

FILED  
CLARK COUNTY AUDITOR

Tax year 2023 BOR no. 2023-055  
County Clark Date received 3/28/2024

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.

HILLARY HAMILTON  
AUDITOR  
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.

1. Owner of property		Name		Street address, City, State, ZIP code	
2. Complainant if not owner		Kyle & Amanda Balzer		2050 Liberty Rd. New Caney TX 45344	
3. Complainant's agent					
4. Telephone number and email address of contact person (937) 631-4117 balzer85@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		
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		
2500500018000057	\$ 340,000	\$ 365,480	\$ 25,480		
9. The requested change in value is justified for the following reasons: Appraisal attached.					

10. Was property sold within the last three years?  Yes  No  Unknown If yes, show date of sale 7/8/2022  
and sale price \$ 340,000 ; and attach information explained in "Instructions for Line 10" on back.
11. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.
12. If any improvements were completed in the last three years, show date N/A and total cost \$ N/A.
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.

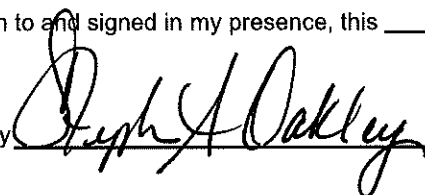
- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

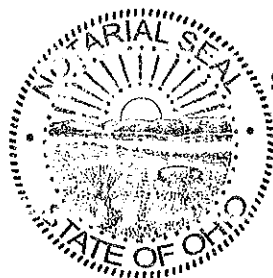
I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 3/19/2024 Complainant or agent (printed) Kyle A. Balzer Title (if agent) \_\_\_\_\_

Complainant or agent (signature) 

Sworn to and signed in my presence, this 19 day of MARCH 2024  
(Date) (Month) (Year)

Notary 



STEPHANIE A. OAKLEY  
NOTARY PUBLIC  
STATE OF OHIO  
Recorded in  
Auglaize County  
My Comm. Exp. 3/3/24



# 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.



A. Settlement Statement		U.S. Department of Housing and Urban Development		OMB Approval No. 2502-0265	
<b>B. Type of Loan</b>					
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 29493	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	<input type="checkbox"/> Other			
<b>C. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(POC)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.					
<b>D. Name &amp; Address of Borrower:</b>		Kyle A Balzer Amanda S Balzer			
<b>E. Name &amp; Address of Seller:</b>		Janet A. Balzer aka Janet Ann Balzer			
<b>F. Name &amp; Address of Lender:</b>		Lender			
<b>G. Property Location:</b>		Property Address 2050 Liberty Road New Carlisle, Ohio 45344  PIN 2500500018000057			
<b>H. Settlement Agent:</b>		John M. Spencer dba City Title Agency, 30 Warder Street, Ste 250, Springfield, OH 45504, (937) 324-5154			
<b>Place of Settlement:</b>		30 Warder Street, Ste 250, Springfield, OH 45504			
<b>I. Settlement Date:</b>		<b>Proration Date:</b>		<b>Disbursement Date:</b>	
7/8/2022		7/8/2022		7/8/2022	
<b>J. Summary of Borrower's Transaction</b>			<b>K. Summary of Seller's Transaction</b>		
<b>100. Gross Amount Due from Borrower</b>			<b>400. Gross Amount Due to Seller</b>		
101. Contract sales price		\$340,000.00	401. Contract sales price		\$340,000.00
102. Personal property			402. Personal property		
103. Settlement charges to borrower (line 1400)		\$630.50	403.		
104.			404.		
105.			405.		
<b>Adjustments for items paid by seller in advance</b>			<b>Adjustments for items paid by seller in advance</b>		
106. City/town taxes			406. City/town taxes		
107. County taxes			407. County taxes		
108. Assessments			408. Assessments		
109.			409.		
110.			410.		
111.			411.		
112.			412.		
120. Gross Amount Due from Borrower		\$340,630.50	420. Gross Amount Due to Seller		\$340,600.00
<b>200. Amounts Paid by or in Behalf of Borrower</b>			<b>500. Reductions in Amount Due to Seller</b>		
201. Deposit or earnest money			501. Excess deposit (see instructions)		
202. Principal amount of new loan(s)			502. Settlement charges to seller (line 1400)		\$5,288.16
203. Existing loan(s) taken subject to			503. Existing loan(s) taken subject to		
204.			504. Payoff of first mortgage loan		
205.			505. Payoff of second mortgage loan		
206. Mortgage		\$24,000.00	506. Mortgage		\$24,000.00
207.			507.		
208.			508.		
209.			509.		
<b>Adjustments for items unpaid by seller</b>			<b>Adjustments for items unpaid by seller</b>		
210. City/town taxes			510. City/town taxes		
211. County taxes 1/1/2022 to 7/8/2022		\$2,648.54	511. County taxes 1/1/2022 to 7/8/2022		\$2,648.54
212. Assessments			512. Assessments		
213.			513.		
214.			514.		
215.			515.		
216.			516.		
217.			517.		
218.			518.		
219.			519.		
220. Total Paid by/for Borrower		\$26,648.54	520. Total Reduction Amount Due Seller		\$31,936.70
<b>300. Cash at Settlement from/to Borrower</b>			<b>600. Cash at Settlement to/from Seller</b>		
301. Gross amount due from borrower (line 120)		\$340,630.50	601. Gross amount due to seller (line 420)		\$340,000.00
302. Less amounts paid by/for borrower (line 220)		(\$26,648.54)	602. Less reductions in amount due seller (line 520)		(\$31,936.70)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		\$313,981.96	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller		\$308,063.30

**SUBSTITUTE FORM 1099 SELLER STATEMENT** - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

**SELLER INSTRUCTION** - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required to provide the Settlement Agent with your correct taxpayer identification number.

If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Janet A. Balzer aka Janet Ann Balzer





L Settlement Charges		
700. Total Sales/Broker's Commission	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:		
701.		
702.		
703. Commission paid at settlement		
704.		
800. Items Payable in Connection with Loan		
801. Loan origination fee		
802. Loan discount		
803. Appraisal fee		
804. Credit report		
805. Lender's inspection fee		
806. Mortgage insurance application fee		
807. Assumption fee		
808.		
809.		
810.		
811.		
812.		
813.		
900. Items Required by Lender to Be Paid in Advance		
901. Interest from		
902. Mortgage insurance premium for		
903. Hazard insurance premium for		
904.		
905.		
1000. Reserves Deposited with Lender		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1006.		
1007.		
1008.		
1009.		
1100. Title Charges		
1101. Settlement or closing fee to John M. Spencer dba City Title Agency	\$250.00	
1102. Abstract or title search		
1103. Title examination w/o cert. to John M. Spencer dba City Title Agency	\$250.00	
1104. Title insurance binder		
1105. Document preparation Warranty Deed		
1106. Notary fees		
1107. Attorney's fees to John M. Spencer, Attorney at Law Includes above item numbers: 1105		\$100.00
1108. Title Insurance Includes above item numbers:		
1109. Lender's coverage		
1110. Owner's coverage		
1111. Attorney's fees for Purchase Contract prep. to John M. Spencer, Attorney at Law		\$500.00
1112. Attorney's fees for Note & Mortgage prep. to John M. Spencer, Attorney at Law		\$500.00
1113. Wire Service fee to John M. Spencer dba City Title Agency	\$30.00	
1114. Recording Service fee (Deed & Mtg) to John M. Spencer dba City Title Agency	\$100.00	
1200. Government Recording and Transfer Charges		
1201. Recording fees:		
1202. City/county tax/stamps: Deed \$1,360.50	\$0.50	\$1,360.00
1203. State tax/stamps:		
1204.		
1205.		
1206.		
1300. Additional Settlement Charges		
1301. Survey		
1302. Pest inspection		
1303.		
1304. 2nd Half Taxes '21 pay '22 to Clark County Treasurer		\$2,828.16
1305.		
1306.		
1307.		
<b>1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)</b>	<b>\$630.50</b>	<b>\$5,288.16</b>

Items marked "POC" were paid outside the closing by: Borrower (POCB), Lender (POCL), Mortgage Broker (PCCM), Other (POCO), Real Estate Agent (POCR), or Seller (POCS).



**CERTIFICATION:**

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement. The Settlement Agent does not warrant or represent the accuracy of information provided by any party, including information concerning POC Items and information supplied by the lender, if any, in this transaction appearing on this HUD-1 Settlement Statement and the parties hold harmless the Settlement Agent as to any inaccuracies in such matters.

\_\_\_\_\_  
Kyle A. Balzer

\_\_\_\_\_  
Janet A. Balzer aka Janet Ann Balzer

\_\_\_\_\_  
Amanda S Balzer

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

\_\_\_\_\_  
John M. Spencer dba City Title Agency

\_\_\_\_\_  
Date

**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.



## USPAP Compliance Addendum

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				

### 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.

**"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)**

### 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**

**"This appraisal was prepared in accordance with the requirements of FIRREA Title XI as amended and any implementing regulations." "The scope of work for this appraisal included an Interior and exterior inspection of the subject property. The scope of the inspection included observation of readily observable conditions; the scope of the inspection was not equivalent to an inspection performed by a professional home inspector." "The Intended User of this appraisal report is the Client. Unless specifically stated within the report, there are no additional intended users. The Intended Use is to evaluate the property that is the subject of this appraisal for a rendering opinion of value, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Value as defined in the report."**

### MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90-120 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>Sue Ann Willets</u></p> <p>Date of Signature <u>04/09/2022</u></p> <p>State Certification # <u>2007005826</u></p> <p>or State License # _____</p> <p>State <u>OH</u></p> <p>Expiration Date of Certification or License <u>12/03/2022</u></p> <p>Effective Date of Appraisal <u>04/06/2022</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="radio"/> Did Not    <input type="radio"/> Exterior-only from Street    <input type="radio"/> Interior and Exterior</p>
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# Appraisal Report

**2050 LIBERTY RD  
NEW CARLISLE, OH 45344**

**Willets Residential Appraisal & Consulting  
(937) 266-1411  
wrac@woh.rr.com**

**Appraised Value as of: 04/06/2022**  
**\$ 365,000**

FEATURES  
PREPARED FOR  
PREPARED BY  
FLING

Style/Design: **Contemporary**  
Living Area (Sq.Ft.): **2,473**  
Total Bedrooms: **4**  
Year Built: **1992**  
Condition: **Above Average**

Lot Size: **Acres**  
Neighborhood: **Rural Western Clark Co**  
Total Baths: **2**  
Effective Age: **20**  
Date of Report: **04/09/2022**

Client: **Janet Balzer**  
Address: **2050 Liberty Rd**  
City: **New Carlisle**  
Phone: **937-605-9409**  
E-mail: **johnhenryjanet@gmail.com**

State: **OH** Zip: **45344**  
Fax: **NA**

Name: **Sue Ann Willets**  
Designation: **Certified Residential Appraiser**  
Certification or License #: **2007005826**  
Expiration Date: **12/03/2022** ST: **OH**  
E-mail: **wrac@woh.rr.com**

Appraiser's Signature

Client File #: **2202D0026WVO**

Appraiser File #: **2202D0026WVO**

The value opinion expressed above is only valid in conjunction with the attached appraisal report. This value opinion may be subject to Hypothetical Conditions and/or Extraordinary Assumptions as indicated in the body of the report. A true and complete copy of this Summary Appraisal Report contains 33 pages.

# RESIDENTIAL APPRAISAL REPORT

## SUBJECT PROPERTY IDENTIFICATION

Property Address: 2050 LIBERTY RD City: NEW CARLISLE  
 State: OH Zip Code: 45344 County: Clark  
 Legal Description of Real Property: PT N W PT S W QR Section 18; Township 3; Range 9-Pike Township (Warranty Deed from time of Split Attached)  
 Tax Assessor's Parcel #: 2500500018000057 R.E. Taxes: \$ 5,142 Tax Year: 2021  
 Special Assessments: \$ 0 Current Owner of Record: BALZER JANET A  
 Occupancy:  Owner  Tenant  Vacant Current Occupant (if occupied): BALZER JANET A  
 Project Type (if applicable):  Planned Unit Development  Condominium  Cooperative  \_\_\_\_\_  
 Home Owners' Association Membership Fees (if applicable): \$ 0  per year  per month  
 Market Area Name: Rural Western Clark Co Map Reference: 44220 Census Tract: 0026.01

### ASSIGNMENT

The purpose of this appraisal is to develop a Current opinion of Market Value (as defined elsewhere in this report).

Property Rights Appraised:  Fee Simple  Leasehold  Leased Fee  Other (describe) \_\_\_\_\_  
 Intended Use: This report is intended for use by the client, Janet Balzer, for use in obtaining opinion of market value.  
 Intended User(s) (by name or type): JANET BALZER

Client: Janet Balzer Address: 2050 Liberty Rd, New Carlisle, OH 45344  
 Appraiser: Sue Ann Willets Address: PO Box 348, New Carlisle, OH 45344

### MARKET AREA DESCRIPTION

Location:  Urban  Suburban  Rural Built Up:  Over 75%  25-75%  Under 25%  
 Growth Rate:  Rapid  Stable  Slow Property Values:  Increasing  Stable  Declining  
 Demand/Supply:  Shortage  In Balance  Over Supply Marketing Time:  Under 3 Mos.  3-6 Mos.  Over 6 Mos.  
 Typical One-Unit Housing Ranges: Price: (\$) Low 200,000 High 450,000 Predominant 300,000  
 Age: (yrs.) Low 0 High 75 Predominant 25  
 Present Land Use: One-Unit: 50 % 2-4 Unit:     % Multi-Unit:     % Comm'l: 25 % Vacant Land 25 %  
 Change in Land Use:  Not Likely  Likely \*  Is Changing \* \* To: Single Family from Vacant

**Market Area Comments:**

Pike Township immediate township: West of US 68; East of ST RT 235; North of I-70; South of Eagle City Rd. Market expands throughout Western Clark County market area. Subject located within Pike Township in the SW corner of Clark County. Area is composed of a wide range of housing, agricultural uses, and on-going new construction. All considered typical within its market setting. Area holds consistent demand due to ease of access to interstate, schools, employment centers, and adequate linkage to New Carlisle, Dayton and Springfield Markets. Market area for similar prime lot, custom dwellings is considered Western Clark County.

### SALE / TRANSFER / LISTING HISTORY OF SUBJECT PROPERTY

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): CLARK COUNTY GIS AUDITOR WEB SITE; REALIST

	1st Prior Sale / Transfer	2nd Prior Sale / Transfer	3rd Prior Sale / Transfer
Date of Prior Sale / Transfer:	<u>08/25/2017</u>	<u>02/21/2008</u>	<u>04/15/1998</u>
Price of Prior Sale / Transfer:	<u>0</u>	<u>0</u>	<u>0</u>
Source(s) of Prior Sale / Transfer Data:	<u>GIS Auditor-Clark County</u>	<u>GIS Auditor-Clark County</u>	<u>GIS Auditor-Clark County</u>

Analysis of sale / transfer history, any current agreements of sale or listing, and listing history (if relevant):

Subject had no prior sale noted within Clark County Auditor & Real Quest data or within Clark County GIS on line research within the previous 36 months. Appraiser researched WRIST MLS and found not current listings or listings within the prior 12 months.

Client: Janet Balzer Client File No.: 2202D0026WVO Appraiser File No.: 2202D0026WVO



# RESIDENTIAL APPRAISAL REPORT

## SITE DESCRIPTION

Dimensions: 174' Frontage (Flag Lot) Site Area: 6.16 Acres

Zoning Classification: R-1 Zoning Description: Rural Residential - Conforming can be rebuilt AS IS

Zoning Compliance:  Legal  Legal Non-Conforming (Grandfathered)  Illegal  No Zoning Regulations

Deed Restrictions: Are Covenants, Conditions, & Restrictions (CC&Rs) applicable?  Yes  No  Unknown

Have the documents been reviewed?  Yes  No  N/A Ground Rent (if applicable) \$ \_\_\_\_\_ / \_\_\_\_\_

Comments: \_\_\_\_\_

Highest & Best Use, as improved, is the:  Present use, or  Other use (explain) Subject's Highest and Best Use tested: Yes, Legally

Permissible; Yes, Physically Possible; Yes as demonstrated within comparable reconciliation (demand and appeal) Financially Feasible and Maximally Productive.

Characteristics: Topography: Gently Rolling-Good Size: Conforms to Market-Good

Shape: Irregular-Flag Lot-Good Drainage: Surface Appears Adequate

View: Residential; Woods; Fields Landscaping: Natural Rural Setting

View: Jackson Creek at rear lot line

Other features:  Inside Lot  Corner Lot  Cul de Sac  Underground Utilities  \_\_\_\_\_

Utilities:	Public	Other	Provider/Description	Off-site Improvements:	Type	Public	Private
Electricity:	<input checked="" type="radio"/>	<input type="radio"/>	<u>200/100 AMP-Underground</u>	Street:	<u>Asphalt</u>	<input checked="" type="radio"/>	<input type="radio"/>
Gas:	<input type="radio"/>	<input checked="" type="radio"/>	<u>Unavailable</u>	Curb/Gutter:	<u>None-Typical</u>	<input type="radio"/>	<input type="radio"/>
Water:	<input type="radio"/>	<input checked="" type="radio"/>	<u>Well-Typical</u>	Sidewalk:	<u>None-Typical</u>	<input type="radio"/>	<input type="radio"/>
Sanitary Sewer:	<input type="radio"/>	<input checked="" type="radio"/>	<u>Septic - Typical</u>	Alley:	<u>None-Typical</u>	<input type="radio"/>	<input type="radio"/>

Is the property or the improvements located in a FEMA Special Flood Hazard Area?  Yes  No

FEMA Flood Zone: X FEMA Map # 39023C0155E FEMA Map Date: 02/17/2010

Site Comments: Irregular shaped lot with 174' frontage on Liberty Road; Approximately 500' of Asphalt Driveway leading to concrete apron at 2 Car Attached Garage, Tandem 2 Car Built In Workshop/Garage; 4 Sided Closed Metal Pole Building 36x48 Built in 2010 with Gravel Base Floor; 2 Entry Porches; Raised Open Patio & Covered Patio with walk out from Master Suite Area. Rolling 6.16 acres is well maintained, mature trees, and Jackson Creek near rear lot line.

### DESCRIPTION OF THE IMPROVEMENTS

General Description: # of Units: 1  + Accessory Unit # of Stories: 1.25 Design (Style): Contemporary

Type:  Detached  Attached  \_\_\_\_\_ Status:  Existing  Proposed  Under Construction

Actual Age (years): 30 Effective Age (years): 20 Year Built: 1992

Exterior Description: Foundation: Concrete-Good Exterior Walls: Brick-Good

Roof Surface: Dimensional-Average Gutters & Downspouts: Aluminum-Average

Window Type(s): Anderson-Insulated-Above Average Storm / Screens: Yes-Average

Heating System: Geothermo-NEW Cooling System: Geothermo-NEW

Car Storage:  None  Garage  Carport  Driveway (Surface: Asphalt;Concrete) Total # of Cars: 4

Livable area above grade contains: 8 Rooms, 4 Bedrooms, 2 Bath(s), and 2,473 Sq.Ft. of GLA

Describe Additional Features and Improvements: 200/100 Electrical Distribution Panels-35 Breakers; Geothermo Heating/Cooling System; Vaulted Great Room Ceiling with Paddle Fans, Fireplace (Exterior Brick Chlmney Stack); Circular Stair Case leading to Loft Office Area; Split Bedroom/Bath Floor Plan; Raised Basement Foundation with walk out to large built in Garage and tandem 2 Car Attached Garage; Basement finished with full bath, Rec Room, Family Room, Storage Room and Wood Stove; Original Oak Kitchen with Formica Counters; Master Bath with Jetted Tub, Skylight, Walk In Closet, Carpet in Master Bath; Oak Wood Flooring in Great Room, Kitchen, Dining Room and Master Bedroom Area; 6 Panel Solid Wood Doors throughout; Casement Anderson Windows; Underground Electric. NO PERSONAL PROPERTY INCLUDED WITHIN VALUE OPINION.

Client: Janet Balzer Client File No.: 2202D0026WVO Appraiser File No.: 2202D0026WVO





## RESIDENTIAL APPRAISAL REPORT

### SALES COMPARISON APPROACH TO VALUE

For the Sales Comparison Approach, the appraiser selects comparable sales that they consider the best matches to the subject in terms of physical characteristics, physical proximity, and time of sale. The appraiser then makes adjustments to the known sale price of each comparable sale to account for differences that are recognized by the market. For example, if the subject has a single bathroom but a comparable has 2, the comparable's sale price would be reduced by the attributable value given to the extra bathroom based on the market's reaction. Likewise, if a comparable sale has a smaller square footage than the subject, its sale price would be adjusted upward in the same manner. By weighting and reconciling these adjusted sales prices together, an opinion of value for the subject can be determined.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	2050 LIBERTY RD NEW CARLISLE, OH 45344	1510 SHRINE RD SPRINGFIELD, OH 45504			495 N MEDWAY CARLISLE RD NEW CARLISLE, OH 45344			7915 TROY RD SPRINGFIELD, OH 45502		
Proximity to Subject		5.29 MILES E			2.69 MILES SW			2.94 MILES NE		
Sale Price	\$	\$ 365,000			\$ 395,000			\$ 306,000		
Sale Price / GLA	\$ /Sq.Ft.	\$ 147.65 /Sq.Ft.			\$ 157.94 /Sq.Ft.			\$ 157.41 /Sq.Ft.		
Data Source(s)	GIS;Realist;WkThru	WRIST#1010504;GIS;Street;WRAC			WRIST#1015458;DOM 42			WRIST#1015972;GIS;Street		
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing	NA	ArmLth		ArmLth		ArmLth				
Concessions	NA	Conv;None Known	0	Conv;0		Conv;None Known	0			
Date of Sale / Time	NA	07/15/2021		01/31/2022		03/04/2022	0			
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Location	Rural Residential	Rural Residential		Rural Residential		Rural Residential				
Site	Acres	3.68 ac	-11,040	2.22 ac	-6,660	2.0 ac	-6,000			
View	Rural Rsdnt;Crk;Trees	Rural Residential		Rural Residential		Rural Residential				
Design (Style)	Contemporary;Brick	Ranch;Vinyl Stone	0	Ranch;Brick		Ranch;Vinyl	0			
Quality of Construction	Q4	Q4		Q4		Q4				
Age	30	21	0	44		68	0			
Condition	C3	C2	-12,000	C2	-12,000	C2	-12,000			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
Room Count	8 4 2	8 3 2.0	0	10 4 2.1	-2,500	6 3 2.0	0			
Gross Living Area	2,473 Sq.Ft.	2,472 Sq.Ft.	+20	2,501 Sq.Ft.	-560	1,944 Sq.Ft.	+10,580			
Basement Total Area	1453sf1000sfwo	2472sf0sfwo	-6,114	0sf	+8,718	800sf0sfin	+3,918			
Basement Finish Area	1rr0br1.0ba1o	0	+5,000	0	+5,000	0	+5,000			
Functional Utility	Average	Average		Average		Average				
Heating / Cooling	Geothermo	FWA-Gas/CAC	0	FWA-Electric/CAC	0	FWA-Gas/CAC	0			
Energy Efficient Items	Insulated Windows	Insulated Windows		Insulated Windows		Insulated Windows				
Garage / Carport	2 C Att & 2 Car Btln	2 C Att & 2 Car Det	0	3 Car Attached	+3,000	2 Car Attached	+6,000			
Porch / Patio / Deck	Entries;Pt;CvPt	Entry;Patios;Deck	0	CvPrh;Deck		CvPrh;Patio	0			
Fireplaces:	WBFP;WB Stove (2)	No Fireplaces		Fireplace (1)		WB Stove (1)	0			
Extra	36x48 Outbldng	No Outbuilding	+15,000	960 SF Otbldg Htd		1536 SF Otbuld	0			
SUBDIVISION/TOWNSH	Pike Township	German Township	0	Bethel Township		Pike Township				
Net Adjustment (Total)		○ + ● -	\$ -9,134	○ + ● -	\$ -5,002	● + ○ -	\$ 7,498			
Adjusted Sale Price		2.5		1.3		2.5				
of Comparables		13.5	\$ 355,866	9.7	\$ 389,998	14.2	\$ 313,498			

Comments on the Sales Comparison Approach:

Appraiser has utilized 6 comparables from subject's immediate Western Clark County rural market area. All considered reasonable alternatives to subject in overall locational influences and externalities. Sales 1-2-3 all similar in Average Quality of Construction, Superior in Cosmetic updating. Sale 2 & 3 Outbuildings similar to subject. All Sales considered similar in effective ages. 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 \$20 adjustment per SF; apply basement at an additional 30% to above grade adjustment. Baths within subject's market and quality of construction and age are adjusted at \$2500 for half baths and \$3000 for Garage Bays. Sites adjusted at \$3,000 per acre. Outbuilding afforded \$15,000 Contributory Value. Indicated Value Range: \$350,000-\$390,000. Subject weighted lower mid range due to original kitchen and baths, no built in appliances.

Appraiser's Indicated Value by the Sales Comparison Approach: \$ 365,000

Client: Janet Balzer Client File No.: 2202D0026WVO Appraiser File No.: 2202D0026WVO



# RESIDENTIAL APPRAISAL REPORT

## RECONCILIATION

Final Reconciliation of the Approaches to Value:

In developing this appraisal, the appraiser has incorporated only the Sales Comparison approach. The appraiser has excluded the Cost and Income approaches. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible.

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;  subject to the following required inspection(s) based on the Extraordinary Assumption that the following condition or deficiency does not require alteration or repair:

This report is also subject to other Hypothetical Conditions or Extraordinary Assumptions as specified elsewhere in this report.

### ATTACHMENTS

A true and complete copy of this report contains 33 pages, including all exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

- Scope of Work
- Sketch Addendum
- Additional Sales
- Extraordinary Assumptions
- Limiting Cond./Certification
- Map Addenda
- Additional Rentals
- 
- Narrative Addendum
- Cost Addendum
- Income/Expense Analysis
- 
- Photograph Addenda
- Flood Addendum
- Hypothetical Conditions
- 

### OPINION OF VALUE

This Opinion of Value may be subject to other Hypothetical Conditions and / or Extraordinary Assumptions, if so indicated above. Based on the degree of inspection of the subject property as indicated below; the defined Scope of Work for this appraisal assignment; the attached Statement of Assumptions and Limiting Conditions; and the attached Appraiser's Certifications, my (our) Current Opinion of the Market Value (or value range), as defined elsewhere in this report, of the real property that is the subject of this report is: \$ 365,000, as of: 04/06/2022, which is both the Inspection Date and the Effective Date of this appraisal.

Appraiser:

Co- or Supervisory Appraiser (if required):

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Inspection of Subject:  Interior & Exterior  Exterior Only  None

Date of Inspection: 04/06/2022

Date of Inspection: \_\_\_\_\_

### GENERAL COMMENTS

See attached addenda.-ITEM ONE GP CONSUMER SHORT FORM: GENERAL COMMENTS

Client: Janet Balzer

Client File No.: 2202D0026WVO

Appraiser File No.: 2202D0026WVO



## ADDITIONAL COMPARABLE SALES

### SALES COMPARISON APPROACH TO VALUE

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	2050 LIBERTY RD NEW CARLISLE, OH 45344	2767 QUAIL RIDGE DR NEW CARLISLE, OH 45344		9797 DETRICK JORDAN PIKE NEW CARLISLE, OH 45344		2450 FOLK REAM RD SPRINGFIELD, OH 45502	
Proximity to Subject		1.88 MILES NW		2.40 MILES N		2.99 MILES E	
Sale Price	\$	\$ 305,000		\$ 350,000		\$ 285,000	
Sale Price / GLA	\$ /Sq.Ft.	\$ 106.98 /Sq.Ft.		\$ 184.40 /Sq.Ft.		\$ 182.46 /Sq.Ft.	
Data Source(s)	GIS;Realist;WkThru	WRIST#1009777;DOM 70		WRIST#1010715;DOM 36		WRIST#1010939;GIS;Street	
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.
Sales or Financing	NA	ArmLth		ArmLth		ArmLth	
Concessions	NA	Cash;0	0	Cash;0	0	FHA;None Known	0
Date of Sale / Time	NA	07/07/2021		07/09/2021		10/08/2021	0
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Rural Residential	Restricted Plat	0	Rural Residential	0	Rural Residential	0
Site	Acres	1.20 ac	-3,600	1.18 ac	-3,540	1.15 ac	-3,450
View	Rural Rsdnt;Crk;Trees	RstrPlat;Crk;Trees	0	Rural Residential	0	Rural Residential	0
Design (Style)	Contemporary;Brick	Contemporary;CrdStn	0	Ranch;Brick	0	Modular Ranch;Vinyl	+8,000
Quality of Construction	Q4	Q4		Q3	-15,000	Q4	
Age	30	34	0	24	0	21	0
Condition	C3	C3		C2	-12,000	C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	8 4 2	9 3 2.1	-2,500	8 3 2.0	0	8 3 2.0	0
Gross Living Area	2,473 Sq.Ft.	2,851 Sq.Ft.	-7,560	1,898 Sq.Ft.	+11,500	1,562 Sq.Ft.	+18,220
Basement Total Area	1453sf1000sfwo	0sf	+8,718	1898sf800sf	-2,670	1562sf0sf	-654
Basement Finish Area	1rr0br1.0ba1o	0	+5,000	0rr0br0.0ba1o	+3,000	0	+5,000
Functional Utility	Average	Average		Average		Average	
Heating / Cooling	Geothermo	FWA-Gas/CAC	0	FWA-Propane/CAC	0	FWA-Electric/CAC	0
Energy Efficient Items	Insulated Windows	Insulated Windows		Insulated Windows		Insulated Windows	
Garage / Carport	2 C Att & 2 Car Bltn	2 Car Att & 2 Car Det	0	2 Car Attach	+8,000	2 Car Attach	+8,000
Porch / Patio / Deck	Entries;Pt;CvPt	Entry;Decks	0	CvEntry;LrgCvPt	0	CvdPorch;Deck	0
Fireplaces:	WBFP;WB Stove (2)	WBFP (1)	0	Fireplaces (2)	0	Pellet Stove (1)	0
Extra	36x48 Outbuilding	No Outbuildings	+18,000	720sfOB	+9,000	No Outbuilding	+18,000
SUBDIVISION/TOWNSH	Pike Township	Pike Township		Pike Township		German Township	0
Net Adjustment (Total)		● + ○ -	\$ 18,058	○ + ● -	\$ -1,710	● + ○ -	\$ 53,116
Adjusted Sale Price		5.9		0.5		18.6	
of Comparables		14.9	\$ 323,058	18.5	\$ 348,290	21.5	\$ 338,116

Comments: Appraiser has utilized 6 comparables from subject's immediate Western Clark County rural market area. All considered reasonable alternatives to subject in overall locational influences and externalities. Sales 1-2-3 all similar in Average Quality of Construction, Superior in Cosmetic updating. Sale 2 & 3 Outbuildings similar to subject. All Sales considered similar in effective ages. 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 \$20 adjustment per SF; apply basement at an additional 30% to above grade adjustment. Baths within subject's market and quality of construction and age are adjusted at \$2500 for half baths and \$3000 for Garage Bays. Sites adjusted at \$3,000 per acre. Outbuilding afforded \$15,000 Contributory Value. Indicated Value Range: \$350,000-\$390,000. Subject weighted lower mid range due to original kitchen and baths, no built in appliances.

Client: Janet Balzer

Client File No.: 2202D0026WVO

Appraiser File No.: 2202D0026WVO



**Supplemental Addendum**

File No. 2202D0026WVO

Borrower	NA		
Property Address	2050 LIBERTY RD		
City	NEW CARLISLE	County	Clark
		State	OH
		Zip Code	45344
Lender/Client	Janet Balzer		

**• GP CONSUMER SHORT FORM: GENERAL COMMENTS**

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, it's 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.

This appraisal report presents only summary discussions of the data, reasoning and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided within the report concerning the data, seasoning and analyses is retained in the appraiser's working file. The depth of discussion contained in this report is specific to the needs of the client defined within this report and for the intended use stated in the report.

The information identified in this report as being furnished by others was believed to be reliable, but no responsibility for its accuracy is assumed.

The appraiser has made a sketch of the improvements taken from the measurements from county auditors data. Every effort was made to obtain correct measurements however at times landscaping, storage, overhangs, decks, roof cuts impede physical measurements. The the interior room layouts are approximate.

The appraiser has no knowledge of the existence of hazardous material which may or may not be present on the property. The appraiser, however is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation or other potentially hazardous materials may affect the values of the property. No responsibility is assumed for any such conditions or for expertise or engineering knowledge required to discover them. The appraiser assumes that there are no hidden or unapparent conditions of the property or subsoil which would render them more or less valuable. The appraiser assumes no responsibility for such conditions or for engineering studies, which might be required to discover such factors.

In this appraisal assignment, I viewed the interior and exterior of the subject improvements in order to gather information about the physical characteristics of the subject improvements in order to gather information about the physical characteristics of the subject's improvements that are relevant to the valuation problem.

I have used information from on-line county records, WRAC's working files within market area, Western Region's MLS data was utilized on subject and comparables and reported , and Real Quest data service. I have searched the market area through this data and reconciled the sales considered to be the most similar to the subject property based primarily on physical and locational characteristics. After selecting the sales, a comparative analysis of relevant factors that influence value was undertaken to adjust the sales to the subject property based upon the actions and preferences demonstrated by the participants within subject's market place.

**DEFINITION OF MARKET VALUE \*:**

Market value means 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 and 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 acting in what they consider their own best interests;

**Supplemental Addendum**

File No. 2202D0026WVO

Borrower	NA		
Property Address	2050 LIBERTY RD		
City	NEW CARLISLE	County	Clark
		State	OH
		Zip Code	45344
Lender/Client	Janet Balzer		

<sup>52</sup> 3. A reasonable time is allowed for exposure in the open market;

<sup>53</sup> 4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and

<sup>54</sup> 5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales  
<sup>55</sup> concessions

<sup>56</sup> granted by anyone associated with the sale.

<sup>57</sup> \* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions  
<sup>58</sup> Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve  
<sup>59</sup> System

<sup>60</sup> (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift  
<sup>61</sup> Supervision (OTS),

<sup>62</sup> and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the  
<sup>63</sup> OCC, OTS,

<sup>64</sup> FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994

Warranty Deed-At Split - Page 1

Form 864 - Quit Claim - Ohio  
Statutory Form

REV 1087 288

# Know all Men by these Presents

**Grant** Cheryl L. Balzer, Married, Wife of Grantee

of **Clerk** County, State of Ohio, for valuable consideration paid, grant to  
John Henry Balzer, III, Husband of Grantor

whose last-mailing address is 2050 Liberty Road, New Carlisle, Ohio 45344

The following real property:  
See attached Exhibit "A".

TRANSFERRED
SALE PRICE <u>        </u>
APR 15 1998
GEORGE A. SODDERS AUDITOR

8800009188  
Filed for Record in  
CLERK COUNTY, OH  
INDEXED  
ON 04-15-1998 at 03:32 pm.  
DEED CLERK 14.00  
Book BK Vol. 1087 Pg. 208 - 209

Prior Instrument Reference: Volume 884, Page 665

, with husband of the grantor, release all rights of donor therein.

**Witnessed** my hand this 10th day of April  
1998.

Signed and acknowledged in presence of

*[Signature]*  
*[Signature]*  
Christina M. [unclear]

*[Signature]*  
Cheryl L. Balzer

State of Ohio, ss. Before me, a Notary Public  
Clerk County, in and for said County and State, personally appeared the above named  
Cheryl L. Balzer

who acknowledged that she did sign the foregoing instrument and that she came to her free  
and accord.

In testimony whereof, I have hereunto set my hand  
and official seal, at Springfield, Ohio  
10th day of April A.D. 1998

W. RALPH E. SCHEMKA, Notary at Law  
NOTARY PUBLIC APPROVED  
CLERK COUNTY, OHIO  
ONE ISION CENTER

*[Signature]*  
W. RALPH E. SCHEMKA

APR 15 1998

- DISCOUNTED BY [unclear]
- SURVEY PLYA LOT SPLIT
- SUBDIVISION/AMATEUR

Warranty Deed-At Split - Page 2

1087/269

EXHIBIT - A -

Situated in the County of Clark in the State of Ohio and in the Township of Pike, and a part of the southwest quarter of Section 18, T3, R9, MAS.

Beginning at an iron pin at the northwest corner of the southwest quarter of said Section 18 and in the Sigler Road; thence by two courses S 81°-05'-20" E with the north line of said quarter section and the centerline of Sigler Road, 102.28 feet to an iron pin set at the intersection of the centerlines of Sigler Road and Liberty Road; thence with the centerline of Liberty Road, S 07°-30'-00" E, 278.21 feet to a nail set at the true point of beginning; thence N 86°-32'-31" E, passing a railroad spike at 3.10 feet to an iron pin set at 30.07 feet and another iron pin set at 845.51 feet to all 450.51 feet to a point in Jackson Creek; thence with said creek, N 02°-21'-00" W, 122.00 feet to a point; thence S 81°-06'-16" E, passing an iron pin set at 10.00 feet to all 221.31 feet to an iron pin set; thence S 05°-31'-11" W, 487.82 feet to an iron pin set; thence S 89°-09'-10" W, passing Jackson Creek, 401.51 feet to an iron pin set; thence N 87°-28'-00" W, 155.00 feet to an iron pin set; thence S 89°-09'-12" W, passing an iron pin set at 282.81 feet to all 212.74 feet to a nail set to the centerline of Liberty Road; thence with the centerline of Liberty Road, N 07°-30'-00" W, 173.71 feet to the true point of beginning, containing 0.158 acres and subject to all legal easements, rights-of-way and restrictions of record.

Survey for the above was made in June, 1992, by Robert A. Silars, Registered Surveyor, Ohio Certificate Number S-5635.

**Subject Photo Page**

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARUSLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



**Subject Front**

2050 LIBERTY RD  
 Sales Price  
 Gross Living Area 2,473  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 2  
 Location Rural Residential  
 View Rural Rsdnt;Crk;Trees  
 Site Acres  
 Quality Q4  
 Age 30



**Subject Rear**

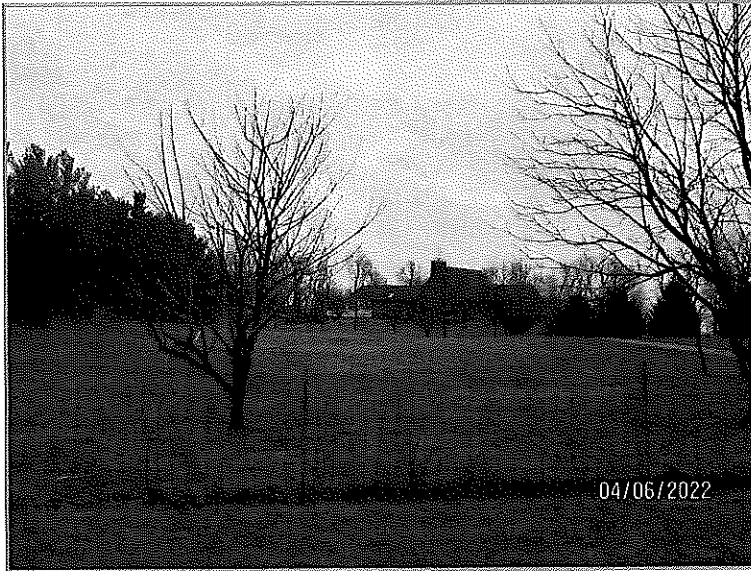


**Subject Street**

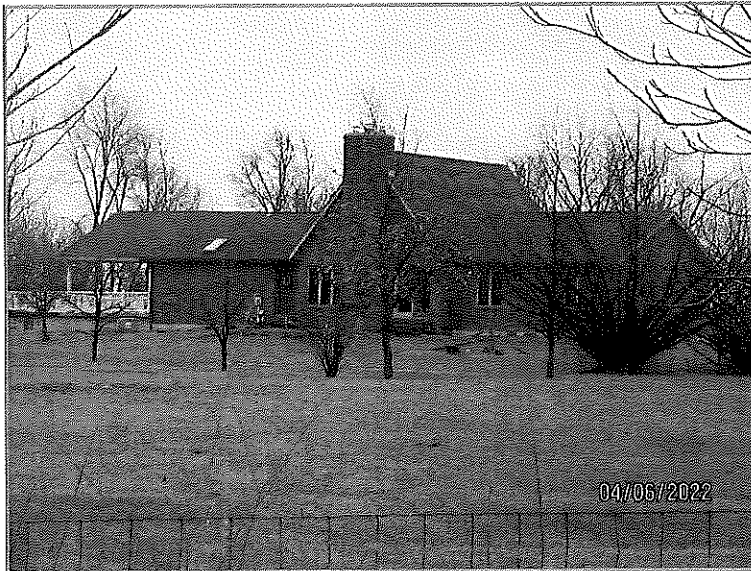


### SIDE VIEWS OF DWELLING Photograph Addendum

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



Building Pocket View



Brick Exterior

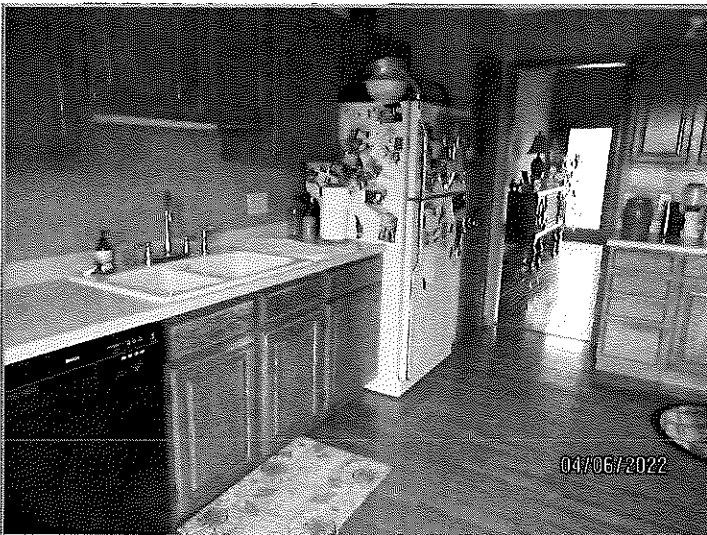
**Subject Interior Photo Page**

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



**KITCHEN**

2050 LIBERTY RD  
 Sales Price  
 Gross Living Area 2,473  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 2  
 Location Rural Residential  
 View Rural Rsdnt;Crk;Trees  
 Site Acres  
 Quality Q4  
 Age 30



**KITCHEN**



**KITCHEN**

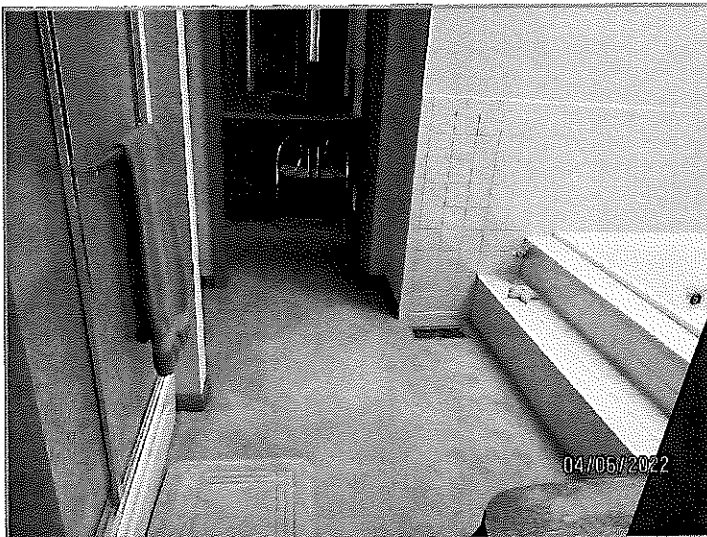
**Subject Interior Photo Page**

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



**FULL COMMON BATH**

2050 LIBERTY RD  
 Sales Price  
 Gross Living Area 2,473  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 2  
 Location Rural Residential  
 View Rural Rsdnt;Crk;Trees  
 Site Acres  
 Quality Q4  
 Age 30



**MASTER BATH**

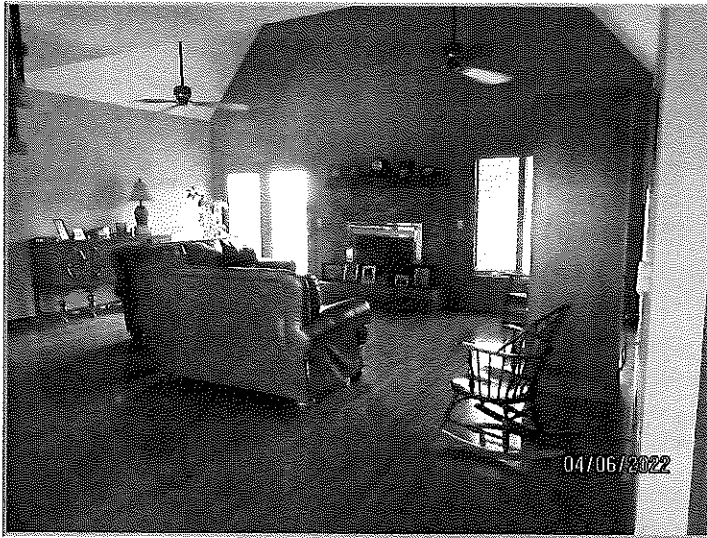
Carpet Flooring  
 Ceramic Tile at  
 Jetted Tub



**Basement Full Bath**

**Subject Interior Photo Page**

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



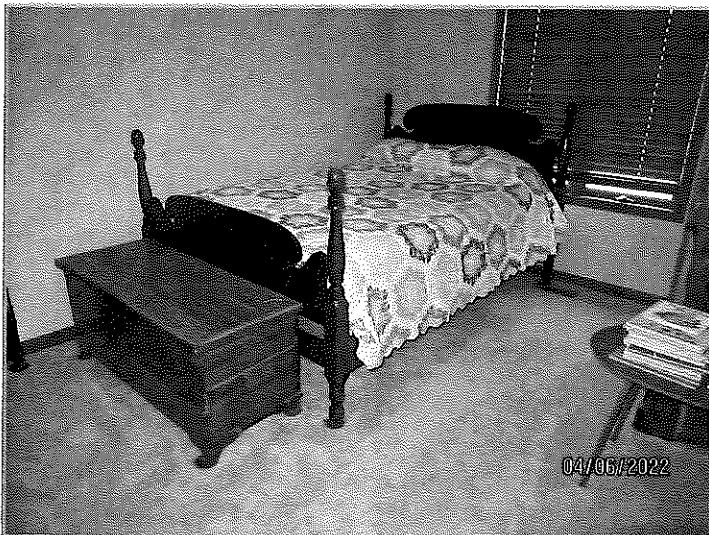
**GREAT ROOM**

2050 LIBERTY RD  
 Sales Price  
 Gross Living Area 2,473  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 2  
 Location Rural Residential  
 View Rural Rsdnt;Crk;Trees  
 Site Acres  
 Quality Q4  
 Age 30



**MASTER BEDROOM**

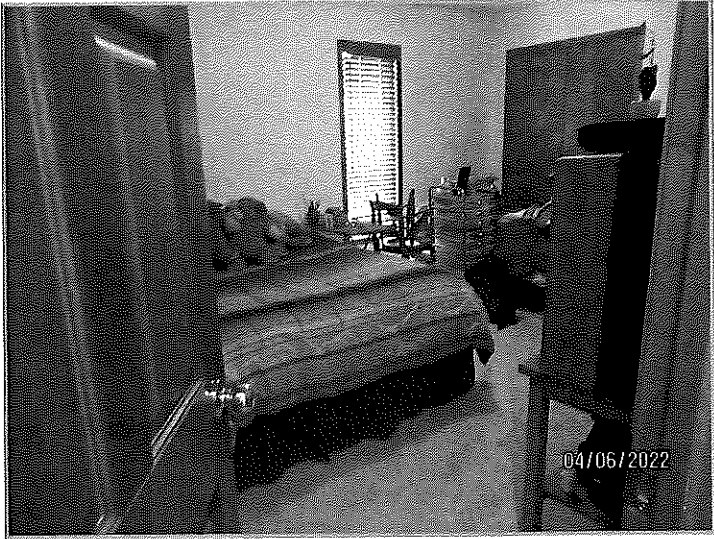
Walks Out to  
 Covered Patio  
 Casement Windows  
 Oak Flooring  
 Paddle Fan Light



**BEDROOM**

**Subject Interior Photo Page**

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				

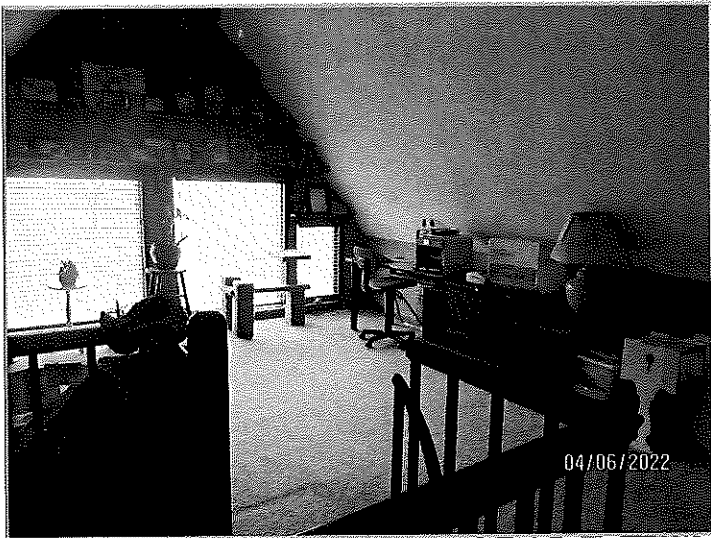


**BEDROOM**

2050 LIBERTY RD  
 Sales Price  
 Gross Living Area 2,473  
 Total Rooms 8  
 Total Bedrooms 4  
 Total Bathrooms 2  
 Location Rural Residential  
 View Rural Rsdnt;Crk;Trees  
 Site Acres  
 Quality Q4  
 Age 30



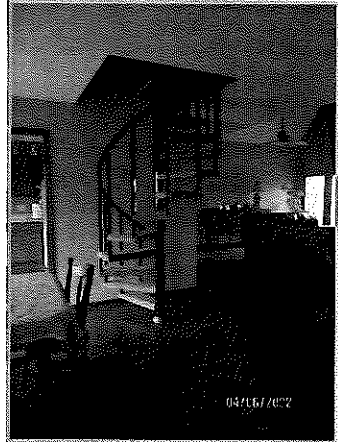
**BEDROOM**



**LOFT**

### Photograph Addendum

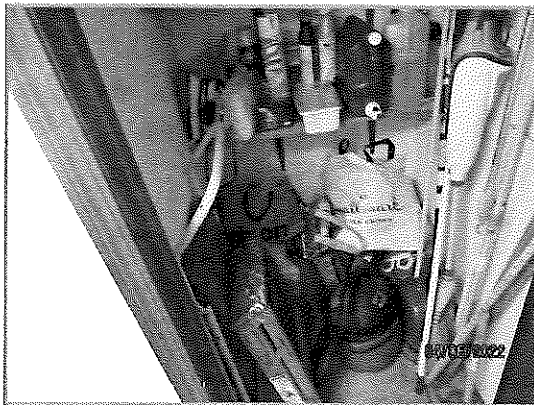
Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



**CIRCULAR STAIRS TO LOFT AREA**



**DINING ROOM**



**CLOSET**



**LAUNDRY ROOM**



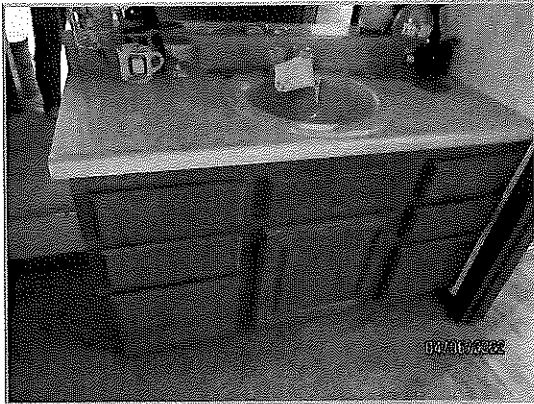
**MASTER VANITY**



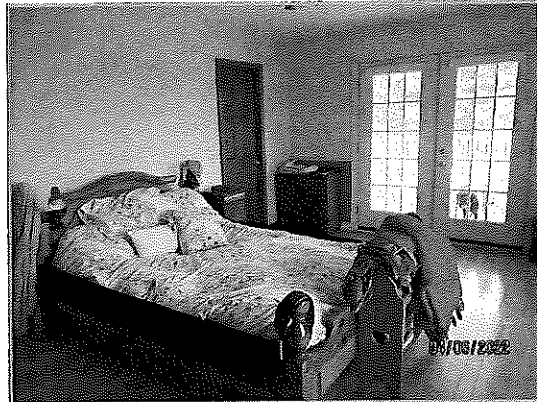
**WALK IN CLOSET**

**Photograph Addendum**

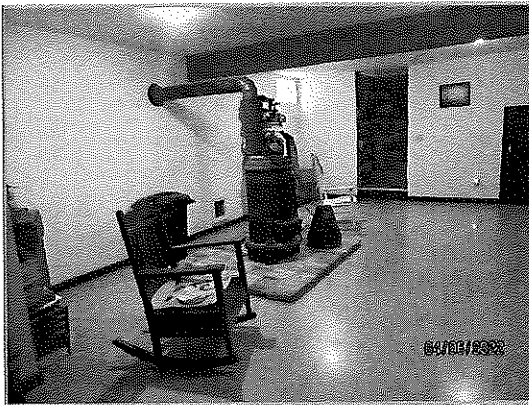
Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



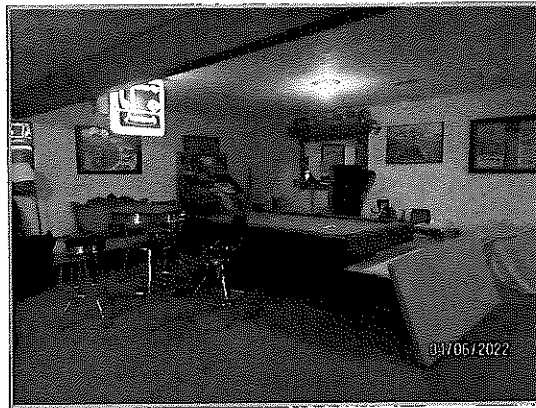
**MASTER VANITY**



**MASTER BEDROOM WITH WALK OUT TO COVERED PATIO**



**BASEMENT REC ROOM**



**BASEMENT FAMILY ROOM**



**BASEMENT FAMILY ROOM**



**BASEMENT STORAGE**

### Photograph Addendum

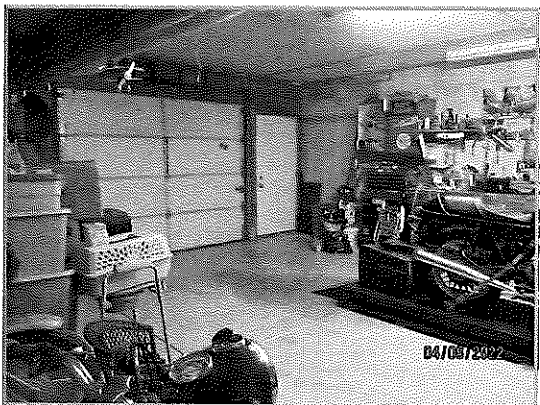
Borrower	NA						
Property Address	2050 LIBERTY RD						
City	NEW CARLISLE	County	Clark	State	OH	Zip Code	45344
Lender/Client	Janet Balzer						



**2 CAR ATTACHED GARAGE**



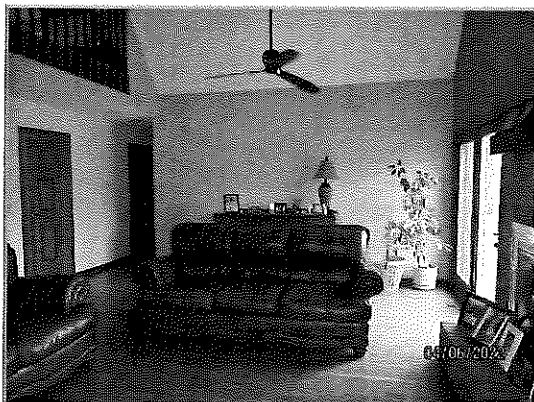
**2 CAR BUILT IN GARAGE AND WORKSHOP**



**2 CAR BUILT IN GARAGE AND WORKSHOP**



**WOOD STOVE IN BASEMENT**



**GREAT ROOM**

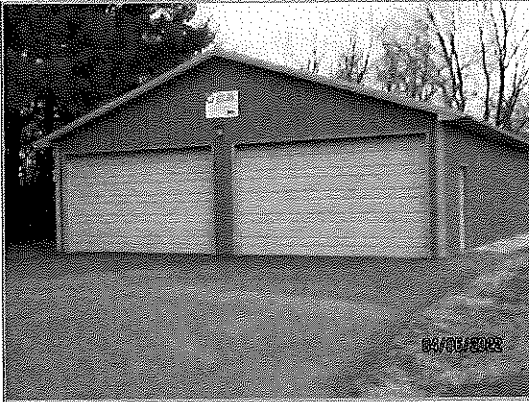


**FIREPLACE**

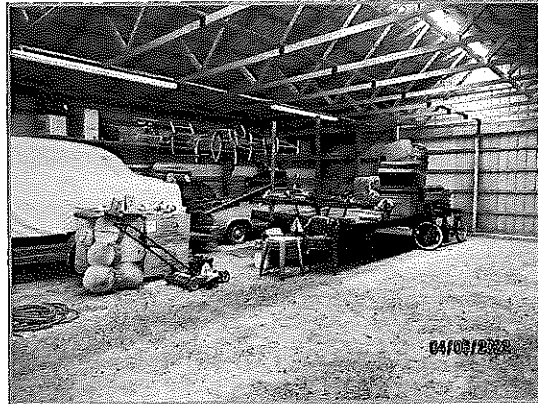


### Photograph Addendum

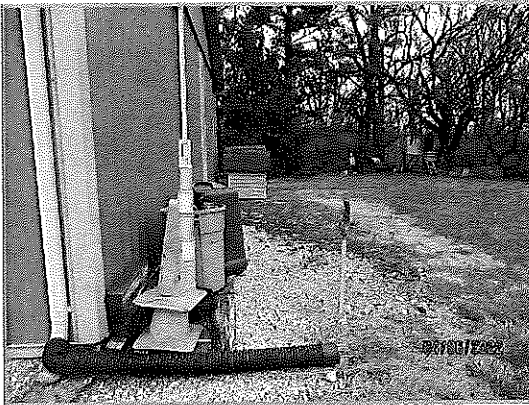
Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Batzer				



**36X48 POLE BARN**



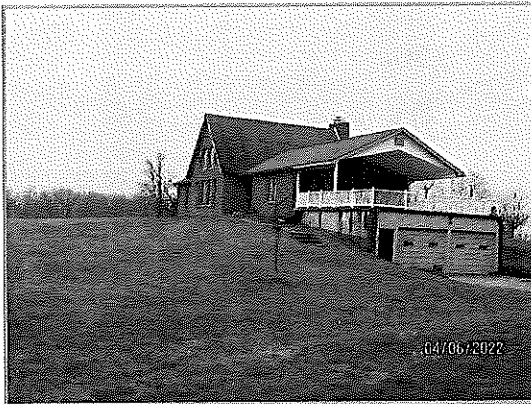
**GRAVEL BASE IN OUT BUILDING**



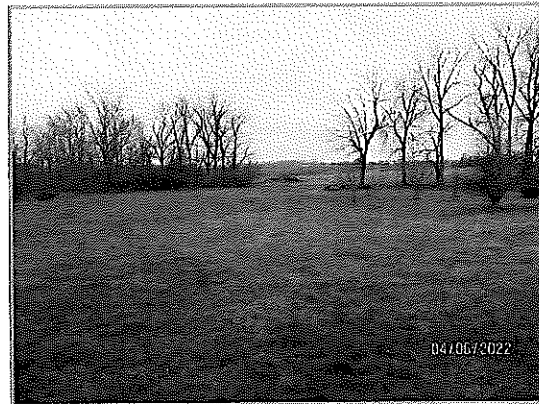
**SIDE OF GARAGE  
HAND PUMP WELL**



**REAR VIEWS**



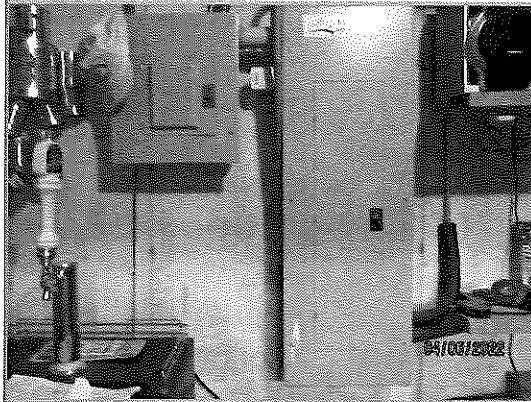
**VIEW OF COVERED PATIO, OPEN PATIO,  
BUILT IN GARAGE**



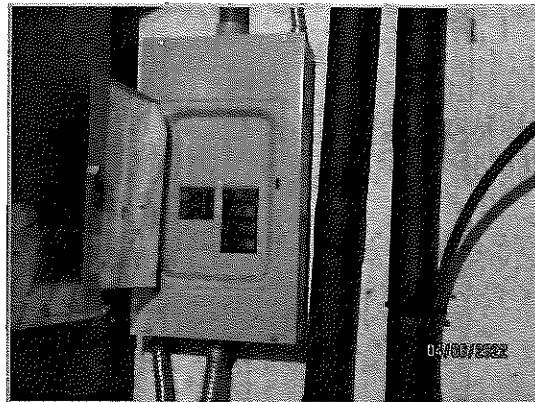
**SITE VIEWS**

### MECHANICALS

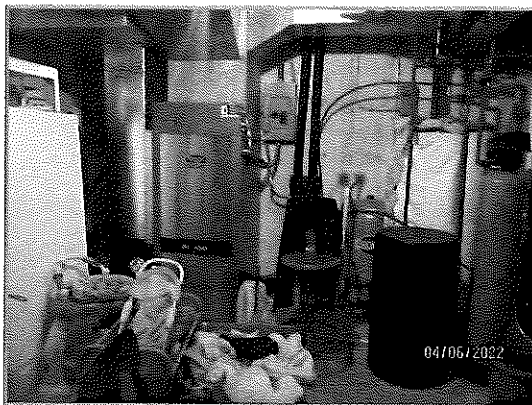
Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Batzer				



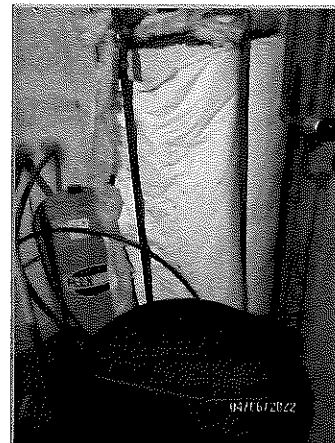
**ELECTRICAL DISTRIBUTION PANELS**



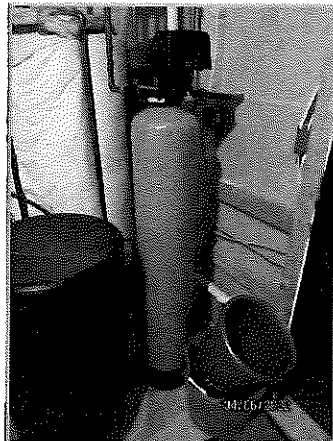
**3RD ELECTRICAL DISTRIBUTION PANEL**



**GEO THERMO FURNACE; WATER TREATMENT;  
WELL TANK**



**WATER HEATER**



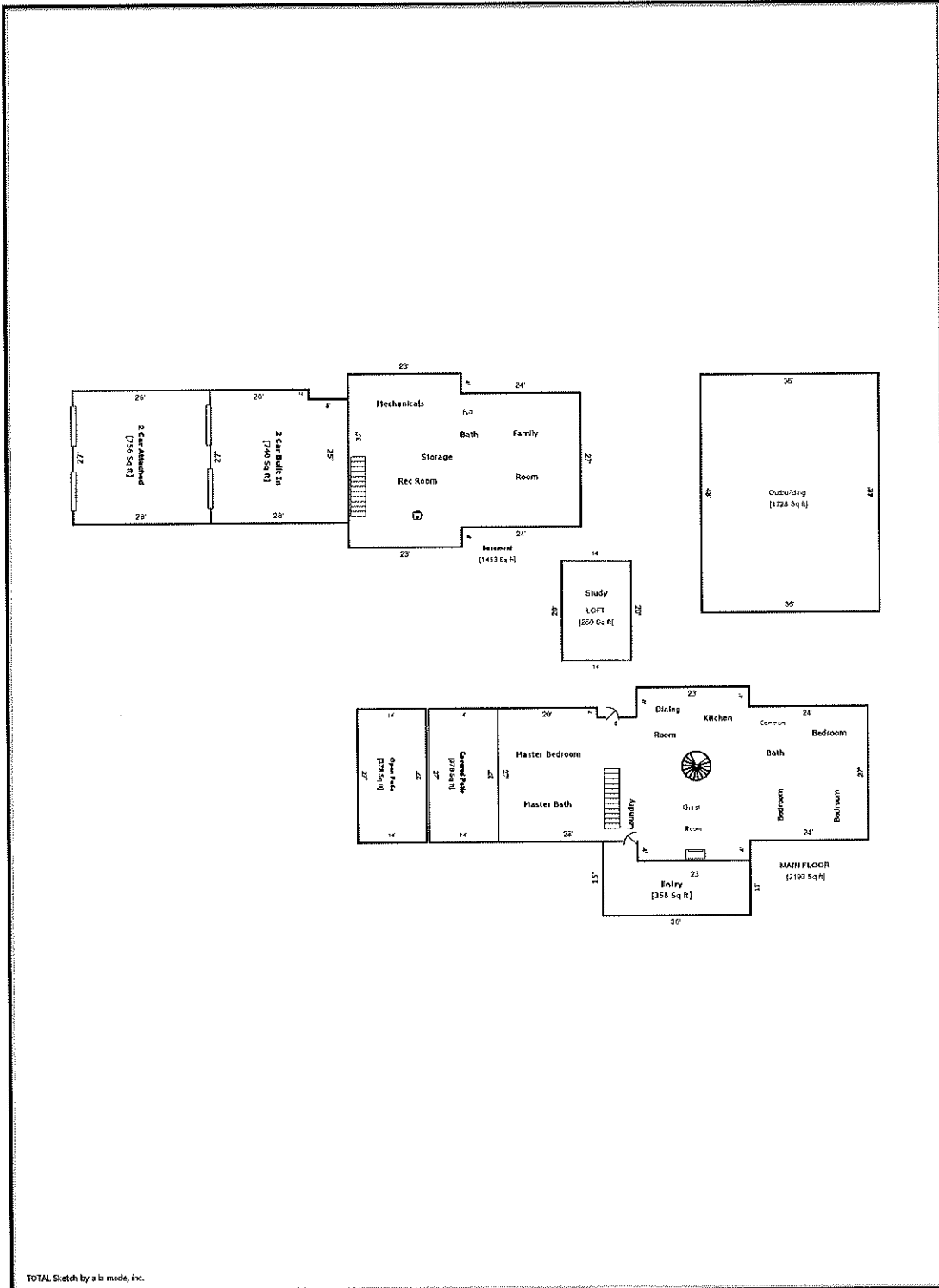
**WATER TREATMENT**



**WELL PUMP**

**Building Sketch (Page - 1)**

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



### Building Sketch (Page - 2)

Borrower	NA		
Property Address	2050 LIBERTY RD		
City	NEW CARLISLE	County Clark	State OH Zip Code 45344
Lender/Client	Janet Balzer		

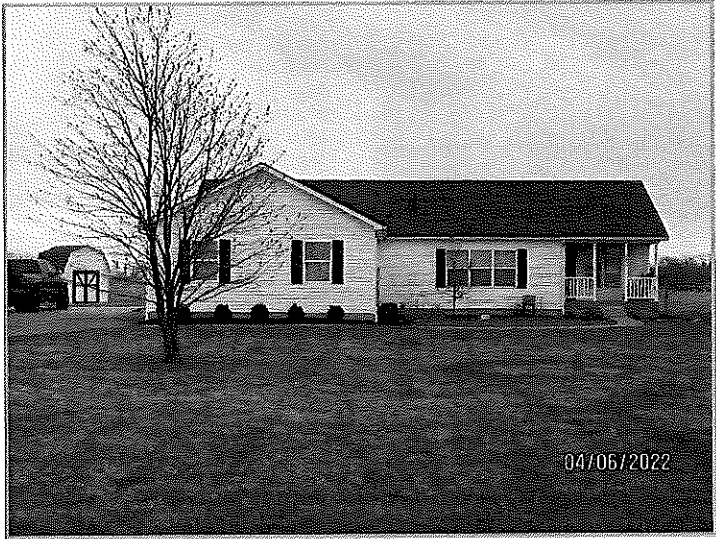
TOTAL Sketch by a la mode, inc.

#### Area Calculations Summary

Living Area	Area	Calculation Details
LOFT	280 Sq ft	14 × 20 = 280
MAIN FLOOR	2193 Sq ft	23 × 4 = 92 75 × 25 = 1875 6 × 23 = 138 24 × 2 = 48 20 × 2 = 40
<b>Total Living Area (Rounded):</b>	<b>2473 Sq ft</b>	
<b>Non-living Area</b>		
2 Car Attached	756 Sq ft	28 × 27 = 756
Basement	1453 Sq ft	27 × 24 = 648 23 × 35 = 805
2 Car Built In	740 Sq ft	28 × 25 = 700 2 × 20 = 40
Open Patio	378 Sq ft	27 × 14 = 378
Outbuilding	1728 Sq ft	48 × 36 = 1728
Covered Patio	378 Sq ft	27 × 14 = 378
Entry	358 Sq ft	23 × 11 = 253 7 × 15 = 105

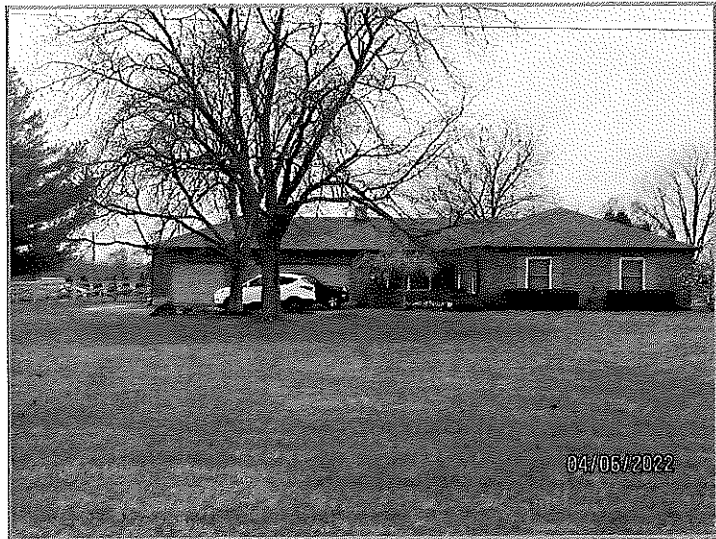
**Comparable Photo Page**

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Batzer				



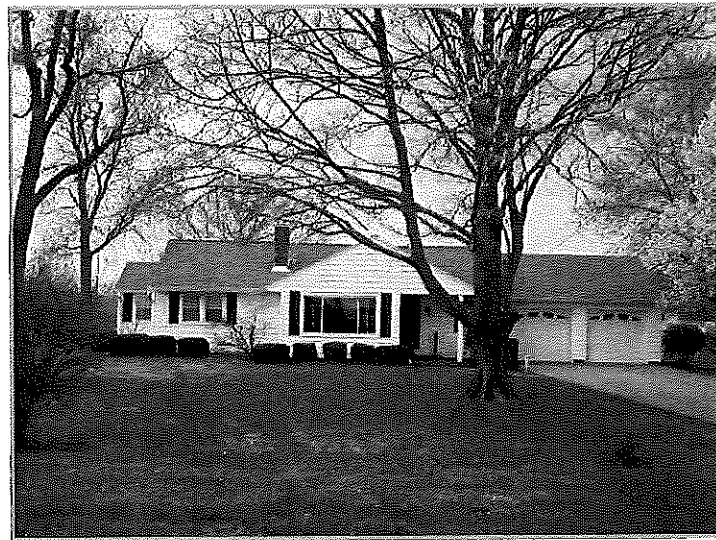
**Comparable 1**

1510 SHRINER RD  
 Prox. to Subject 5.29 MILES E  
 Sales Price 365,000  
 Gross Living Area 2,472  
 Total Rooms 8  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location Rural Residential  
 View Rural Residential  
 Site 3.68 ac  
 Quality Q4  
 Age 21



**Comparable 2**

495 N MEDWAY CARLISLE RD  
 Prox. to Subject 2.69 MILES SW  
 Sales Price 395,000  
 Gross Living Area 2,501  
 Total Rooms 10  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location Rural Residential  
 View Rural Residential  
 Site 2.22 ac  
 Quality Q4  
 Age 44

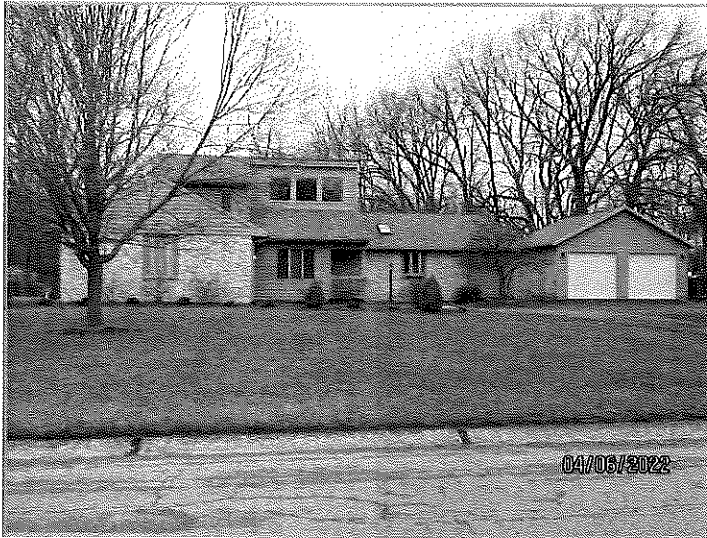


**Comparable 3**

7915 TROY RD  
 Prox. to Subject 2.94 MILES NE  
 Sales Price 306,000  
 Gross Living Area 1,944  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location Rural Residential  
 View Rural Residential  
 Site 2.0 ac  
 Quality Q4  
 Age 68

### Comparable Photo Page

Borrower	NA				
Property Address	2050 LIBERTY RD				
City	NEW CARLISLE	County	Clark	State	OH Zip Code 45344
Lender/Client	Janet Balzer				



#### Comparable 4

2767 QUAIL RIDGE DR  
 Prox. to Subject 1.88 MILES NW  
 Sales Price 305,000  
 Gross Living Area 2,861  
 Total Rooms 9  
 Total Bedrooms 3  
 Total Bathrooms 2.1  
 Location Restricted Plat  
 View RstrPlat;Crk;Trees  
 Site 1.20 ac  
 Quality Q4  
 Age 34



#### Comparable 5

9797 DETRICK JORDAN PIKE  
 Prox. to Subject 2.40 MILES N  
 Sales Price 350,000  
 Gross Living Area 1,898  
 Total Rooms 8  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location Rural Residential  
 View Rural Residential  
 Site 1.18 ac  
 Quality Q3  
 Age 24

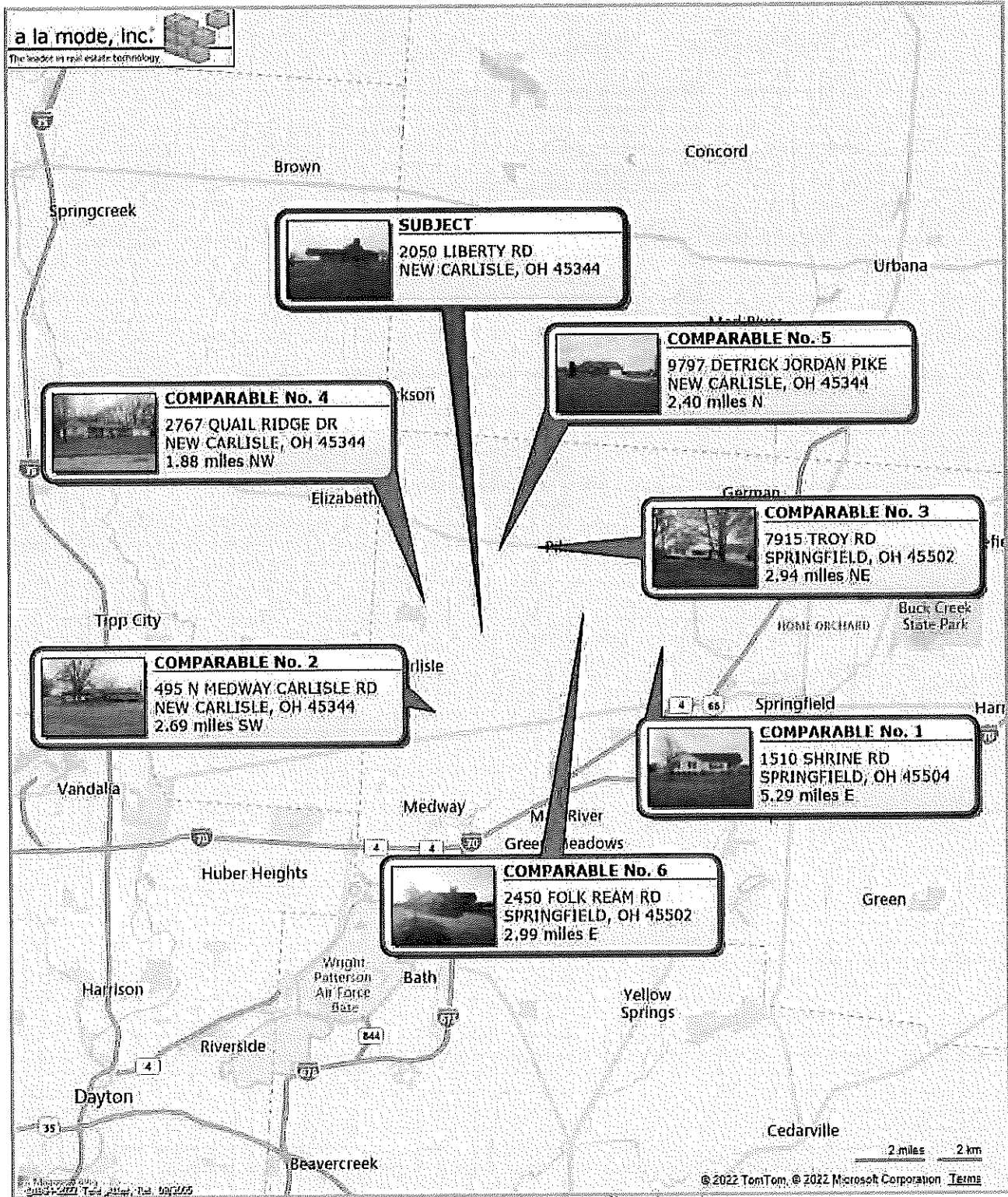


#### Comparable 6

2450 FOLK REAM RD  
 Prox. to Subject 2.99 MILES E  
 Sales Price 285,000  
 Gross Living Area 1,562  
 Total Rooms 8  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location Rural Residential  
 View Rural Residential  
 Site 1.15 ac  
 Quality Q4  
 Age 21

### Location Map

Borrower	NA		
Property Address	2050 LIBERTY RD		
City	NEW CARLISLE	County	Clark
		State	OH
		Zip Code	45344
Lender/Client	Janet Balzer		



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

2202D0026WV0  
File No. 2202D0026WV0

Name of Appraiser: Sue Ann Willets

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

Certification/Licensure Number: 2007005826

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



## 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
gbi	Built-In Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
Glfcse	Golf Course	Location
Glfcw	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 UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

**Assumptions, Limiting Conditions & Scope of Work**

Property Address: 2050 LIBERTY RD	City: NEW CARLISLE	State: OH	Zip Code: 45344
Client: Janet Balzer	Address: 2050 Liberty Rd, New Carlisle, OH 45344		
Appraiser: Sue Ann Willets	Address: PO Box 348, New Carlisle, OH 45344		

**STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS**

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. 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. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, 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. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 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.
- 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.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

**Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):**

# Certifications

Property Address: 2050 LIBERTY RD City: NEW CARLISLE State: OH Zip Code: 45344

Client: Janet Balzer Address: 2050 Liberty Rd, New Carlisle, OH 45344

Appraiser: Sue Ann Willets Address: PO Box 348, New Carlisle, OH 45344

## APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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.
- 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.
- I have no bias with respect to the property that is the subject of this report or to 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 that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:


**DEFINITION OF MARKET VALUE \*:**  
Market value means 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 and 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 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.

\* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: Janet Balzer Client Name: Janet Balzer

E-Mail: johnhenryjanet@gmail.com Address: 2050 Liberty Rd, New Carlisle, OH 45344

<p>APPRaiser</p>  <p>Appraiser Name: Sue Ann Willets</p> <p>Company: Willets Residential Appraisal &amp; Consulting</p> <p>Phone: (937) 266-1411 Fax: (937) 845-9784</p> <p>E-Mail: wrac@wob.r.com</p> <p>Date Report Signed: 04/09/2022</p> <p>License or Certification #: 2007005826 State: OH</p> <p>Designation: Certified Residential Appraiser</p> <p>Expiration Date of License or Certification: 12/03/2022</p> <p>Inspection of Subject: <input checked="" type="radio"/> Interior &amp; Exterior <input type="radio"/> Exterior Only <input type="radio"/> None</p> <p>Date of Inspection: 04/06/2022</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____</p> <p>Company: _____</p> <p>Phone: _____ Fax: _____</p> <p>E-Mail: _____</p> <p>Date Report Signed: _____</p> <p>License or Certification #: _____ State: _____</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: _____</p> <p>Inspection of Subject: <input type="radio"/> Interior &amp; Exterior <input type="radio"/> Exterior Only <input type="radio"/> None</p> <p>Date of Inspection: _____</p>
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