

JAN 30 2026

Tax year 2025 BOR no. 2025-033
County Clark Date received 1/30/2026

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property

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

Attach additional pages if necessary.

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

Original complaint Counter complaint

Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code	
1. Owner of property	Timothy W & Ashley M Ruggles	3122 Nantucket St Springfield, Oh 45503	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number and email address of contact person (937) 360-5666 truggles@woh.rr.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	
220-03-00022-004 200		2245 Willow Rd Springfield, Oh 45502	
7. Principal use of property Residential - non-owner occupied			
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
220-03-0022-200-004	\$135,000	\$188,720	\$53,720
9. The requested change in value is justified for the following reasons: See attached statement			

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale 03/11/2024
and sale price \$ 109,000.00 ; and attach information explained in "Instructions for Line 10" on back.

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

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

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

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

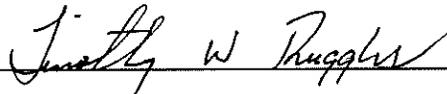
- The property was sold in an arm's length transaction.
- The property lost value due to a casualty.
- A substantial improvement was added to the property.
- Occupancy change of at least 15% had a substantial economic impact on my property.

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

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

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

Date 01/27/2026 Complainant or agent (printed) Timothy W Ruggles Title (if agent) _____

Complainant or agent (signature) 

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

Notary _____

EXHIBIT A – Auditor Valuation History (Appraised/Assessed Values)

Property: 2245 Willow Rd, Springfield, OH 45502

Requested Value (Tax Year 2025): \$135,000 (Full Market Value)

Tax Years Shown: 2020–2025 (highlighting 2024 → 2025 increase)

Year	Appraised (100%)			Assessed (35%)		
	Land	Improvements	Total	Land	Improvements	Total
2025	\$50,450.00	\$138,270.00	\$188,720.00	\$17,660.00	\$48,390.00	\$66,050.00
2024	\$39,130.00	\$109,670.00	\$148,800.00	\$13,700.00	\$38,380.00	\$52,080.00
2023	\$39,130.00	\$109,670.00	\$148,800.00	\$13,700.00	\$38,380.00	\$52,080.00
2022	\$39,130.00	\$109,670.00	\$148,800.00	\$13,700.00	\$38,380.00	\$52,080.00
2021	\$32,080.00	\$105,650.00	\$137,730.00	\$11,230.00	\$36,980.00	\$48,210.00
2020	\$32,080.00	\$105,650.00	\$137,730.00	\$11,230.00	\$36,980.00	\$48,210.00

ATTACHED STATEMENT (Line 9)

DTE 1 Complaint Against the Valuation of Real Property

Property: 2245 Willow Rd, Springfield, OH 45502

Tax Year: 2025

Requested Market Value: \$135,000 (Full Market Value)

Current Market Value: \$188,720 (Full Market Value)

Statement of Facts and Basis for Requested Reduction

The 2025 valuation reflects a substantial increase over the prior year that is not supported by the subject property's characteristics, condition, or market activity. The Auditor's appraised (full market) value increased from \$148,800 in Tax Year 2024 to \$188,720 in Tax Year 2025, an increase of \$39,920.

The subject property was purchased on March 11, 2024 for \$109,000. The transaction was between family members and was not an arm's-length sale exposed to the open market. The purchase price was influenced by family considerations and does not reflect typical market value.

No additions or major renovations were completed during this period that would justify the increase reflected in the 2025 valuation. The increase appears to result from a mass appraisal adjustment rather than a property-specific analysis of the subject property's actual condition and features.

Based on the subject property's characteristics and market evidence, a full market value of \$135,000 is a more reasonable and supportable estimate of true market value for the parcel. Accordingly, the complainant respectfully requests that the Board of Revision reduce the Tax Year 2025 full market value of the property to \$135,000.

Attachments

- Exhibit A: Auditor Valuation History (showing 2024 → 2025 increase)
- Closing documentation (03/11/2024 sale at \$109,000)

Closing Disclosure

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

Closing Information

Date Issued 02/26/2024
 Closing Date 03/02/2024
 Disbursement Date 03/02/2024
 Settlement Agent ProTitle, LLC
 File #
 Property 2245 Willow Road,
 Springfield, OH 45502
 Sale Price \$109,000

Transaction Information

Borrower Timothy W Ruggles
 Ashley M Ruggles
 3122 Nantucket
 Springfield, OH 45503
 Seller Carol Ruggles
 2245 Willow Road
 Springfield, OH 45502
 Lender Postal Family Credit Union

Loan Information

Loan Term 15 years
 Purpose Purchase
 Product Year 15 Balloon Payment
 Fixed Rate
 Loan Type Conventional FHA
 VA
 Loan ID # 269167-090
 MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$108,773	NO
Interest Rate	7.44%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$756.09	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	YES • You will have to pay \$82,620 at the end of Year 15	

Projected Payments		
Payment Calculation	Years 1-15	Final Payment
Principal & Interest	\$756.09	\$82,620.03
Mortgage Insurance	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0
Estimated Total Monthly Payment	\$756.09	\$82,620.03
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	a month This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? *** NO ESCROW***

Costs at Closing	
Closing Costs	\$3,629.89 Includes \$2,323 in Loan Costs + \$1,306.89 In Other Costs - \$0 In Lender Credits. See page 2 for details.
Cash to Close	\$3,856.89 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

ProTitle, LLC
ALTA Universal ID 1057226
810 Sycamore, Suite 620
Cincinnati, Ohio 45202

File No./Escrow No.: 2024026922
Print Date & Time: February 29, 2024 at 07:53 AM
Officer/Escrow Officer: James R. Schaefer
Settlement Location: 810 Sycamore, Suite 620
 Cincinnati, OH 45202
Property Address: 2245 Willow Road
 Springfield, OH 45502
Borrower: Timothy W. Ruggles and Ashley M. Ruggles
Seller: Carol Ruggles
Lender: Postal Family Credit Union
Settlement Date: March 2, 2024
Disbursement Date: March 2, 2024

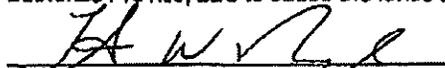
Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
Financial				
	\$ 109,000.00	Sale Price of Property	\$ 109,000.00	
		Loan Amount		\$ 108,773.00
Prorations/Adjustments				
Loan Charges to Postal Family Credit Union				
		Underwriting Fee	\$ 750.00	
		Appraisal Fee	\$ 525.00	
		Prepaid Interest	\$ 674.39	
		\$22.4798 per day from 03/02/24 to 04/01/24		
Other Loan Charges				
		Flood Certification Fee to Solidifi US Inc.	\$ 12.00	
Impounds				
Title Charges & Escrow / Settlement Charges				
		Title - Lender's Title Insurance to ProTitle, LLC	\$ 436.00	
		Coverage: \$ 108,773.00		
		Premium: \$ 436.00		
		Title - Examination Fee to ProTitle, LLC	\$ 200.00	
		Title - Settlement Agent Fee to ProTitle, LLC	\$ 400.00	

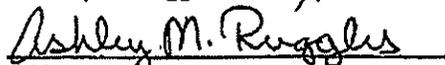
ALTA Settlement Statement Combined - Continued

Seller		Borrower/Buyer		
Debit	Credit		Debit	Credit
Government Recording and Transfer Charges				
		Recording Fees	to Clark County Recorder	\$ 196.00
		Transfer Taxes	to Clark County Auditor	\$ 436.50
Payoffs				
\$ 108,773.96		Payoff of First Mortgage Loan	to Postal Family Credit Union	
Miscellaneous				
\$ 125.00		Deed Preparation Fee	to ProTitle, LLC	
\$ 108,898.96	\$ 109,000.00	Subtotals	\$ 112,629.89	\$ 108,773.00
\$ 101.04		Balance Due FROM		\$ 3,856.89
\$ 109,000.00	\$ 109,000.00	Balance Due TO		
		TOTALS	\$ 112,629.89	\$ 112,629.89

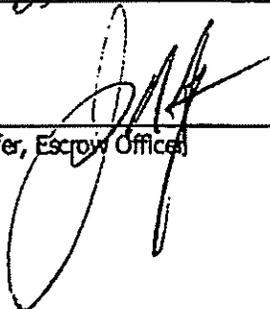
Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize ProTitle, LLC to cause the funds to be disbursed in accordance with this statement.


 Timothy W. Ruggles


 Ashley M. Ruggles


 Carol Ruggles


 James R. Schaefer, Escrow Officer

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Status : 2245 WILLOW RD

Map ID: 220-03-00022-200-004

LUC: 510-SINGLE FAMILY, PLATTED

Card: 1 of 1

Tax Year: 2025

Printed: 01/30/26

CURRENT OWNER

RUGGLES TIMOTHY W & ASHLEY M

GENERAL INFORMATION

Routing No. FNW3-D2 001-00
 Class Residential
 Living Units 1
 Neighborhood 220R0000
 District
 Zoning
 Alternate Id
 Tax District Moorfield Township Nelsd

CAUV

Field Review Flag:

Property Notes

Note Codes:



2200300022200004 12/8/2023

Land Information

Type	Size	Influence Factors	Influence %	Value
A-Homesite	AC .9000			50,450
A-Right Of Way	AC .1000			
Total Acres: 1				
Legal Acres: 0.0000				
NBHD Fact: 1.0000				

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	17,660	50,450	50,450	0	50,450
Building	48,390	138,270	138,270	0	120,340
Total	66,050	188,720	188,720	0	170,790

Value Flag 1-COST APPROACH

Manual Override Reason
 Base Date of Value
 Effective Date of Value
 Owner Occupied Y

Entrance Information

Date	ID	Entry Code	Source
10/31/24	JL	10-Adv	3-Other
08/08/18	JHR	R-Review	3-Other
12/19/17	DXS	10-Adv	3-Other
10/19/11	RVT	5-Occupant Not Home	3-Other
10/18/11	GMC	2-Information At Door	1-Owner

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity
03/06/24	109,000	2-Land & Building	R-Related
10/01/84	45,500		
06/01/84	7,500		

Deed Reference	Deed Type	Grantor
220/2850	SV-Survivorship Deed	RUGGLES CAROL JUDY CHARLES H

Property Factors

Topo: 1-Level
 Utilities: 5-Well
 Street/Road: 1-Paved
 Traffic: 1-Light

6-Septic

Legal Description

Parcel Tieback:
 Range - Township - Section: - -
 Legal Descriptions:
 WILLOW RIDGE
 8

Addl. Tieback:

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Stitus : 2245 WILLOW RD

Parcel Id: 220-03-00022-200-004

LUC: 510-SINGLE FAMILY, PLATTED L

Card: 1 of 1

Tax Year: 2025

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Dwelling Information

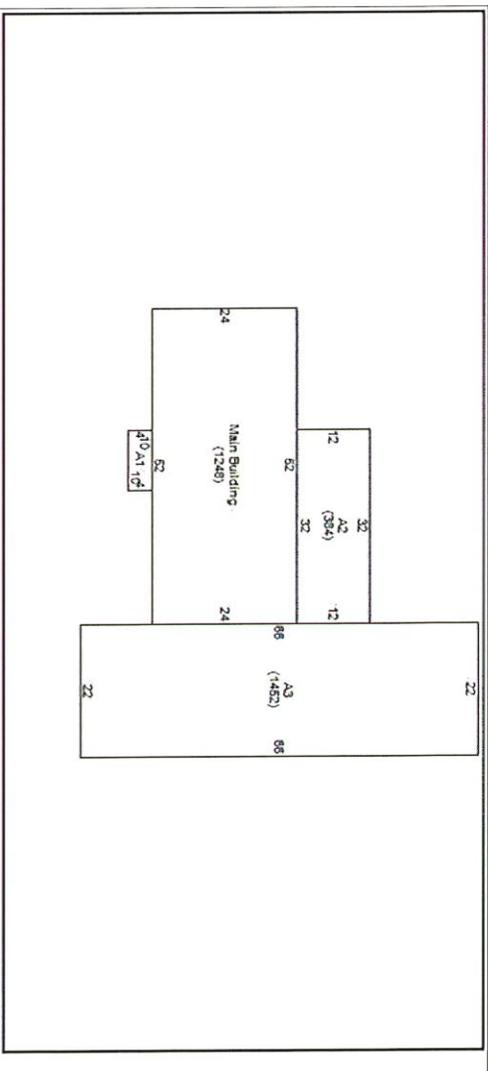
Story height	1	Total Rooms	6
Exterior Walls	6-AllVinyl	Bedrooms	3
Style	03-Ranch	Family Rooms	0
Year Built	1984	Full Baths	1
Eff Year Built		Half Baths	0
Year Remodeled		Addl. Fixtures	2
Kitchen Remod		Total Fixtures	5
Bath Remod			
Basement	2-Crawl		
Heat Type	3-Central Heat W/ Ac	Masonry Trim	
Fuel Type	3-Electric	Unfinished Area	
System Type	1-Hot Air	Rec Rm Size	
Attic	1-None	FBLA Size	
Phy. Condition	A-Average Condition	Openings	
Int vs Ext	2-Same	# Car Bsmt Gar	
Stacks			
Pre-Fab			
Misc		Qty	
Grade	C-	Functional	
CDU	FR-FAIR	Economic	
Market Adj		% Good Ovr	
% Complete		NBHD Fact	1
Cost & Design	0		

Dwelling Computations

Base Price	159,380	% Good	65
Plumbing		Market Adj	
Basement	-5,580	Economic	
Heating	5,670	% Complete	
Attic	0	C&D Factor	
Other Features	0	Adj Factor	1
Subtotal	159,470	Additions	33,500
Ground Floor Area	1,248		
Total Living Area	1,248	Dwelling Value	137,160
Building Notes			

Misc & Gross Building Values

Misc Building No	0	Misc Adjusted Value	
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Additions

Line	Low	1st	2nd	3rd	Area	Yr Bit	Eff Yr	Grade	CDU	%Comp	Value
0					1,248						
1		1			40						1,700
2		26	54		384						8,000
3		59			1,452						41,900

Outbuilding Data

Type	Yr Bit	Eff Yr	Size	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
WD1-Wood Deck	2000		11X37	407	D	1		F	F			1,110

Condominium / Mobile Home Information

Complex Name		Number	
Condo Model		Unit Type	
Unit Number		Unit View	
Unit Level		Model (MH)	
		Model Make (MH)	

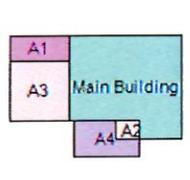
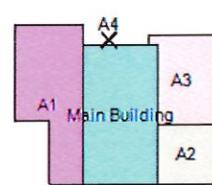
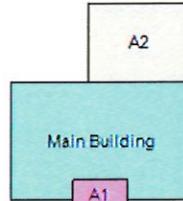
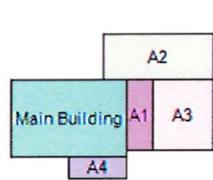
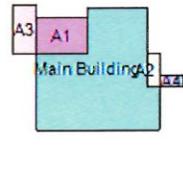
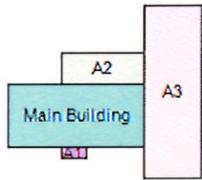
PARID 2200300022200004
 NBHD 220R0000
 RUGGLES TIMOTHY W & ASHLEY M

JUR 000
 ROLL RP_OH
 2245 WILLOW RD



Sorry, no map available for this record

Subject Parcel	Comparable-1	Comparable-2	Comparable-3	Comparable-4	Comparable-5
Parcel ID: 2200300022200004	2200300019402015	2200300020400002	2200300022300011	2200300035200009	2200300014100030
Address: 2245 WILLOW RD	2434 E HOME RD	3390 MIDDLE URBANA RD	5235 MIDDLE URBANA RD	473 W COUNTY LINE RD	3523 MECHANICSBURG RD
Card: 1					
Salekey:	206784	206045	203983	208986	215933



Model: 3	3	3	3	3	3
Cluster: 3	3	3	3	3	3
NBHD Group: 3003	3003	3003	3003	3003	3003
Neighborhood: 220R0.000	220R0.000	220R0.000	220R0.000	220R0.000	220R0.000
L U C: 510	510	511	511	510	511
Dwelling Data					
Acres: 1.0000	.9300	.5000	.9596	.2500	1.0000
Living Units: 1	1	1	1	1	1
Story Height: 1	1	1	1	1	1
Style: 03-RANCH	03-RANCH	03-RANCH	03-RANCH	04-OLD STYLE	03-RANCH
Year Built: 1984/	1943/1980	1954/1980	1966/	1900/1980	1955/1980
Year Remodelled:		2021		2022	
Mastrim Area:					
C D U: FR-FAIR	AV-AVERAGE	AV-AVERAGE	AV-AVERAGE	AV-AVERAGE	GD-GOOD
S F L A: 1248	1281	1256	1310	1165	1305
M G F A: 1248	1281	1040	1310	420	1305
Attic: 1-NONE	1-NONE	1-NONE	1-NONE	4-FULLY FINISHED	1-NONE
Basement: 2-CRAWL	4-FULL	4-FULL	4-FULL	2-CRAWL	4-FULL
F B L A:					
Fin Rec Room:					
Unfin Area:					
Total Rooms: 6	3	5	5	4	5
Bed Rooms: 3	2	3	3	2	2
Family Rooms: 0	0	0	0	0	1
Full Baths: 1	1	1	2	1	1
Half Baths: 0	0	0	0	0	0
Total Fixtures: 5	6	5	8	5	5
W B Fireplace:	1	1			
Pre Fireplace:					
Fuel: 3-ELECTRIC	4-OIL	2-GAS	3-ELECTRIC	2-GAS	2-GAS
Heat: 3-CENTRAL HEAT WITH	2-CENTRAL HEAT	3-CENTRAL HEAT WITH	3-CENTRAL HEAT WITH	2-CENTRAL HEAT	3-CENTRAL HEAT WITH
Exterior Wall: 6-ALUMINUM/VINYL	2-BRICK	1-FRAME	2-BRICK	6-ALUMINUM/VINYL	2-BRICK
Open Porch Area: 40	172	0	98	0	56
Closed Porch Area: 0	0	0	0	144	189
Basement Cars:					
Attach Garage Area: 1452	0	504	520	0	441
Detach Garage Area: 0	528	0	0	400	0
Detach Garage Area: 0	528	0	0	400	0

	A	A	A	A	G
Market Adj:					
Cost & Design:					
Physical Condition: A	A	A	A	A	G
Pricing Info					
R C N: 159,470	180,080	160,250	210,150	89,910	189,710
Depr % Good: 65	69	69	61	69	75
R C N L D: 137,160	135,660	139,770	144,890	96,040	169,680
Land Value: 50,450	50,710	35,720	50,610	16,440	50,710
Building Value: 138,270	145,240	139,770	144,890	103,190	177,430
O B Y Value: 1,110	9,580	0	0	7,150	7,750
Dwelling Value: 137,160	135,660	139,770	144,890	96,040	169,680
Cost Value: 188,720	195,950	175,490	195,500	119,630	228,140
Sale Date:	09-NOV-2022	06-OCT-2022	05-JUL-2022	04-APR-2023	12-APR-2024
Sale Price:	180,000	170,000	169,000	159,000	225,000
Valuation					
Adj Price:	161,970	173,030	152,080	218,550	172,080
M R A Estimate: 175,970	183,200	162,740	182,750	106,880	215,390
Distance:	53	56	93	97	104
Weighted Estimate: 167,270					
Market Value: 170,790					
F C C: 4					
MKT / SF: 136.85	140.52	135.35	129.01	136.48	172.41
COST / SF: 151.22	152.97	139.72	149.24	102.69	174.82