

FILED
CLARK COUNTY AUDITOR

MAR 17 2025

Tax year 2024

BOR no. 2024-027

DTE 1
Rev. 12/22

County Clark

Date received 3/17/25

HILLARY HAMILTON
AUDITOR

Complaint Against the Valuation of Real Property

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

Attach additional pages if necessary.

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

☒ Original complaint ☐ Counter complaint

Notices will be sent only to those named below.

Name		Street address, City, State, ZIP code	
1. Owner of property	Peter & Samantha Blair	3201 Spence Road	
2. Complainant if not owner		New Carlisle, OH 45344	
3. Complainant's agent			
4. Telephone number and email address of contact person			
Peter 937-765-7790 peter.blair0618@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	
2500100008000069		3201 Spence Road	
		New Carlisle, OH 45344	
7. Principal use of property owner occupied rural residential			
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
2500100008000069	\$420,000.00	\$94,790.00	-\$94,790
9. The requested change in value is justified for the following reasons: owner hired a professional appraiser to assess the value of the home. The value of the home and property was determined to be \$420,000.00 based on recent comparisons within a relative scope and timeframe. The sales comparison is deemed to be the most reliable measure of market value. The comparables used in the appraisal were the best available at the time of appraisal. Dated Jan 1 2024.			

10. Was property sold within the last three years? ☐ Yes ☒ No ☐ Unknown If yes, show date of sale _____

and sale price \$ _____ ; and attach information explained in "Instructions for Line 10" on back.

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

N/A

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

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

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

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

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

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

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

Date March 14th 2025 Complainant or agent (printed) Peter Blair Title (if agent) _____

Complainant or agent (signature) 

Sworn to and signed in my presence, this 14 day of March 2025
(Date) (Month) (Year)

Notary 



ANITA MAE BLAKLEY
Notary Public
State of Ohio
My Comm. Expires
February 15, 2029

APPRAISAL OF REAL PROPERTY



LOCATED AT

3201 Spence Rd
New Carlisle, OH 45344
S PT S W QR

FOR

Peter and Samantha Blair
3201 Spence Rd.
New Carlisle, Ohio 45344

OPINION OF VALUE

\$420,000

AS OF

January 1, 2024

BY

Jeff Harvey
Harvey Plus LLC
2184 E. Possum Rd.
Springfield, Ohio 45502
(937)244-2121
jeff@harveyplus.com

Blair, Peter

RESIDENTIAL APPRAISAL REPORT

File No.:

SUBJECT	Property Address: 3201 Spence Rd		City: New Carlisle		State: OH		Zip Code: 45344																																																												
	County: Clark		Legal Description: S P T S W Q R		Assessor's Parcel #: 2500100008000069																																																														
	Tax Year: 2024		R.E. Taxes: \$ 8,507.56		Special Assessments: \$ NK		Borrower (if applicable): NA																																																												
	Current Owner of Record: Peter and Samantha Blair		Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing																																																																
ASSIGNMENT	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$		<input type="checkbox"/> per year <input type="checkbox"/> per month																																																														
	Market Area Name: Pike Township		Map Reference: 44220		Census Tract: 0026.01																																																														
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																																		
	This report reflects the following value (if not Current, see comments): <input type="checkbox"/> Current (the Inspection Date is the Effective Date) <input checked="" type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																																		
MARKET AREA DESCRIPTION	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)																																																																		
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																																		
	Intended Use: For Clark County, Ohio BOR Complaint.																																																																		
	Intended User(s) (by name or type): Peter and Samantha Blair																																																																		
SITE DESCRIPTION	Client: Peter and Samantha Blair		Address: 3201 Spence Rd., New Carlisle, Ohio 45344																																																																
	Appraiser: Jeff Harvey		Address: 2184 E. Possu Rd., Springfield, Ohio 45502																																																																
	Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural		Predominant Occupancy		One-Unit Housing		Present Land Use																																																												
	Built up: <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Under 25%		<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant		PRICE AGE \$(000) (yrs)		One-Unit 20 % <input checked="" type="checkbox"/> Not Likely																																																												
IMPROVEMENTS	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		<input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)		75 Low 17		2-4 Unit 5 % <input type="checkbox"/> Likely * <input type="checkbox"/> In Process *																																																												
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining				500 High 100		Multi-Unit 5 % * To: _____																																																												
	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply				275 Pred 40		Comm'l 10 %																																																												
	Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.				Agr. 60 %																																																														
Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):																																																																			
The subject is located in Pike Township, in the northwestern quadrant of Clark County, Ohio. This neighborhood is considered to be mostly rural with rural residential development and farmsteads. The area is developed with homes of varying style, quality, and condition. The market conditions are good due to the proximity and easy access to market amenities and major highway arteries.																																																																			
Dimensions: Irregular - see map																																																																			
Site Area: 2.89 Acre																																																																			
Zoning Classification: "A-1" - Pike Township																																																																			
Description: Agriculture																																																																			
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning																																																																			
Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No Ground Rent (if applicable) \$ /																																																																			
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)																																																																			
Actual Use as of Effective Date: Rural residential use Use as appraised in this report: Rural residential use																																																																			
Summary of Highest & Best Use: Highest and Best Use is for current use as single-family residence.																																																																			
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Utilities</th> <th>Public</th> <th>Other</th> <th>Provider/Description</th> <th>Off-site Improvements</th> <th>Type</th> <th>Public</th> <th>Private</th> <th>Topography</th> <th>Mostly Level</th> </tr> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td></td> <td>Street</td> <td>Macadam</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Size</td> <td>Typical</td> </tr> <tr> <td>Gas</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>P. Gas</td> <td>Curb/Gutter</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Shape</td> <td>Irregular</td> </tr> <tr> <td>Water</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Drilled Well</td> <td>Sidewalk</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Drainage</td> <td>Appears adequate</td> </tr> <tr> <td>Sanitary Sewer</td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>Private Septic</td> <td>Street Lights</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>View</td> <td>Rural</td> </tr> <tr> <td>Storm Sewer</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>No</td> <td>Alley</td> <td>None</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td></td> <td></td> </tr> </table>								Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Mostly Level	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street	Macadam	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	Typical	Gas	<input type="checkbox"/>	<input type="checkbox"/>	P. Gas	Curb/Gutter	None	<input type="checkbox"/>	<input type="checkbox"/>	Shape	Irregular	Water	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Drilled Well	Sidewalk	None	<input type="checkbox"/>	<input type="checkbox"/>	Drainage	Appears adequate	Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Private Septic	Street Lights	None	<input type="checkbox"/>	<input type="checkbox"/>	View	Rural	Storm Sewer	<input type="checkbox"/>	<input type="checkbox"/>	No	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>		
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Storm Sewer	<input type="checkbox"/>	<input type="checkbox"/>	No	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>																																																												
Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input checked="" type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)																																																																			
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 39023C0152E FEMA Map Date 02/17/2010																																																																			
Site Comments: The improvements are situated back gravel lane. Minimal road frontage/access. No known detrimental conditions.																																																																			
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>General Description</th> <th>Exterior Description</th> <th>Foundation</th> <th>Basement</th> <th>Heating</th> </tr> <tr> <td># of Units 1 <input type="checkbox"/> Acc. Unit</td> <td>Foundation Concrete/Pole</td> <td>Slab Partial</td> <td>Area Sq. Ft. 1,500</td> <td>Type WFA</td> </tr> <tr> <td># of Stories 2</td> <td>Exterior Walls Metal</td> <td>Crawl Space None</td> <td>% Finished 0</td> <td>Fuel P. Gas</td> </tr> <tr> <td>Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/></td> <td>Roof Surface Metal</td> <td>Basement Partial</td> <td>Ceiling Open</td> <td></td> </tr> <tr> <td>Design (Style) Barndominium</td> <td>Gutters & Dwnspts. Alum/Avg</td> <td>Sump Pump <input type="checkbox"/> No</td> <td>Walls Unfin.</td> <td>Cooling</td> </tr> <tr> <td><input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.</td> <td>Window Type DH</td> <td>Dampness <input type="checkbox"/> None Note</td> <td>Floor CC</td> <td>Central CA</td> </tr> <tr> <td>Actual Age (Yrs.) 0</td> <td>Storm/Screens Yes/Yes</td> <td>Settlement None noted</td> <td>Outside Entry No</td> <td>Other</td> </tr> <tr> <td>Effective Age (Yrs.) 1</td> <td></td> <td>Infestation None Noted</td> <td></td> <td></td> </tr> </table>								General Description	Exterior Description	Foundation	Basement	Heating	# of Units 1 <input type="checkbox"/> Acc. Unit	Foundation Concrete/Pole	Slab Partial	Area Sq. Ft. 1,500	Type WFA	# of Stories 2	Exterior Walls Metal	Crawl Space None	% Finished 0	Fuel P. Gas	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface Metal	Basement Partial	Ceiling Open		Design (Style) Barndominium	Gutters & Dwnspts. Alum/Avg	Sump Pump <input type="checkbox"/> No	Walls Unfin.	Cooling	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type DH	Dampness <input type="checkbox"/> None Note	Floor CC	Central CA	Actual Age (Yrs.) 0	Storm/Screens Yes/Yes	Settlement None noted	Outside Entry No	Other	Effective Age (Yrs.) 1		Infestation None Noted																						
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Blair, Peter

RESIDENTIAL APPRAISAL REPORT

File No.:

DESCRIPTION OF IMPROVEMENTS (continued)	Interior Description	Appliances	Attic <input checked="" type="checkbox"/> None	Amenities	Car Storage <input type="checkbox"/> None
	Floors Lam, Vinyl, C. Tile	Refrigerator <input type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) # _____ Woodstove(s) # 1	Garage # of cars (8 Tol.)
	Walls Drywall	Range/Oven <input type="checkbox"/>	Drop Stair <input type="checkbox"/>	Patio _____ Free-standing	Attach. 4
	Trim/Finish Wood	Disposal <input type="checkbox"/>	Scuttle <input type="checkbox"/>	Deck _____	Detach. _____
	Bath Floor C. Tile	Dishwasher <input type="checkbox"/>	Doorway <input type="checkbox"/>	Porch Yes _____	Blt.-In _____
	Bath Wainscot Vinyl	Fan/Hood <input type="checkbox"/>	Floor <input type="checkbox"/>	Fence _____	Carport _____
	Doors Wood	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Pool _____	Driveway 4
	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Surface Stone	
Finished area above grade contains:		10 Rooms	4 Bedrooms	3.5 Bath(s)	3,064 Square Feet of Gross Living Area Above Grade
Additional features: Built in 2023.					
Describe the condition of the property (including physical, functional and external obsolescence): Property is in average, maintained condition.					

SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.									
FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address 3201 Spence Rd New Carlisle, OH 45344				3950 Miller Rd Springfield, OH 45502		6445 Plattsburg Rd South Charleston, OH 45368		4157 Spence Rd Springfield, OH 45502	
Proximity to Subject									
Sale Price		\$		\$ 481,000		\$ 479,900		\$ 375,000	
Sale Price/GLA		\$ /sq.ft.		\$ 132.22 /sq.ft.		\$ 125.37 /sq.ft.		\$ 163.47 /sq.ft.	
Data Source(s)				MLS#1030269		MLS#1023186		MLS#1021294	
Verification Source(s)		Co. Records		Co. Records		Co. Records		Co. Records	
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
				+ (-) \$ Adjust.		+ (-) \$ Adjust.		+ (-) \$ Adjust.	
Sales or Financing				Conv.		Conv.		Conv.	
Concessions				NOR		NOR		NOR	
Date of Sale/Time				05/2024		02/2023		02/2023	
Rights Appraised		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
Location		Pike Twp.		German Twp.		Harmony Twp.		Pike Twp.	
Site		2.89 Acre		2.34 Acre +5,500		5.0 Acre -21,000		2.6 Acre +2,900	
View		Rural		Rural		Rural		Rural	
Design (Style)		Barndominium		Ranch -24,000		2-Story -24,000		2-Story -19,000	
Quality of Construction		Metal Ext.		Brick, Vinyl -25,000		Vinyl Ext. -10,000		Brick -25,000	
Age		YB-2023		YB-2006 +5,000		YB-1995 +15,000		YB-2009 +5,000	
Condition		Ave+		Ave+		Ave+		Ave+	
Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count		10 4 3.5		7 3 2 +15,000		8 5 3.5		6 3 2.0 +15,000	
Gross Living Area		3,064 sq.ft.		3,638 sq.ft. -37,300		3,828 sq.ft. -49,700		2,294 sq.ft. +50,100	
Basement & Finished		Full		Full Walk-Out		Full Walk-Out		Full	
Rooms Below Grade		Unfin.		Finished/1500sf -5,000		Finished/1000sf -5,000		Unfin.	
Functional Utility		Ave		Ave		Ave		Ave	
Heating/Cooling		WFA/CA		Geothermal -10,000		Geothermal -10,000		Elec.HP FA/CA	
Energy Efficient Items		Ave		Ave		Ave		Ave	
Garage/Carport		None		2-Car Att. -25,000		2-Car Attached -25,000		2-Car Det. -25,000	
Porch/Patio/Deck		Porch		Deck, Fence		Deck, Patio, Porch		Porch	
Outldg.		50x70 Shop/Garag		30x40 Bldg. +48,000		40x60 Bldg. +23,000		36x52 Bldg. +34,000	
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -52,800		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -106,700		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 38,000	
Adjusted Sale Price of Comparables				\$ 428,200		\$ 373,200		\$ 413,000	

File No.:

SALES COMPARISON APPROACH (continued)

SCOPE OF WORK

Indicated Value by Sales Comparison Approach \$	420,000
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TRANSFER HISTORY

Source(s):

☒ The Cost Approach was not developed for this appraisal.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):

COST APPROACH

Comments on Cost Approach (gross living area calculations, depreciation, etc.):

INDICATED VALUE BY COST APPROACH _____ = \$

Blair, Peter

File No.:

RESIDENTIAL APPRAISAL REPORT

INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____	Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM): _____ _____ _____ _____ _____	
	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
PUD	Legal Name of Project: _____ Describe common elements and recreational facilities: _____ _____ _____ _____ _____	
	Indicated Value by: Sales Comparison Approach \$ 420,000 Cost Approach (if developed) \$ _____ Income Approach (if developed) \$ _____	
	Final Reconciliation The Sales Comparison Approach is deemed the most reliable measure of market value. The comparables utilized in this analysis were deemed the best available at the time of appraisal. A search for like "barndominium" sales was conducted. There were no known similar sales known in the subject market, therefore, sales deemed competitive in the market were utilized.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: _____ _____ _____	
RECONCILIATION	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 420,000, as of: January 1, 2024, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
	A true and complete copy of this report contains 11 pages, including 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: <input checked="" type="checkbox"/> Scope of Work <input type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> _____	
ATTACHMENTS	Client Contact: _____ Client Name: Peter and Samantha Blair E-Mail: _____ Address: 3201 Spence Rd., New Carlisle, Ohio 45344	
	APPRAISER <div style="text-align: center; margin-top: 20px;"> </div> Appraiser Name: Jeff Harvey Company: Harvey Plus LLC Phone: (937)244-2121 Fax: _____ E-Mail: jeff@harveyplus.com Date of Report (Signature): 03/06/2025 License or Certification #: 383584 State: OH Designation: Cert. General Appraiser Expiration Date of License or Certification: 11/26/2025 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 02/10/2025	
	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____	
	SIGNATURES <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Appraiser Name: Jeff Harvey</p> <p>Company: Harvey Plus LLC</p> <p>Phone: (937)244-2121 Fax: _____</p> <p>E-Mail: jeff@harveyplus.com</p> <p>Date of Report (Signature): 03/06/2025</p> <p>License or Certification #: 383584 State: OH</p> <p>Designation: Cert. General Appraiser</p> <p>Expiration Date of License or Certification: 11/26/2025</p> <p>Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: 02/10/2025</p> </div> <div style="width: 45%;"> <p>Supervisory or Co-Appraiser Name: _____</p> <p>Company: _____</p> <p>Phone: _____ Fax: _____</p> <p>E-Mail: _____</p> <p>Date of Report (Signature): _____</p> <p>License or Certification #: _____ State: _____</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: _____</p> <p>Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: _____</p> </div> </div>	

Plat Map

Owner	Peter and Samantha Blair			
Property Address	3201 Spence Rd			
City	New Carlisle	County	Clark	State OH Zip Code 45344
Client	Peter and Samantha Blair			



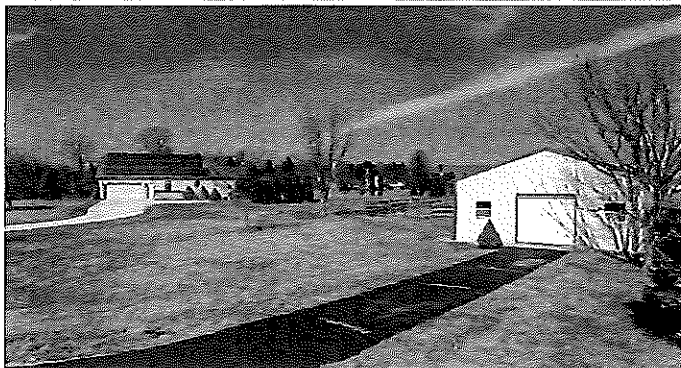
Location Map

Owner	Peter and Samantha Blair			
Property Address	3201 Spence Rd			
City	New Carlisle	County	Clark	State OH Zip Code 45344
Client	Peter and Samantha Blair			



Comparable Photo Page

Owner	Peter and Samantha Blair				
Property Address	3201 Spence Rd				
City	New Carlisle	County	Clark	State	OH Zip Code 45344
Client	Peter and Samantha Blair				



Comparable 1

3950 Miller Rd
 Prox. to Subject
 Sales Price 481,000
 Gross Living Area 3,638
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2
 Location German Twp.
 View Rural
 Site 2.34 Acre
 Quality Brick, Vinyl
 Age YB-2006



Comparable 2

6445 Plattsburg Rd
 Prox. to Subject
 Sales Price 479,900
 Gross Living Area 3,828
 Total Rooms 8
 Total Bedrooms 5
 Total Bathrooms 3.5
 Location Harmony Twp.
 View Rural
 Site 5.0 Acre
 Quality Vinyl Ext.
 Age YB-1995



Comparable 3

4157 Spence Rd
 Prox. to Subject
 Sales Price 375,000
 Gross Living Area 2,294
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Pike Twp.
 View Rural
 Site 2.6 Acre
 Quality Brick
 Age YB-2009

Blair, Peter
File No.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

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

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

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

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

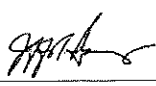
Blair, Peter
File No.

CERTIFICATION: The appraiser certifies and agrees that:

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

ADDRESS OF PROPERTY ANALYZED: 3201 Spence Rd, New Carlisle, OH 45344

APPRAISER:

Signature: 
 Name: Jeff Harvey
 Title: Cert. General Appraiser
 State Certification #: 383584
 or State License #: _____
 State: OH Expiration Date of Certification or License: 11/26/2025
 Date Signed: 03/06/2025

SUPERVISORY or CO-APPRAISER (if applicable):

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

APPRAISER DISCLOSURE STATEMENT

Blair, Peter

File No. _____

Name of Appraiser: Jeff Harvey

Class of Certification/Licensure:

- ☒ Certified General
☐ Certified Residential
☐ Licensed Residential
☐ Temporary ☐ General ☐ Licensed

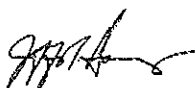
Certification/Licensure Number: 383584Certification/Licensure State: OH Expires: 11/26/2025

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.