of the subject property from at least the street, and (3) research, verify, and analyze current market data in order to determine if the property has declined in value since the effective date of the original appraisal.
 HAS THE MARKET VALUE OF THE SUBJECT PROPERTY DECLINED SINCE THE EFFECTIVE DATE OF THE PRIOR APPRAISAL? Yes No
 Subject value has remained stable in the previous 6 months. No additional manufactured home sales were noted since time of previous assignment. Appraiser noted 1 Pending Sale similar in size an age to subject, however superior in Condition and Site Size with a list price of \$224,900 within competing township location.

APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that:
 1. I have, at a minimum, developed and reported this appraisal update in accordance with the scope of work requirements stated in this appraisal update report and concur with the analysis and conclusions in the original appraisal.
 2. I performed this appraisal update 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 update was prepared.
 3. I have updated the appraisal by incorporating the original appraisal report.
 4. I have summarized my analysis and conclusions in this appraisal update and retained all supporting data in my work file.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:
 1. I directly supervised the appraiser for this appraisal update assignment, have read the appraisal update 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 update report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

CERTIFICATION OF COMPLETION

INTENDED USE: The intended use of this certification of completion is for the lender/client to confirm that the requirements or conditions stated in the appraisal report referenced above have been met.
 INTENDED USER: The intended user of this certification of completion is the lender/client.
 HAVE THE IMPROVEMENTS BEEN COMPLETED IN ACCORDANCE WITH THE REQUIREMENTS AND CONDITIONS STATED IN THE ORIGINAL APPRAISAL REPORT? Yes No If No, describe any impact on the opinion of market value.
 APPRAISER'S CERTIFICATION: I certify that I have performed a visual inspection of the subject property to determine if the conditions or requirements stated in the original appraisal have been satisfied.
 SUPERVISORY APPRAISER'S CERTIFICATION: I accept full responsibility for this certification of completion.

SIGNATURES

ADDITIONAL CERTIFICATION: We certify that if this 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 report containing a copy or representation of my signature, the 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.

<p>APPRAISER Signature <u><i>Rhonda Voorhees</i></u> Name <u>Rhonda Voorhees</u> Company Name <u>Willits Residential Appraisal and Consulting, Ltd.</u> Company Address <u>PO Box 346, New Carlisle, OH 45344-0346</u> Telephone Number <u>(937) 399-7912</u> Date of Signature and Report <u>03/05/2021</u> Effective Date of Appraisal Update <u>3/5/2021</u> Date of Inspection <u>3/5/2021</u> State Certification # _____ or State License # <u>2001007644</u> or Other (describe) _____ State # _____ State <u>OH</u> Expiration Date of Certification or License <u>07/24/2021</u></p>	<p>SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature _____ Name _____ Company Name _____ Company Address _____ Telephone Number _____ Date of Signature _____ State Certification # _____ or State License # _____ or Other _____ State _____ Expiration Date of Certification or License _____</p>
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CURRENT LENDER/CLIENT
 Name No AMC
 Company Name New Carlisle Federal Savings Bank
 Company Address 400 N. Main Street, New Carlisle, OH 45344

Address	Year	Score	Type	Foundation	Acres	Garage	Beds	Bath	Last Sold	Sales Price	Appraised 2021	Appraised 2022	%change '21 to '22	%change since sale date
3707 Lundy Ln	1971	C	Ranch	Basement	1	2 car	3	1	NA	NA	129390	178430	37.9%	37.90%
3751 Lundy Ln	1994	D	MFG	Basement	1	2 car	3	2	2021	145000	145840	202290	38.7%	39.51%
3875 Lundy Ln	1999	C-	Modular	Crawl	6.4	1 plus barn	3	2	2012	65200	157210	201480	28.2%	209.02%
3883 Lundy Ln	1995	D	Modular	Crawl	6.4	Barn	3	2	2022	140000	134460	170570	26.9%	21.84%
4951 Callahan	1993	D+	Ranch	Crawl	1.2	2 + car	3	1	2020	150000	127150	170460	34.1%	13.64%
1497 McConkey	1985	C-	Ranch	Crawl	1.1	2 car	3	1	2020	159000	120250	168350	40.0%	5.88%
10395 Plattsburg	2002	D	Modular	Crawl	2.39	1 car	3	2	2022	149900	121680	161830	33.00%	7.96%