

FEB 13 2026

Tax year 2025 BOR no. 2025-068  
County Clark Date received 2/13/2026

DTE 1  
Rev. 12/22

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	Sarah Hensel	6507-6515 W. National Rd. New Carlisle, OH 45344	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number and email address of contact person	(937) 346-6432 Sarah.Hensel23@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		
	6507-6515 W. National Rd. New Carlisle, OH 45344		
7. Principal use of property			
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
0100500004402009	235,000	301,350.00	66,350

9. The requested change in value is justified for the following reasons: The property was purchased in an arm's-length transaction for 235,000 on 01/27/25. The recent sale price represents the true market value. The auditor's current value exceeds the actual sale price and should be adjusted.

10. Was property sold within the last three years?  Yes  No  Unknown If yes, show date of sale 1/28/25 and sale price \$ 235,000 ; 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 \_\_\_\_\_ 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 2/13/26 Complainant or agent (printed) \_\_\_\_\_ Title (if agent) \_\_\_\_\_

Complainant or agent (signature) *Jaah Hemel*

Sworn to and signed in my presence, this \_\_\_\_\_ day of \_\_\_\_\_

(Date) (Month) (Year)

Notary \_\_\_\_\_

Uniform Residential Appraisal Report

File # R-415791

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

Property Address **6515 W National Rd** City **New Carlisle** State **OH** Zip Code **45344**

Borrower **Sarah Hensel** Owner of Public Record **One Life Prop Solutions Llc** County **Clark**

Legal Description **PT S E P T S E O R**

Assessor's Parcel # **0100500004402009** Tax Year **2023** R.E. Taxes \$ **3,539**

Neighborhood Name **Mrs** Map Reference **44220** Census Tract **0028.00**

Occupant  Owner  Tenant  Vacant Special Assessments \$ **0**  FUD HOA \$ **0**  per year  per month

Property Rights Appraised  Fee Simple  Leasehold  Other (describe)

Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)

Lender/Client **Wright- Patt Credit Union** Address **3560 Pentagon Boulevard, Beavercreek, OH 45431**

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No

Report data source(s) used, offering price(s), and date(s). **DOM 45;Local FLEX MLS # 1033720 Offering Date 08/15/2024 Offering Price \$249,900**

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I did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Arms length sale; Seller to contribute up to \$5,000 towards purchasers closing cost, typical of this marketing area.**

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Contract Price \$ **235,000** Date of Contract **11/27/2024** Is the property seller the owner of public record?  Yes  No Data Source(s) **Tax Records**

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No

If Yes, report the total dollar amount and describe the items to be paid. **\$5,000;; Seller to contribute up to \$5,000 towards purchasers closing cost, typical of this marketing area.**

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

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	50 %		
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	125	Low	Multi-Family	0 %		
Neighborhood Boundaries <b>Located North of National Road, South of SR 41, East of North Hampton Road and West of US RT 68</b>		400	High	Commercial	0 %		
		235	Fred.	Other	50 %		

Neighborhood Description **The subject neighborhood is typical with schools, parks, houses of worship, shopping and other recreational facilities. No adverse conditions to affect the value.**

Market Conditions (including support for the above conclusions) **This market provides an average environment for the property being appraised. There are no observed factors in the neighborhood that affect negatively the marketability of the subject property. All items in the rating grid are rated good or average. Growth rate, property values and demand for housing is considered to be average.**

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Dimensions **Clark County Auditors Record** Area **1.51 ac** Shape **Irregular** View **N;Res:**

Specific Zoning Classification **R1** Zoning Description **Residential**

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe **The highest and best use of the property is a single family home and located within a neighborhood of single family homes.**

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Utilities  Public  Other (describe)

Electricity  Water  Well  Off-site Improvements - Type **Street ASPHALT/BLKTOP**  Public  Private

Gas  Sanitary Sewer  Septic  Alley **None**  Public  Private

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **X** FEMA Map # **39023C0166E** FEMA Map Date **02/17/2010**

Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe

Are there any adverse site conditions or external factors (assessments, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe

**The size, shape and landscaping of this site is typical of the neighborhood. There are no apparent adverse easements or encroachments noted that would affect the marketability of the subject property known at this time.**

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General Description		Foundation		Exterior Description		Interior	
Units <input type="checkbox"/> One <input checked="" type="checkbox"/> One with Accessory Unit	Concrete Slab <input type="checkbox"/> Crawl Space <input type="checkbox"/>	Foundation Walls <b>Concrete/Average</b>	Floors <b>Vinyl/Good</b>				
# of Stories <b>2</b>	Full Basement <input checked="" type="checkbox"/> Partial Basement <input type="checkbox"/>	Exterior Walls <b>Aluminum/Vinyl/Aver</b>	Walls <b>DW/Average</b>				
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <b>928</b> sq.ft.	Roof Surface <b>FBRGLSHG/Aver</b>	Trim/Finish <b>WD/Average</b>				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>54</b> %	Gutters & Downspouts <b>ALUM/Average</b>	Bath Floor <b>Vinyl/Good</b>				
Design (Style) <b>Old</b>	Outside Entry/Exit <input type="checkbox"/> Sump Pump <input checked="" type="checkbox"/>	Window Type <b>DBL HUNG/Average</b>	Bath Waincot <b>FLBG/Good</b>				
Year Built <b>1881</b>	Evidence of <input type="checkbox"/> Infection <input type="checkbox"/> None	Storm Sash/Insulated <b>Vinyl/Average</b>	Car Storage <input type="checkbox"/> None				
Effective Age (Yrs) <b>75</b>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens <b>Mesh/Average</b>	Driveway # of Cars <b>2</b>				
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> INWB <input type="checkbox"/> Radiant	Awnings <input type="checkbox"/> Woodstove(s) # <b>0</b>	Driveway Surface <b>Gravel</b>				
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	Other <input type="checkbox"/> Fuel Gas <input type="checkbox"/>	Fireplace(s) # <b>1</b>	Garage # of Cars <b>0</b>				
Floor <input type="checkbox"/> Finished <input checked="" type="checkbox"/> Scailed	Cooling <input checked="" type="checkbox"/> Central Air Conditioning <input type="checkbox"/> Other	Pool Deck <b>WD</b>	Carport # of Cars <b>0</b>				
Finished <input type="checkbox"/> Heated <input type="checkbox"/> Individual <input type="checkbox"/> Other		Pool <b>None</b>	Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in				

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Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)

Finished area above grade contains: **7** Rooms **3** Bedrooms **1.0** Bath(s) **1,976** Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) **No personal property considered in the appraisal value of this report. Subject property has two dwellings on same parcel. Both are connected to same well and septic. Both have separate electrical meters and gas meter.**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) **C4;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;There are no physical, functional or external inadequacies or repairs noted at this time would affect the marketability of the subject property. Interior of dwelling shows signs of normal wear and tear and overall condition of property is normal for age and marketing areas. The age life method for depreciation was used relative to actual/effective age over reproduction cost new and 100 economic life.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

# Uniform Residential Appraisal Report

File # R-415791

There are <b>2</b> comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ <b>249,900</b> to \$ <b>349,900</b>		There are <b>4</b> comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ <b>174,900</b> to \$ <b>290,000</b>	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	6515 W National Rd New Carlisle, OH 45344	3721 W National Rd Springfield, OH 45504	1147 N Hampton Rd Springfield, OH 45504
Proximity to Subject		2.88 miles E	1.60 miles NW
Sale Price	\$ 235,000	\$ 225,000	\$ 180,400
Sale Price/Gross Liv. Area	\$ 118.93 sq ft	\$ 92.21 sq ft	\$ 117.68 sq ft
Data Source(s)		FLEX MLS#1032252;DOM 45	DABR MLS#907892;DOM 58
Verification Source(s)		Tax Records	Tax Records
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	
Concessions		Cash;0	
Date of Sale/Term		s07/24;c06/24	
Location	A;BsyRd;	A;BsyRd;	
Leasehold/Fee Simple	Fee Simple	Fee Simple	
Site	1.51 ac	43124 sf	+2,700
View	N;Res;	N;Res;	
Design (Style)	DT2;Old	DT2;Old	
Quality of Construction	Q4	Q4	
Actual Age	143	124	
Condition	C4	C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	
Room Count	7 3 1.0	7 3 1.0	
Gross Living Area	1,976 sq ft	2,440 sq ft	-5,100
Basement & Finished	928sf500sf	0sf	+2,800
Rooms Below Grade	1rr0br0.0ba0o		+1,000
Functional Utility	Adequate	Adequate	
Heating/Cooling	FWA,CAC	FWA,CAC	
Energy Efficient Items	DblHung	DblHung	
Garage/Carport	2dw	3gd2dw	-6,000
Porch/Patio/Deck	Porch/WdDkPatio	Porch/WdDkPatio	
Out Building	1 OB 1680 sf	None	+8,400
Accessory Unit	1 Unit 1200 sf	1 Unit 948 sf	+2,800
Utilities	Private	Private	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	6,600
Adjusted Sale Price of Comparables		Net Adj. 2.9 % Gross Adj. 12.8 %	\$ 231,600
		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	52,670
		Net Adj. 5.0 % Gross Adj. 51.8 %	\$ 246,750

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

My research  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) Corelogic Public Records

My research  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Local MLS / Tax Records

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	05/30/2024			
Price of Prior Sale/Transfer	\$138,000			
Data Source(s)	Corelogic Public Records	Corelogic Public Records	Corelogic Public Records	Corelogic Public Records
Effective Date of Data Source(s)	12/20/2024	12/20/2024	12/20/2024	12/20/2024

Analysis of prior sale or transfer history of the subject property and comparable sales Corelogic public records indicate the subject's most recent transfer occurred on 5/30/2024 (warranty deed - doc #2238-4317 recorded on 6/21/2024)

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 236,500

Indicated Value by: Sales Comparison Approach \$ 236,500 Cost Approach (if developed) \$ Income Approach (if developed) \$

Income approach to value not supported by lack of data to develop GRM. Most weight was given to Sales Comparison Approach as it reflects the motivation of prudent buyers and sellers given ample data to make a intelligent decision.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: None

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 236,500 as of 12/13/2024, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # R-415791

**URAR : Flood Map Data (FEMA):**  
 Flood map data has been received from sources believed to be reliable and such data has been used in the appraisal report. Information contained in this appraisal report as it relates to FEMA Flood Data is believed to be accurate but not warranted by this appraiser.

**URAR: Digital Photo's**  
 The photo's used in this report for the subject and comparables are digital processed photo's. Photo's taken from data base both personal and other sources believe to be reliable.

**URAR: Mold Undetected:**  
 The appraiser is not a licensed inspector or environmental inspector. The appraiser provides an opinion of value only. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of the visible and accessible areas only. Mold may be present in areas the appraiser can not see. A professional home inspection or environmental inspection is recommended.

**URAR :ENVIRONMENTAL:**  
 The undersigned Appraiser is not an environmental inspector and therefore makes no warranties of environmental conditions that may or may not exist of the subject property and this would include any knowledge of water or mold existence either in or on premises.  
 The appraisal doesn't guarantee the property is free of defects of environmental problems. Visible and accessible areas only inspected.

**URAR: WARRANTIES :**  
 The undersigned Appraiser makes no warranty of workability of mechanical items such as heating, cooling, plumbing and electrical in nature as it is incumbent on Seller to provide disclosure of any and all known issues and it is further the responsibility of Buyer to acquire "Whole House Inspection" from qualified inspector to determine if any problems exist. This appraiser makes no warranties that subject property is free from infestation as it is Sellers responsibility to provide disclosure of any and all known infestation issues and responsibility of Buyer to acquire property inspections to insure no infestation.

**URAR: DIGITAL SIGNATURE:**  
 This report has been signed by our electronic digital signature process. Digital signatures can only be applied to the report by special password selected and used by this appraiser. This signature process is considered "PASSWORD PROTECTED".

ADDITIONAL COMMENTS

**COST APPROACH TO VALUE (not required by Fannie Mae)**

Provide adequate information for the lender/client to replicate the below cost figures and calculations.  
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value determined from Auditors Records of other residential properties in marketing area. This is a fully developed area and no vacant lot sales available.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	6,500
Source of cost data NA	DWELLINGS	Sq Ft @ \$	= \$
Quality rating from cost service NA		Sq Ft @ \$	= \$
Effective date of cost data NA			= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			= \$
Not Required.	Garage/Carport	Sq Ft @ \$	= \$
	Total Estimate of Cost-New		= \$
	Less: Physical		
	Depreciation		= \$( )
	Depreciated Cost of Improvements		= \$
	"As-is" Value of Site Improvements		= \$
Estimated Remaining Economic Life (HUD and VA only) 50 Years	INDICATED VALUE BY COST APPROACH	= \$	

INCOME

**INCOME APPROACH TO VALUE (not required by Fannie Mae)**

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

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

**PROJECT INFORMATION FOR PUDs (if applicable)**

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

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

Legal Name of Project

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

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

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

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

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

Describe common elements and recreational facilities.

# Uniform Residential Appraisal Report

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

# Uniform Residential Appraisal Report

File # R-415791

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

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

# Uniform Residential Appraisal Report

File # R-415791

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

**APPRAISER**

Signature   
 Name Jack D. Lewis  
 Company Name Camco Appraisal Company  
 Company Address 1809 Southlawn Drive  
Fairborn, OH 45324  
 Telephone Number (937) 878-7540  
 Email Address ohappraiser@yahoo.com  
 Date of Signature and Report 12/20/2024  
 Effective Date of Appraisal 12/13/2024  
 State Certification # \_\_\_\_\_  
 or State License # 383642  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State OH  
 Expiration Date of Certification or License 11/26/2025

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

**ADDRESS OF PROPERTY APPRAISED**

6515 W National Rd  
New Carlisle, OH 45344  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 236,500

**SUBJECT PROPERTY**

- Did not inspect subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_  
 Did inspect interior and exterior of subject property  
 Date of Inspection \_\_\_\_\_

**LENDER/CLIENT**

Name Broadstreet Valuations  
 Company Name Wright- Patt Credit Union  
 Company Address 3560 Pentagon Boulevard, Beavercreek, OH 45431  
 Email Address \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

## 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.



## Supplemental Addendum

File No. R-415791

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						

### • URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

All sales used in this report have been taken from the same defined marketing area as the subject property and all share in the same amenities. Adjustments have been determined using a partial procedure of the Matched Paired Sales Method. No special or creative financing noted other than what may be normally paid by sellers as a result of tradition or law.

Three approaches to value, Cost, Income and Sales Approach were utilized and considered by appraiser. The Cost Approach was not considered to be reliable due to age of subject and other marketing factors. Income Approach was not considered to be reliable due to lack of similar comparable income properties from this marketing area.

Appraiser has inserted a sketch of the subject property with exterior dimensions, however, with the best of efforts to obtain correct measurements they may be skewed due to lack of mobility to gain proper access to the property due to trees, scrubs, and other plants or objects around foundation walls. Information used in this report were obtained from sources believed to be accurate and reliable that would include County Auditors website, local MLS for this marketing area, and other reporting services typically used by other appraisers and peers in this area.

All other adjustments are self explanatory.

Final conclusions based on supportable data and the Sales Comparison Approach has been considered the strongest in the estimation of value.

Cost Approach is not considered to be viable due to age of structure and overall depreciation.

Income Approach is not considered to be viable due to lack of comparable rental properties in this marketing area to developed GRM (gross rent multiplier) and therefore not applicable.

#### **WATER and SEWAGE SYSTEM:**

Subject has private well and septic system which is in compliance with requirements of the local and state health authority.

#### **LEAD BASE PAINT HAZARDS:**

The subject property was constructed before 1978 and no evidence of lead base paints. There was no scaling or peeling noted at time of inspection.

#### **OCCUPANCY:**

The subject properties were vacant at time of inspection.

#### **UTILITIES:**

All utilities were in proper working condition at time of inspection.

#### **DESTROYING INSECTS:**

At the time of inspection no wood or other destroying insects were noted.

#### **ROOF:**

Inspection did not reveal any moisture intrusion and expected life of roof is 12-15 years.

#### **DEPRECIATION:**

Depreciation was based on tables of Marshall and Swift Cost Handbook based on Chronological (actual) Age. Appraiser without knowledge of comparable sales condition as it relates to improvements or deferred maintenance has used the life cycle which takes into account for normal deterioration and obsolescence only. Any abnormal or excessive functional and external obsolescence that measurable affects the property must be considered separately and therefore is not inherently included in the actual normal depreciation tables.

#### **MARKETING RANGE:**

Market range is from \$175,000 to \$350,000. The subject falls within the mid to upper range due to overall condition, GLA (gross living area) and amenities.

#### **PREDOMINATE NEIGHBORHOOD VALUES:**

Appraiser researched the marketing area over an extended period of time. The market place typically includes similar and competing neighborhoods within 1-2 mile radius of the subject. The appraiser has analyzed the relevant economic conditions at the time of the valuation that includes market acceptability of the subject, supply and demand, the physical adaptability of the real estate, neighborhood trends and the highest and best use of the real estate.

Predominate value takes into consideration the marketing area as a "whole". It is not averaged but weighted based on number of comparables, location of comparables and design and appeal. Because the appraised value of the subject falls either above or below predominate neighborhood value does not mean the property is less or more marketable. It is simply a measure of value of the market in which the subject is located.

#### **PRIOR SERVICES:**

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.

## Supplemental Addendum

File No. R-415791

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						

### ADDITIONAL INFORMATION:

As required by lender this report contains all necessary exhibits that would include photo's, maps, addendum's that would include relevant characteristics of the subject and that of comparables used in this report that would assist the reader and its intended user and help in development of overall valuation and understanding.

### MY COMPARABLE SEARCH:

Appraiser used local MLS to research the marketing area and including extended marketing area for single family residential properties with similar style, within one mile, similar age +10 years, similar GLA + 20%, similar lot size and other amenities associated with the subject property. Research taken over the past six months that includes comparable sales and active competitive listings and pending sales.

### ARMS LENGTH TRANSACTIONS:

The comparable sales as being used in this report all have "arms length transactions". Arms length is defined as comparable exposed to the marketing area for a period of at least 60 days. Exposure is expected to include being listed on Local MLS but limited too. There are situations where in comparables may be exposed and sold within the 60 days period, which will be clarified by DOM, and has no negative or positive affect as this is simply market adjustment and demand.

### GEOGRAPHIC LOCATION:

The subject is located in a suburban area and few sales exist in this marketing area. Geographic location which may include major roadway or waterways have no impact on the value of this report as all share in same amenities and any prudent purchaser would consider all available properties prior to making a decision to purchase in this suburban area. All comparables have been taken from similar and competing areas and all are considered to be equal in value and no location adjustments determined to be warranted.

### FEMA DISASTER AREA:

The subject is not located in a FEMA Disaster area and has not been in FEMA Disaster area over the past three years.

### PERCENTAGE LIST PRICE TO SALES PRICE:

As stated on the 1004MC there is a percentage difference between the medium sales price and list price of properties in this marketing area.

Typically the active listing will have several price reductions until sold or expired. In this marketing area there is also negotiations between buyer and seller prior to final sales price, typically 3%.

### GLA VARIANCES:

County Auditors Records makes a practice of including below grade GLA (gross living area) in over all totals. This can cause a variance in reported GLA. Appraiser has calculated GLA from Auditors sketch and other data included to adjust above grade GLA in this report for each and every comparable with below grade amenities. Therefore, information in this appraisal report may not coincide with reported GLA from other sources.

### REASONABLE EXPOSURE TIME:

A reasonable exposure time for the subject property developed independently from the stated marketing time is. One to Three months.

### ADDITIONAL CERTIFICATION:

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.

### BOARD OF REALTORS REFERENCE:

Any reference to local MLS shall mean Dayton Area Board of Realtors.

### REQUIRED REPAIRS OR ALTERATIONS:

There are no repairs required at this time. Any repairs or alterations would be noted with estimated cost to cure OR recommendations for qualified home inspector or contractor to evaluate any circumstance deemed necessary by appraiser.

### ANSI REQUIREMENTS:

Per ANSI requirements, sketch (GLA) square footage of living area was developed through sources believed to be reliable, and per ANSI measuring standard Z765\2021.

### OIL/GAS LEASES:

The subject property has no drilling or mining present on the subject's site.

**Supplemental Addendum**

File No. R-415791

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						

**WEIGHTED COMPARABLES:**

Sales Comparison Approach was considered to be best indicator of value. The indicated value is what is most defensible and truly representative of the property being appraised. Most weight was given to sale number one because it has shown to be most similar to the subject in style, age, GLA and utility.

Consideration was given to comparables that have the least net and gross adjustments and/or most recent sale, and/or most proximate, and/or distinct features of the subject.

**WEIGHTED AVERAGE OF SALES:**

Weight for comparable properties was determined at 100 %:

Comparable sale one (1) \$231,600. @ 40% = \$92,640  
 Comparable sale two (2) \$233,070. @ 30% = \$69,920  
 Comparable sale three (3) \$246,750. @ 30% = \$74,025

Indicated FMV of Subject: \$236,585                      SAY \$236,500

**ADDITIONAL INFORMATION:**

Adjustments for number of garage spaces @ \$2,000 per space.  
 Adjustments for GLA was determined at \$ 11 per square foot over 50 square feet differences.  
 Site Adjustments at a rate of \$.12 per square foot over \$500 differences.  
 All other adjustments are minor in nature and adjustments based on matched paired sales.

**CONDITION ADJUSTMENTS:** Interior condition can not be conceived just by pictures. Appraiser takes time to address comments made by realtor. If major renovation exist that is inclusive to the kitchen and bathrooms and other improvements such as heating and cooling and etc., than adjustment made by appraiser was based on his knowledge of the area, the age of home and what was original to the date of construction.

**COMPARABLE INTERIOR PHOTO'S FROM MLS:**

Condition value and adjustments are not valued, as based on pictures provided by MLS, as these are professional made and perhaps enhanced for certain purposes. This appraisers opinion of condition is based on market perception of improvements completed.

**CONDITION RATINGS:**

The subject has condition rating of C4. Comparables one and two have condition ratings of C4 and comparable three has a C3 ratings, as based on information obtained from local MLS and curb appeal. Appraiser could not inspect the interior of exterior of any of the comparables used in this report other than from street, therefore, information is relied upon by local MLS and comments made by listing Realtor which is believed to be true.

**ADJUSTMENTS FOR CONDITION:**

Condition adjustments determined from historical data points and matched paired sales and adjusted at a rate of 20 %.

**DATED SALES:**

Comparable two is considered to be dated sales as they are over six months old. Appraiser has researched the marketing area over an extended period of time and distance and used the best available comparables that would best represent the subject and its marketing area in style, age, size and location.

**COMPARABLE DISTANCE:**

Subject is located in a marketing area with few sales that exist of similar style, age and size. Appraiser has researched the marketing area over an extended period of time and distance and used the best supporting data and placed in this report the examples of the marketing area.

Comparables one and two exceed the lenders guidelines of one mile due to lack of sale data. The comparables used in this report are best representative of the marketing area.

**PRESENT LAND USE:**

The subject marketing area has land usage of 50% developed and 50% undeveloped. The marketing area consist of small villages, subdivisions and gentlemen farms containing less than 10 acres. The remaining area consist of income producing farms and considered to be undeveloped.

The "other" portion of the land usage exceeds 60% and is predominately small farms containing 1-10 acres with small portion including income producing farms which are considered to be undeveloped.

There is no impact on marketability as all properties are viewed the same by any prudent purchaser.

**Supplemental Addendum**

File No. R-415791

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						

**PRIVATE UTILITIES:**

Subject has private well and septic system which meets all State and Local health codes and is typical of this marketing area.

No public services available for connection.

All comparables used in this report have similar utilities.

There is no negative or positive impact on the "marketability" of this subject home as this is the norm for this marketing area.

**ACCESSORY UNIT:**

The subject has accessory unit which contains 1200 GLA.

Appraiser has researched the marketing area over extending distance to and time to find competitive properties with accessory unit. One property found and it is believed to be best available and best supportive of the subject.

Comparable one has accessory unit similar to the subject and adjustments within the grid was completed and believed to be reliable.

Accessory unit was valued at \$45,000. This valuation was determined from taking similar properties and adjusting independently.

Unit one or 6507 W National Road, has Electrical Baseboard heating and no central air conditioning.  
Unit two or 6515 W National Road, has gas forced air heating with central air conditioning.

Both units have been remodeled to include updating of bathrooms, kitchens.

**LARGEST SINGLE LINE ITEM:**

Comparables two and three have single line item that exceeds 10% of the comparable sales price. Appraiser has researched the marketing area and used the best available data to develop market value and comparables used in this report are best available and best supportive of the subject and its marketing area.

**GROSS ADJUSTMENTS:**

Comparables two and three gross adjustments exceeds 25% of comparable sale. Appraiser has researched the marketing area over an extended period of time and distance and used the best available data to develop market value and comparables used in this report are best available and best supportive of the subject and its marketing area.

**NET ADJUSTMENTS:**

Comparable two exceeds 15% of comparable sales price. Appraiser has researched the marketing area over an extended period of time and distance and used the best available data to develop market value. Comparables used in this report are best available and best supportive of the subject and its marketing area.

**SIZE VARIATION:**

Comparable three size varies from the subject by more than 25%. Appraiser has researched the marketing area over an extended period of time and distance and used the best available data to develop market value and comparables used in this report are best available and best supportive of the subject property and its marketing area.

**PRICE VARIATION:**

Comparable three price varies from the subject by more than 25%. Appraiser has researched the marketing area over an extended period of time and distance and used the best data to develop market value and comparables used in this report are best available and best supportive of the subject and its marketing area.

**AGE VARIATION:**

Comparable three age varies from subject by more than 30%. Few comparables in this marketing area and those used are best available and best supportive of the subject and its marketing area.

**REAL ESTATE TRENDS:**

The market generally sees a 2-4% increase annually which is considered to be a stable market. Typical marketing time is 15-45 days. Increase in market value therefore is based on month of sale contract to month of closing.

A market correction has been in process since late August and early September, 2022. This marketing correction is what is considered now a stable market.

## Supplemental Addendum

File No. R-415791

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						

### ACROSS THE BOARD ADJUSTMENTS:

Across the board adjustments in certain situations are acceptable and have been determined from appraisers records and "Historical Data Points" made over periods of time and revisited and corrected over periods of time for complete and creditable results. Data Points may include (a) basement size and finished GLA, (b) number of rooms above and below grade, (c) number of bathrooms including 1/2 bath, (d) size of garages and other parking areas, (e) out buildings, (f) inground pools, (g) enclosed porch's and patio's and fireplaces.

### EXTRAORDINARY ASSUMPTIONS:

Appraiser has applied all his knowledge as it relates to this assignment and used all appropriate data sources to research and verify all available data with reference to the subject and its comparables as used in this report. Extraordinary assumptions were made as it relates to the condition of the comparables used in this report as appraiser has no first hand knowledge of the condition of comparables. All knowledge based information was believed to be reliable and accurate at that time. The use of this assumption might have affected the assignment results.

### RESIDENTIAL ZONING:

The subject site is zoned for residential usage only and in the case of major accident that would require rebuilding zoning only permits residential use.

### HIGHEST AND BEST USE:

The Highest and Best Use of the subject property is considered to be single family use as stated in this report. Appraiser considered the relevant legal, physical and economic factors to the extent necessary to support the appraiser's highest and best use conclusions. There are no known environmental contamination that would impact the appraisal process and value as stated in this report.

The report meets the requirement of Physically Possible, Legally Permissible, Financially Feasible and Maximally Productive

### FEE DISCLOSURE:

The fee paid for this report was \$500.00

AMC license application was filed with the Division. License # AMC. 2019000749..

### OHIO COVID-19 PANDEMIC (DR-4507)

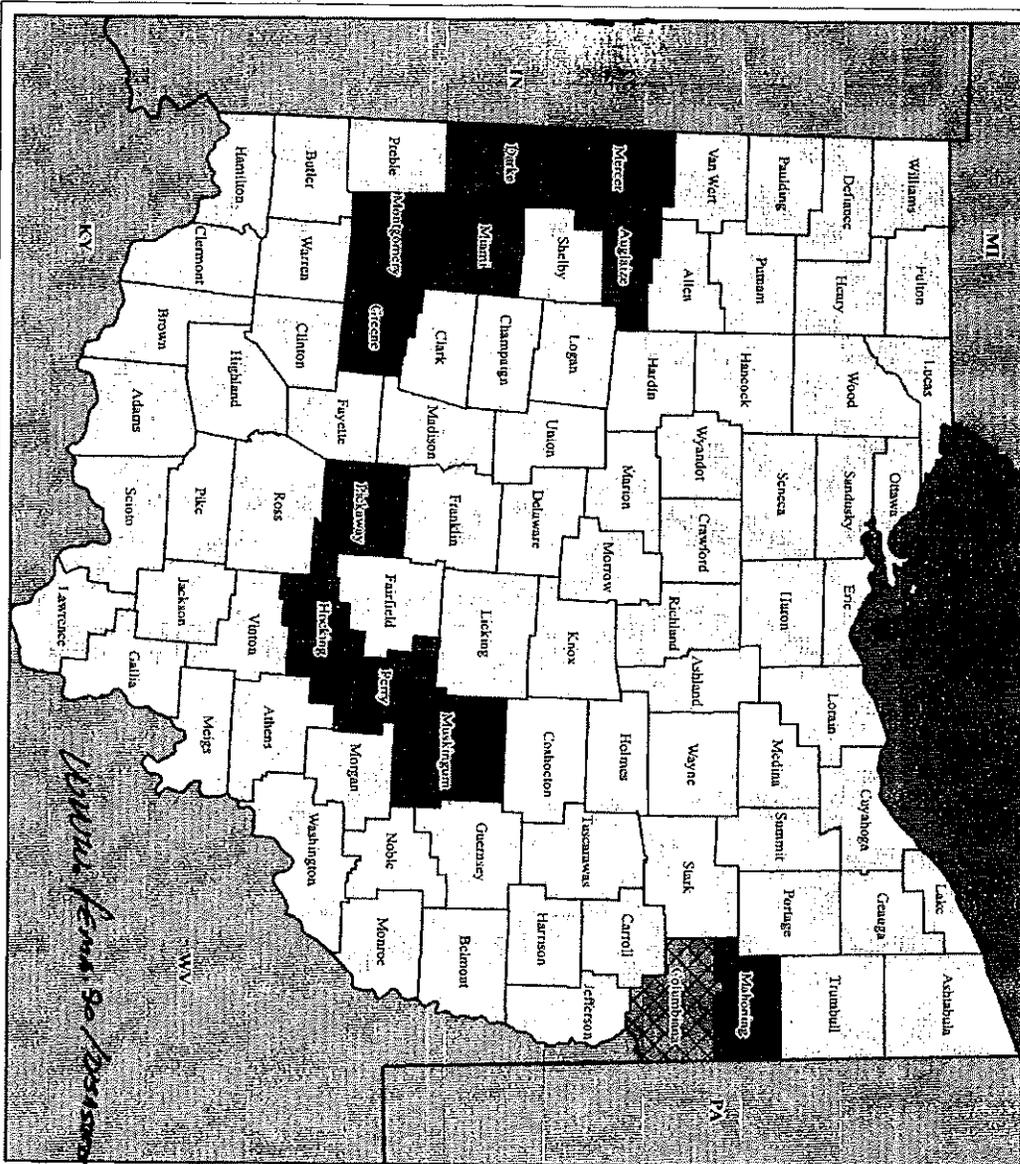
Incident period: January 20, 2020 and continuing Major Disaster Declaration declared on March 31, 2020. There are no known impact on the subject's marketability.

### REVISED REPORT DATED 12/20/2024:

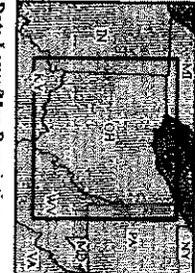
1.) Photo interior of out building



# FEMA-4447-DR, Ohio Disaster Declaration as of 07/17/2019



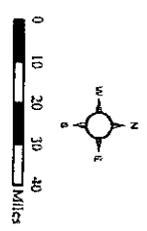
*Map will FEMA 90/18515000*



**Data Layer/Map Description:**  
The types of assistance that have been designated for selected areas in the State of Ohio.

All areas in the State of Ohio are eligible for assistance under the Hazard Mitigation Grant Program.

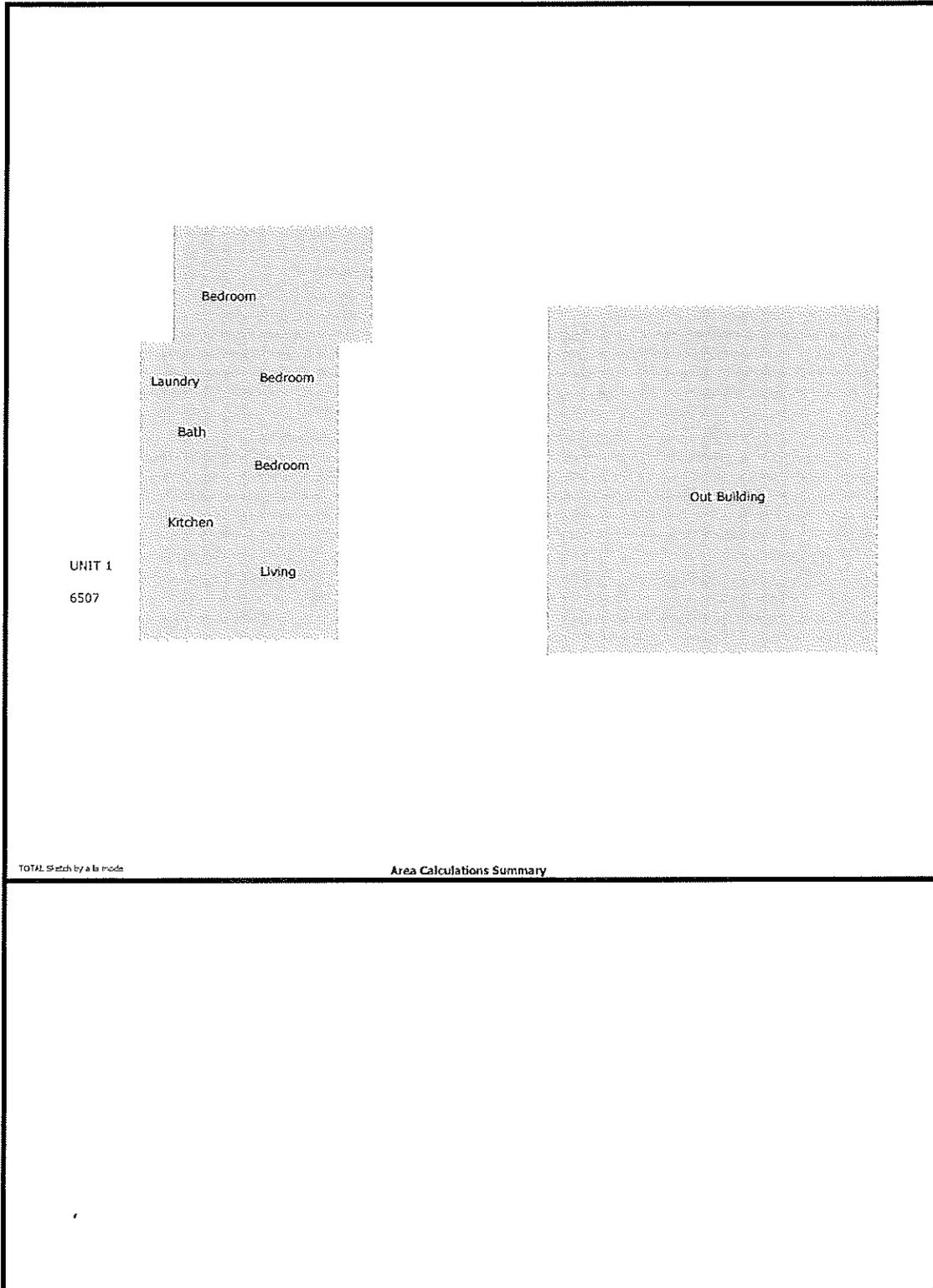
- No Designation
- Individual Assistance
- Individual Assistance and Public Assistance (Categories A - G)
- Public Assistance (Categories A - G)



**Data Sources:**  
FEMA, ESRI;  
Initial Declaration: 06/18/2019  
Disaster Federal Registry Notice: Amendment #2, 07/17/2019  
Datum: North American 1983  
Projection: Lambert Conformal Conic  
MapID: 388966032R810702181R18180000

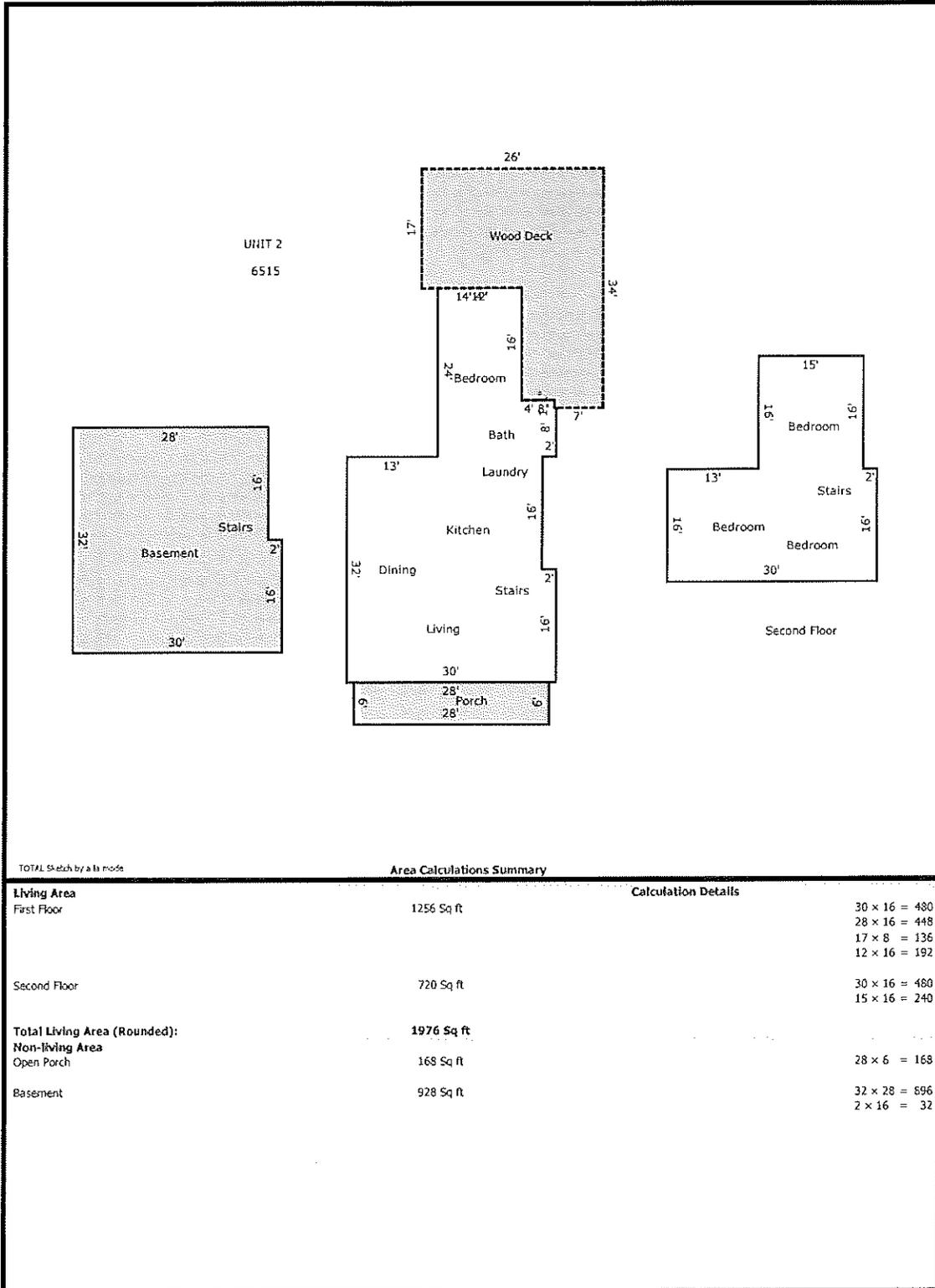
### Building Sketch (Page - 1)

Borrower	Sarah Hensel				
Property Address	6515 W National Rd				
City	New Carlisle	County	Clark	State	OH Zip Code 45344
Lender/Client	Wright-Patt Credit Union				



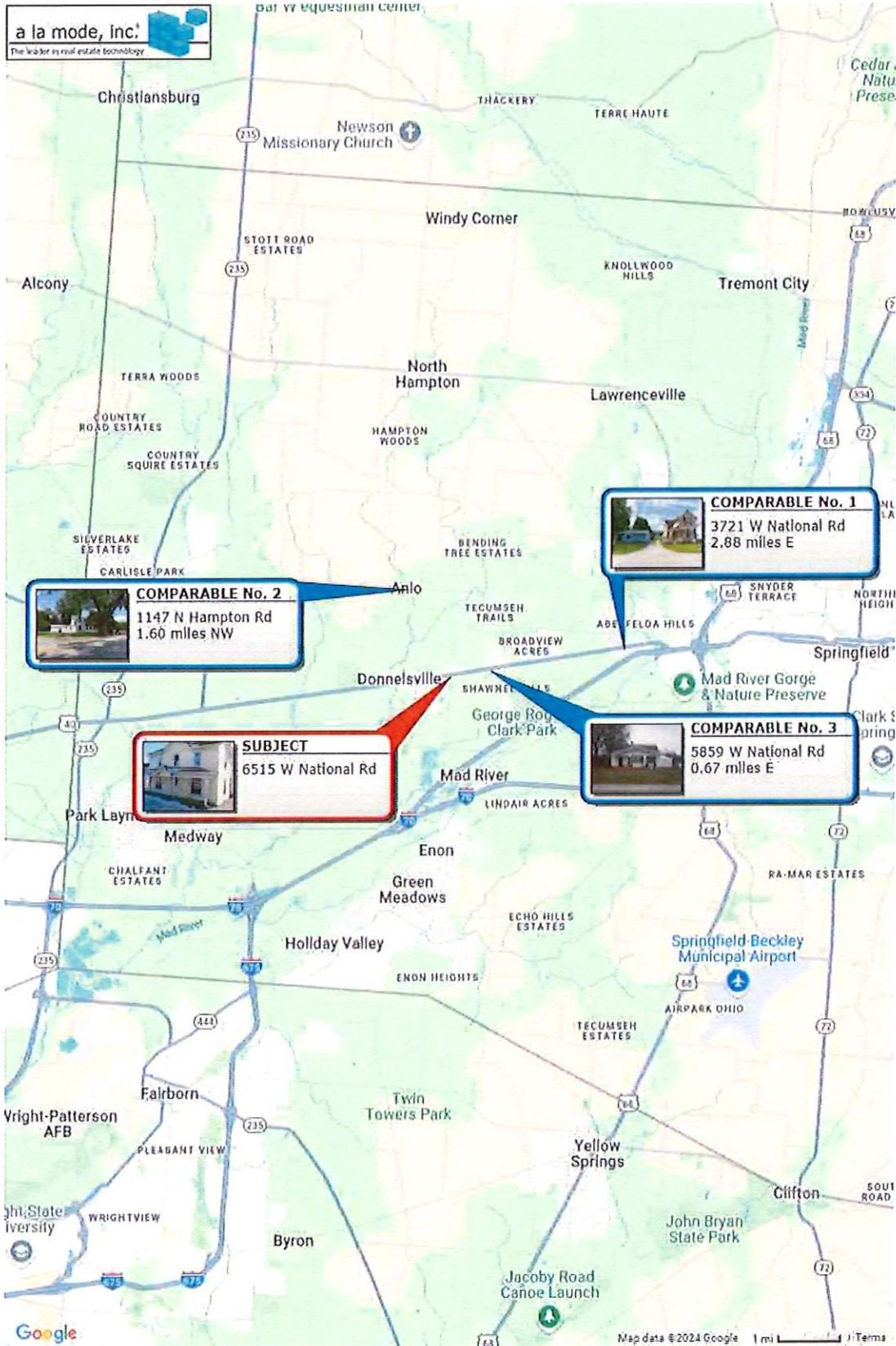
## Building Sketch (Page - 2)

Borrower	Sarah Hensel		
Property Address	6515 W National Rd		
City	New Carlisle	County	Clark
		State	OH
		Zip Code	45344
Lender/Client	Wright- Patt Credit Union		



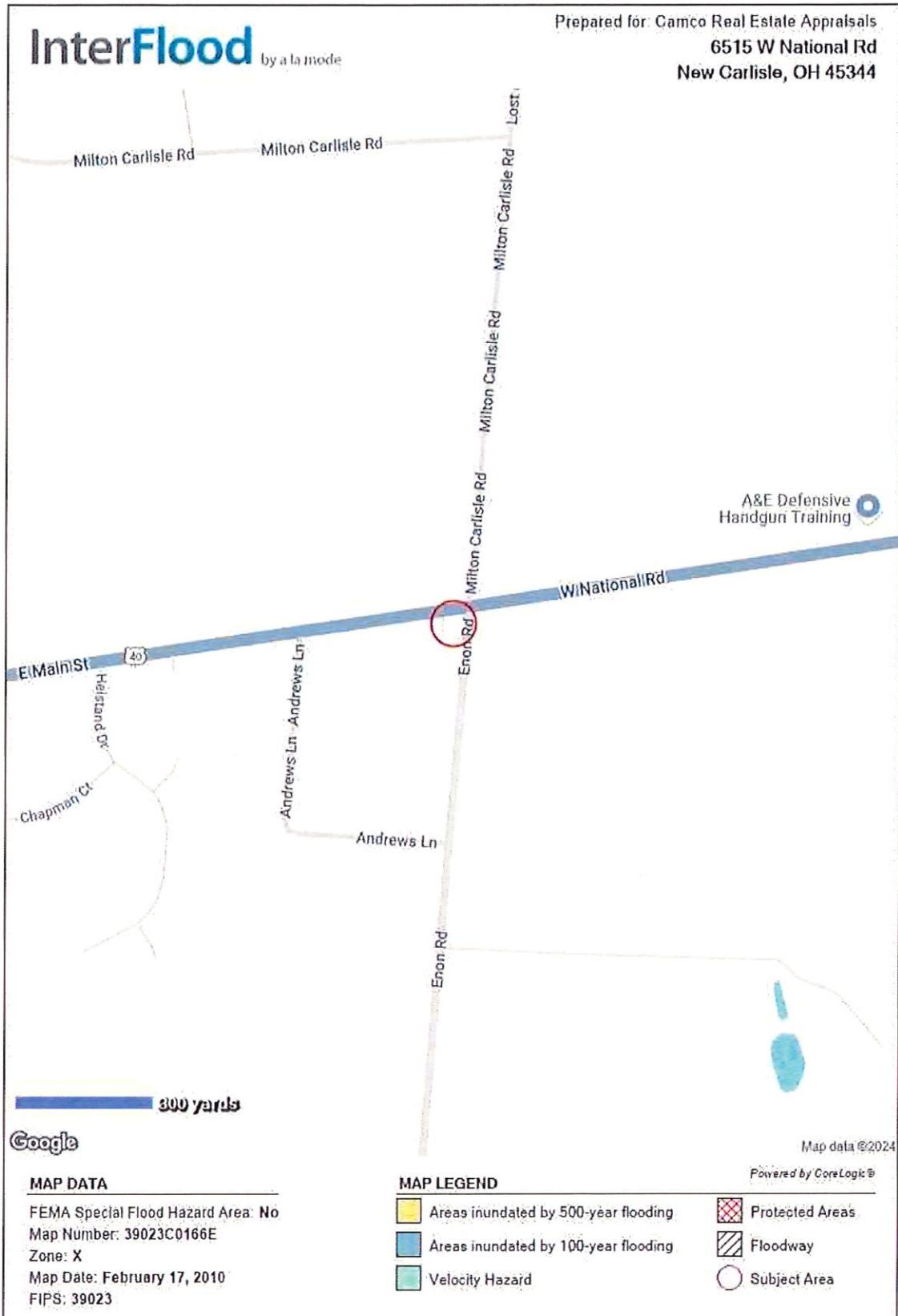
## Location Map

Borrower	Sarah Hensel				
Property Address	6515 W National Rd				
City	New Carlisle	County	Clark	State	OH
Lender/Client	Wright- Patt Credit Union				
				Zip Code	45344

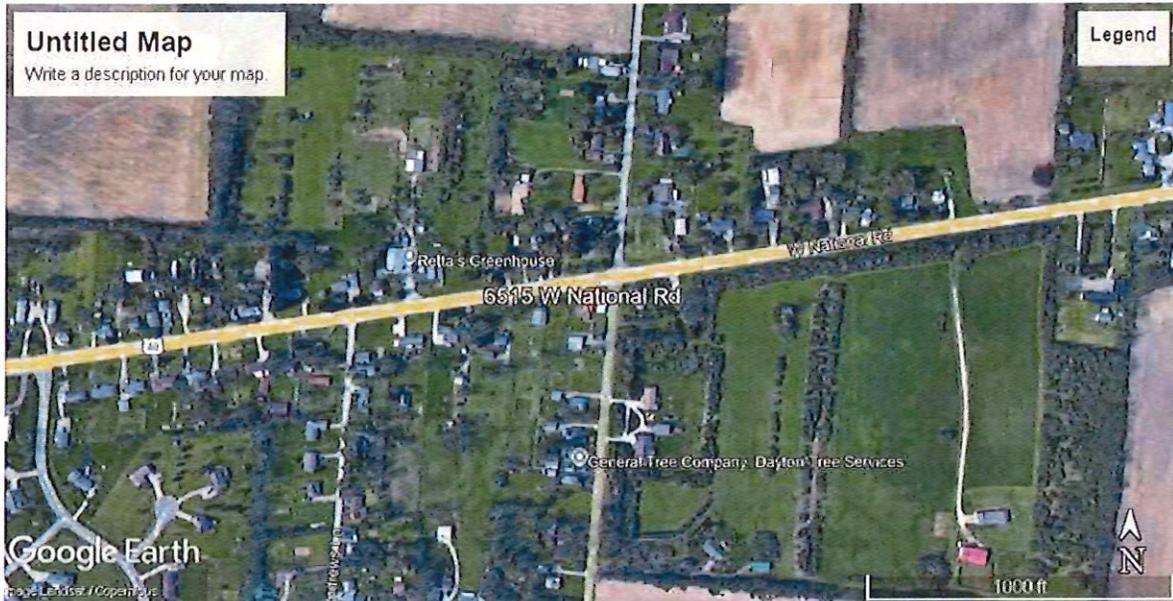


# Flood Map

Borrower	Sarah Hensel				
Property Address	6515 W National Rd				
City	New Carlisle	County	Clark	State	OH
Lender/Client	Wright- Patt Credit Union	Zip Code	45344		



# AERIAL MAP



# Market Conditions Addendum to the Appraisal Report

File No. R-415791

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

Property Address **6515 W National Rd** City **New Carlisle** State **OH** ZIP Code **45344**

Borrower **Sarah Hensel**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	3.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	216,000	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	75	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	249,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	118	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	97%	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?				<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **If seller concessions are noted they include a percentage of purchasers closing cost and prepaid items. No down payment assistance has been noted. IMPORTANT NOTE: The sale price to list price ratio is based on average as local MLS only calculates an average sales price to list price ratio.**

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

Cite data sources for above information. **Local MLS and Auditors Records**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

**Information used in this report is based on conclusions taken from data considered to be reliable from local MLS and Auditors Records. Expired listings and Pending sales. Some data based on average and not medium sales or listings as Local MLS doesn't calculate all as medium data. All data taken from sources believed to be reliable and used by real estate professionals in this market place.**

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

Project Name:

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

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

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

Signature  
 Appraiser Name **Jack D. Lewis**  
 Company Name **Carco Appraisal Company**  
 Company Address **1809 Southlawn Drive, Fairborn, OH**  
 State License/Certification # **383642** State **OH**  
 Email Address **ohappraiser@yahoo.com**

Signature  
 Supervisory Appraiser Name  
 Company Name  
 Company Address  
 State License/Certification #  
 Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

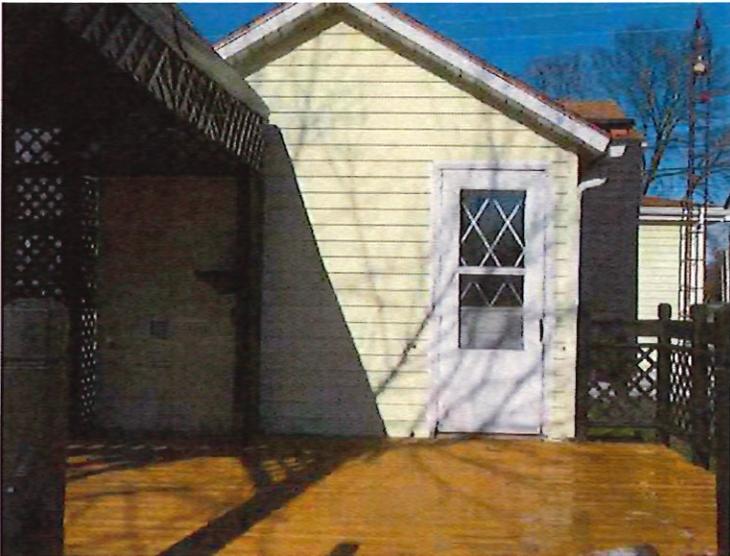
## Subject Photo Page

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						



### Subject Front

6515 W National Rd  
Sales Price 235,000  
Gross Living Area 1,976  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 1.51 ac  
Quality Q4  
Age 143



### Subject Rear



### Subject Street

**ADDITIONAL PHOTO'S**

Borrower	Sarah Hensel				
Property Address	6515 W National Rd				
City	New Carlisle	County	Clark	State	OH Zip Code 45344
Lender/Client	Wright- Patt Credit Union				



**Accessory Home Address**



**Unit 6507 Front**



**Unit 6507 Front Right**



**Unit 6507 Rear**



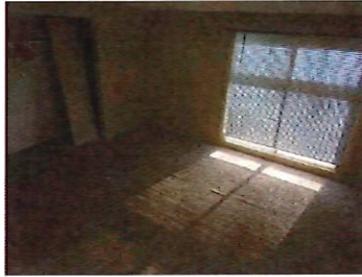
**Unit 6507 Rear Right**



**Unit 6507 Rear Left Sid**



**Unit 6507 Bathroom**



**Unit 6507 Bedroom**



**Unit 6507 Bedroom**



**Unit 6507 Electrical Panel**



**Unit 6507 Laundry Room**



**Unit 6507 Bedroom**



**Unit 6507 Kitchen**



**Unit 6507 Living Room**

**ADDITIONAL PHOTO'S**

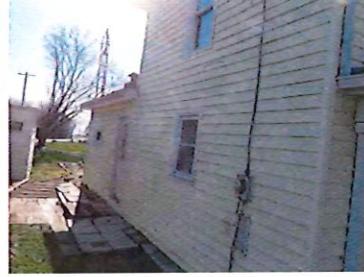
Borrower	Sarah Hensel				
Property Address	6515 W National Rd				
City	New Carlisle	County	Clark	State	OH Zip Code 45344
Lender/Client	Wright- Patt Credit Union				



**Address Verification**



**Street Scene East**



**Unit 6515 Front Left Side**



**Unit 6515 Outside Air Handler**



**Unit 6515 Rear Right Side**



**Unit 6515 Front Right Side**



**Unit 6515 Rear Left Side**



**Unit 6515 Heating Source**



**Unit 6515 Water Heater**



**Unit 6515 Bathroom**



**Unit 6515 Basement**



**Unit 6515 Bedroom**



**Unit 6515 Bedroom**



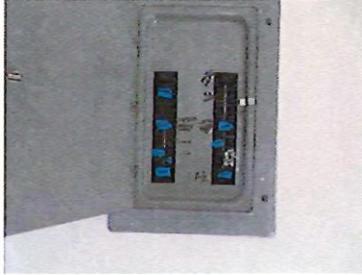
**Unit 6515 Bedroom**



**Unit 6515 Bedroom**

**ADDITIONAL PHOTO'S**

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						



**Unit 6515 Electrical Panel**



**Unit 6515 Living Room**



**Unit 6515 Laundry Room**



**Unit 6515 Kitchen**



**Unit 6515 Dining Room**



**Out Building**



**Out Building Interior**

## Comparable Photo Page

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						



### Comparable 1

3721 W National Rd  
 Prox. to Subject 2.88 miles E  
 Sale Price 225,000  
 Gross Living Area 2,440  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location A;BsyRd;  
 View N;Res;  
 Site 43124 sf  
 Quality Q4  
 Age 124



### Comparable 2

1147 N Hampton Rd  
 Prox. to Subject 1.60 miles NW  
 Sale Price 180,400  
 Gross Living Area 1,533  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location A;BsyRd;  
 View N;Res;  
 Site 2 ac  
 Quality Q4  
 Age 115



### Comparable 3

5859 W National Rd  
 Prox. to Subject 0.67 miles E  
 Sale Price 235,000  
 Gross Living Area 1,008  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location A;BsyRd;  
 View N;Res;  
 Site 1.00 ac  
 Quality Q4  
 Age 86

**Appraiser Disclosure Statement**

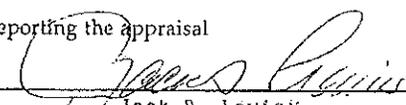
**APPRAISER DISCLOSURE STATEMENT**  
In compliance with Ohio Revised Code Section 4763.12 (C)

1. Name of Appraiser Jack D. Lewis

2. Class of Certification/Licensure:  Certified General  
 Licensed Residential  
 Temporary  General  Licensed  
Certification/Licensure Number: 383642

3. Scope: This report  is within the scope of my Certification or License.  
 is not within the scope of my Certification or License.

4. Service Provided By:  Disinterested & Unbiased Third Party  
 Interested & Biased Third Party  
 Interested Third Party on Contingent Fee Basis

5. Signature of person preparing and reporting the appraisal  
  
Jack D. Lewis

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

Accelerant National Insurance Company  
(A Stock Company)  
400 Northridge Road, Suite 800  
Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS  
ERRORS AND OMISSIONS INSURANCE POLICY  
DECLARATIONS**

**NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.**

**PLEASE READ YOUR POLICY CAREFULLY.**

Policy Number: NAX40PL104118-01

Renewal of: NAX40PL104118-00

1. **Named Insured:** Jack Lewis

2. **Address:** 1809 Southlawn Dr  
Fairborn, OH 45324

3. **Policy Period:** **From: September 11, 2024** **To: September 11, 2025**  
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.

4. <b>Limit of Liability:</b>	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000

5. <b>Deductible (Inclusive of Claims Expenses):</b>	Each Claim	Aggregate
	5A. \$500	5B. \$1,000

6. **Policy Premium:** \$ 515

7. **Retroactive Date:** September 11, 2012

8. **Notice to Company:** Notice of a Claim or Potential Claim should be sent to:  
OREP Insurance Services: [info@orep.org](mailto:info@orep.org)  
6353 El Cajon Blvd, Suite 124-605  
San Diego, CA 92115

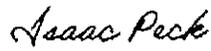
9. **Program Administrator:** OREP Insurance Services, LLC – [appraisers@orep.org](mailto:appraisers@orep.org)

10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: August 8, 2024

By:

  
Authorized Representative

**2025 License**

Borrower	Sarah Hensel						
Property Address	6515 W National Rd						
City	New Carlisle	County	Clark	State	OH	Zip Code	45344
Lender/Client	Wright- Patt Credit Union						

**AN APPRAISER LICENSE/CERTIFICATE**  
has been issued under ORC Chapter 4703 to:

**NAME:**  
**Jack D Lewis**

**LICENSE NUMBER:**  
**000383642**

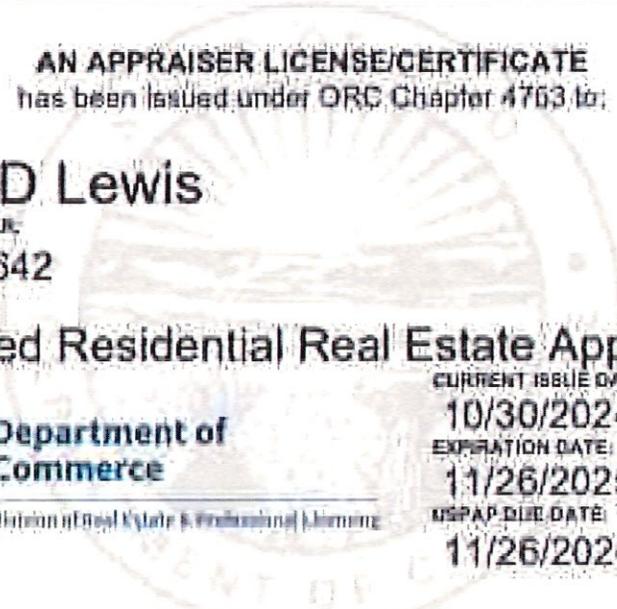
**LIC LEVEL:**  
**Licensed Residential Real Estate Appraiser**

**Department of Commerce**  
Division of Real Estate & Professional Licensing

**CURRENT ISSUE DATE:**  
**10/30/2024**

**EXPIRATION DATE:**  
**11/26/2025**

**USPAP DUE DATE:**  
**11/26/2026**



**RESIDENTIAL PROPERTY RECORD CARD**

**CLARK COUNTY**

Stitus : 6507 6515 W NATIONAL RD

Map ID: 010-05-00004-402-009

LUC: 521-TWO FAMILY, 0-9.999 AC U

Card: 1 of 2

Tax Year: 2025

Printed: 02/18/26

**CURRENT OWNER**

ONE LIFE PROPERTY SOLUTIONS LLC

**GENERAL INFORMATION**

Routing No. BNE2-H2 032-00  
 Class Residential  
 Living Units 2  
 Neighborhood 010R0000  
 District  
 Zoning  
 Alternate Id  
 Tax District Bethel Township Tisd

CAUV

Field Review Flag:

**Property Notes**

Note Codes:



0100500004402009 11/25/2023

**Land Information**

Type	Size	Influence Factors	Influence %	Value
A-Homesite	AC 1.0000			49,980
A-Undeveloped	AC .2400			3,000
A-Right Of Way	AC .2700			
Total Acres: 1.51		Legal Acres: 1.5100	NBHD Fact: 1.0000	

**Assessment Information**

	Assessed	Appraised	Cost	Income	Market
Land	18,540	52,980	52,980	0	52,980
Building	86,930	248,370	248,370	0	481,290
<b>Total</b>	<b>105,470</b>	<b>301,350</b>	<b>301,350</b>	<b>0</b>	<b>534,270</b>

Value Flag 1-COST APPROACH  
 Manual Override Reason  
 Base Date of Value  
 Effective Date of Value  
 Owner Occupied N

**Entrance Information**

Date	ID	Entry Code	Source
09/05/24	JL	10-Adv	3-Other
07/10/18	RVT	R-Review	3-Other
11/17/17	ANM	10-Adv	3-Other
12/09/11	DWP	7-Quality Check	3-Other
12/02/11	MAG	5-Occupant Not Home	3-Other

**Permit Information**

Date Issued	Number	Price Purpose	Note	Status

**Sales/Ownership History**

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
01/28/25	235,000	2-Land & Building	0-Valid Sale			ONE LIFE PROPERTY SOLUTIONS LLC
06/21/24	138,000	2-Land & Building	3-Property Changed After Sale			PARKER LOREN R & SUSAN
03/24/03	119,000					FLETCHER JIMMIE & VICKI A
05/31/88	64,000					

**Property Factors**

Topo: 1-Level  
 Utilities: 4-Gas  
 Street/Road: 1-Paved  
 Traffic: 2-Medium  
 5-Well  
 6-Septic

**Legal Description**

Parcel Tieback:  
 Range - Township - Section: 09 - 03 - 04  
 Legal Descriptions:  
 P T S E P T S E O R  
 Addl. Tieback:

**RESIDENTIAL PROPERTY RECORD CARD**

**CLARK COUNTY**

Situs : 6507 6515 W NATIONAL RD

Parcel Id: 010-05-00004-402-009

LUC: 521-TWO FAMILY, 0-9,999 AC UNI

Card: 1 of 2

Tax Year: 2025

Printed: 02/18/26

**Dwelling Information**

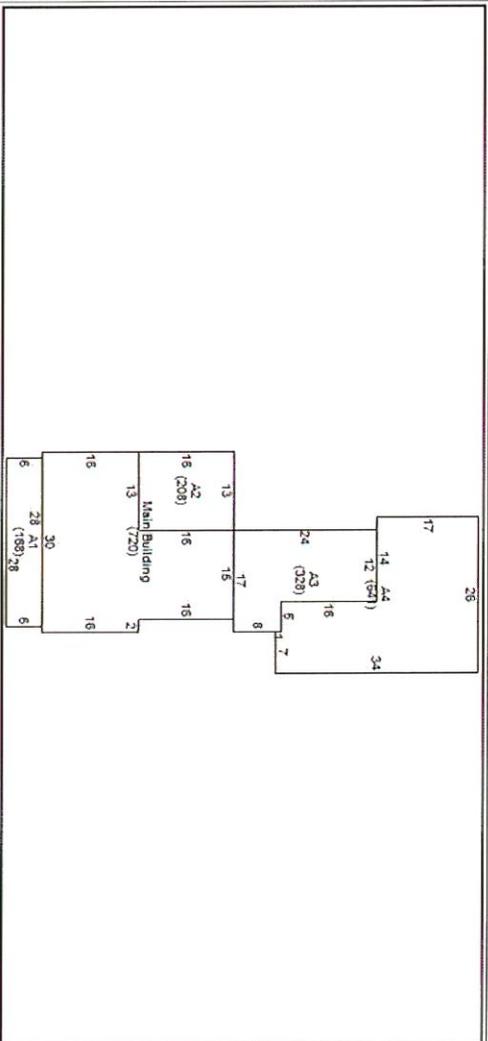
Story height	2	Total Rooms	8
Exterior Walls	6-Al/Inyl	Bedrooms	4
Style	04-Old Style	Family Rooms	0
Year Built	1881	Full Baths	1
Eff Year Built		Half Baths	0
Year Remodeled		Addl. Fixtures	2
Kitchen Remod	2-No	Total Fixtures	5
Bath Remod	2-No		
Basement	4-Full Bsmt		
Heat Type	3-Central Heat W/ Ac	Masonry Trim	
Fuel Type	2-Gas	Unfinished Area	
System Type	1-Hot Air	Rec Rm Size	
Attic	1-None	FBLA Size	
Phy. Condition	A-Average Condition	Openings	1
Int vs Ext	2-Same	# Car Bsmt Gar	
Stacks	1		
Pre-Fab			
Misc		Qty	
Grade	D+		
CDU	AV-AVERAGE	Functional	
Market Adj		Economic	
% Complete	0	% Good Ovr	
Cost & Design	0	NBHD Fact	1

**Dwelling Computations**

Base Price	158,630	% Good	60
Plumbing		Market Adj	
Basement	0	Functional	
Heating	5,650	Economic	
Attic	0	% Complete	
Other Features	6,264	C&D Factor	
Subtotal	170,540	Adj Factor	1
		Additions	34,500
Ground Floor Area	720		
Total Living Area	1,976	Dwelling Value	136,820
Building Notes			

**Misc & Gross Building Values**

Misc Building No  
Gross Building: Misc Adjusted Value



**Additions**

Line	Low	1st	2nd	3rd	Area	Yr Bit	Eff Yr	Grade	CDU	%Comp	Value
0					720						
1		1			168						6,700
2		55	35		208						18,500
3		58	35		328						21,500
4		25			622						10,900

**Outbuilding Data**

Type	Yr Bit	Eff Yr	Size	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
AB2-Flat Barn	1972		20X42	840	D	1	2	F	F			3,140
AP3-1s Op Mill	1972		20X42	840	D	1	8	A	A			2,270

**Condominium / Mobile Home Information**

Complex Name  
Condo Model  
Unit Number  
Unit Level

Number  
Unit Type  
Unit View  
Model (MH)  
Model Make (MH)

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**CLARK COUNTY**

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LUC: 521-TWO FAMILY, 0-9.999 AC U

Card: 2 of 2

Tax Year: 2025

Printed: 02/18/26

**CURRENT OWNER**

ONE LIFE PROPERTY SOLUTIONS LLC

**GENERAL INFORMATION**

Routing No. BNE2-H2 032-00  
 Class Residential  
 Living Units 2  
 Neighborhood 010R0000  
 District  
 Zoning  
 Alternate Id  
 Tax District Bethel Township Tisd

CAUV

Field Review Flag:

**Property Notes**

Note Codes:



**Land Information**

Type	Size	Influence Factors	Influence %	Value
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Manual Override Reason  
 Base Date of Value  
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 Owner Occupied N

**Entrance Information**

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03/24/03	119,000		
05/31/88	64,000		

**Deed Reference**

Deed Type  
 Grantor  
 ONE LIFE PROPERTY SOLUTIONS LLC  
 PARKER LOREN R & SUSAN  
 FLETCHER JIMMIE & VICKI A

**Property Factors**

Topo: 1-Level  
 Utilities: 4-Gas  
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 Legal Descriptions:  
 P T S E P T S E Q R  
 Addl. Tieback:

**RESIDENTIAL PROPERTY RECORD CARD**

**CLARK COUNTY**

Situs : 6507 6515 W NATIONAL RD Parcel Id: 010-05-00004-402-009

LUC: 521-TWO FAMILY, 0-9-999 AC UNI Card: 2 of 2 Tax Year: 2025 Printed: 02/18/26

**Dwelling Information**

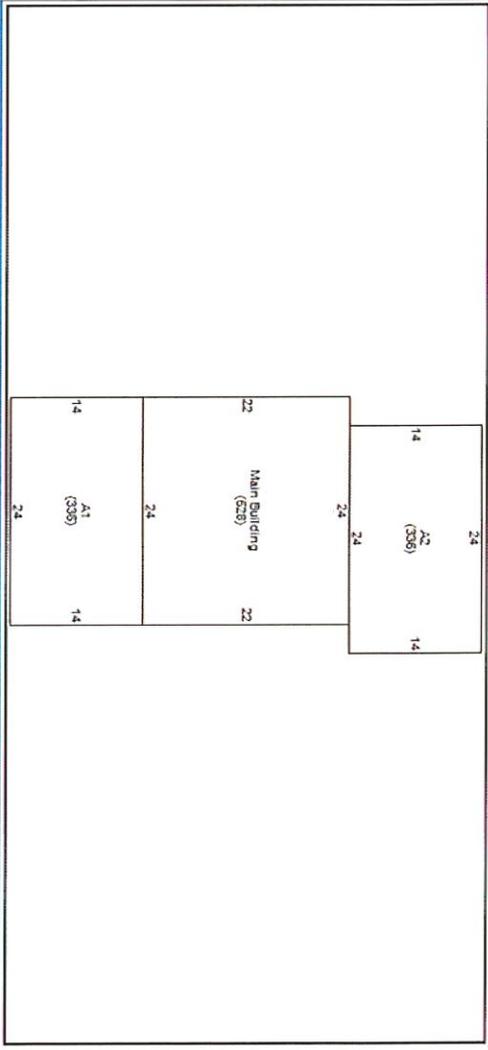
Story height	1	Total Rooms	6
Exterior Walls	6-AL/Vinyl	Bedrooms	3
Style	04-Old Style	Family Rooms	1
Year Built	1900	Full Baths	1
Eff Year Built	1990	Half Baths	0
Year Remodeled	2023	Addl. Fixtures	2
Kitchen Remod	2-No	Total Fixtures	5
Bath Remod	2-No		
Basement	2-Crawl		
Heat Type	2-Central Heat	Masonry Trim	
Fuel Type	2-Gas	Unfinished Area	
System Type	1-Hot Air	Rec Rm Size	
Attic	1-None	FBLA Size	
Phy. Condition	G-Good Condition	Openings	
Int vs Ext	2-Same	# Car Bsmt Gar	
Stacks			
Pre-Fab			
Misc		Qty	
Grade	D+		
CDU	GD-GOOD	Functional	
Market Adj		Economic	
% Complete		% Good Ovr	
Cost & Design	0	NBHD Fact	1

**Dwelling Computations**

Base Price	89,310	% Good	80
Plumbing		Market Adj	
Basement	-3,130	Functional	
Heating	0	Economic	
Attic	0	% Complete	
Other Features	0	C&D Factor	1
Subtotal	86,180	Adj Factor	1
		Additions	37,200
Ground Floor Area	528		
Total Living Area	1,200	Dwelling Value	106,140
Building Notes			

**Misc & Gross Building Values**

Misc Building No  
Gross Building: Misc Adjusted Value



**Additions**

Line	Low	1st	2nd	3rd	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
0					528								21,300
1	58	35			336								25,300
2		35			336								25,300

**Outbuilding Data**

Type	Yr Bit	Eff Yr	Size	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
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**Condominium / Mobile Home Information**

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