

FEB 23 2026

HILLARY HAMILTON
AUDITOR

Tax year 2025 BOR no. 2025-089
County Clark Date received 2/23/2026

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.
Attach additional pages if necessary.

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

Original complaint Counter complaint

Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code
1. Owner of property	Amy M Powers	543 Sheffield Drive Springfield, Ohio 45506
2. Complainant if not owner		
3. Complainant's agent		

4. Telephone number and email address of contact person
937 631-9585

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
3000600002410015	543 Sheffield Drive Springfield, Ohio 45506

7. Principal use of property primary residence

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

Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
3000600002410015	180,000.00	228,100.00	\$ 48,100.00

9. The requested change in value is justified for the following reasons: please review attached appraisal
556 Sheffield Drive - lower taxes
534 Sheffield Drive more square footage and appraisal is same amount.
718 Porchester - high appraisal not lived in for years no improvements

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

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

12. If any improvements were completed in the last three years, show date August 2022 and total cost \$ 14,000.00
patio outback 3500.00
Concrete driveway - has issues in the concrete from the company that put it in:

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 2-20-2026 Complainant or agent (printed) Amy M Powers Title (if agent) _____

Complainant or agent (signature) 

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

Notary _____

2-20-2024

My daughter is terminal with Rett Syndrome I feel the auditor office could add additional program like the homestead Act for extraordinary circumstances. Im unable to work much

The house was appraised in 2020 at that time it was worth 161,700.00 and in 2024 it went to 171,000 then to 228,100.00 in 1 year. Please review appraiser packet and the list of the house I provided in the complaint form. There are houses here in Possum woods that have same square footage and pay less taxes. And some have more square footage no improvements and pay less taxes. Please review in asking if you would please drop fair market value to \$180,000

Thank Amy Power
937 631-9585



APPRAISAL OF REAL PROPERTY

LOCATED AT:

543 Sheffield Dr
Possum Woods Subd 5 113
Springfield, OH 45506

FOR:

Security National Bank
40 South Limestone Street
Springfield, OH 45502

AS OF:

04/27/2020

BY:

Robert L. Triebelhorn
Triebelhorn Appraisals
3744 Madrid Court
Springfield, Ohio 45502

Robert L. Triebelhorn
Triebelhorn Appraisals
3744 Madrid Court
Springfield, Ohio 45502

Security National Bank
40 South Limestone Street
Springfield, OH 45502

Re: Property: 543 Sheffield Dr
Springfield, OH 45506
Borrower: Amy M. Powers
File No.: 3101128446921

In accordance with your request, I have appraised the above referenced property. The report of that appraisal is attached.

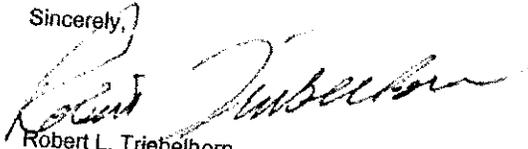
The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me if I can be of additional service to you.

Sincerely,



Robert L. Triebelhorn

Borrower	Amy M. Powers	File No.	4601123695
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH
		Zip Code	45506

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	543 Sheffield Dr
	Legal Description	Possum Woods Subd 5 113
	City	Springfield
	County	Clark
	State	OH
	Zip Code	45506
	Census Tract	0022.00
	Map Reference	44220
SALE PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Amy M. Powers
	Lender/Client	Security National Bank
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,408
	Price per Square Foot	\$
	Location	N;Res;Res
	Age	60
	Condition	C3
	Total Rooms	5
	Bedrooms	3
	Baths	1.0
APPRAISER	Appraiser	Robert L. Triebelhorn
	Date of Appraised Value	04/27/2020

Uniform Residential Appraisal Report

3101128446921
File # 4601123695

ASSIGNMENT DESCRIPTION

Do not separate from the rest of the report! Any segregation of this multi-page report may jeopardize the user.
 This is a complete appraisal presented in a Summary report. The current and projected use is as a single-family dwelling.
 The client is the Lender. Regardless of who pays for this appraisal, the intended user(s) are the Client and secondary market participants ONLY. This appraisal may be inappropriate for other users. Therefore by definition of intended user(s), this appraisal may not be used or relied upon by anyone other than the stated intended user(s), regardless of the means of possession of this report, without the express written consent of the appraiser. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability to any third party without such written consent.
 The purpose of this appraisal is to form an opinion of market value as defined on FANNIE MAE's form 1004B (FREDDIE MAC's form 439).
 The intended use of this appraisal is for secondary market mortgage underwriting. This appraisal and report may be inappropriate for other uses. This appraisal may not be used or relied on for any use except the herein stated intended use without the express written consent of the appraiser. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability for any other use without such written consent.
 The property interest appraised is Fee Simple Estate.
 Privacy Statement: In compliance with the Gram-Leach-Bliley Act, the appraiser will not provide any nonpublic personal information to any person or entity where that information will be used for solicitation purposes. This information may be shared among parties to process and service the consumer's transaction.

SCOPE OF WORK

ADDITIONAL COMMENTS

See all Definitions described in this report. Please be aware of the appraiser's definition of "Inspection". The term inspection found anywhere in this report is to mean a "Visual Inventory" of the subject's or comparable property's components. This is opposed to a "Home Inspection" which investigates the appropriateness and soundness of various components of the improvements. Appraiser is not a Home Inspector; this report should not be relied upon to disclose any conditions and/or defects present in the subject property. The appraiser's report does not guarantee the property free of defects. A professional Home Inspector is recommended. This appraisal meets the supplemental standards associated with FANNIE MAE's form 1004b (FREDDIE MAC's form 439).
 Additional scope of work issues are discussed elsewhere in this report and are not repeated here.
 Other USPAP requirements
 Neither police records or past issues of newspapers have been researched concerning the subject property's past use for anything that might effect the safety or health of present and future occupants. This includes but is not limited to the by-products of methamphetamine production, infectious disease, or environmental hazards.
 If available in the normal course of business the appraiser has evaluated any previous sales, and current contract, listing, or option of the subject property for its applicability in forming an opinion of current market value and/or marketability. See also additional scope of work.

HYPOTHETICAL CONDITIONS / EXTRAORDINARY ASSUMPTIONS

There are no hypothetical conditions unless specifically enumerated herein. There are no extraordinary assumptions unless specifically enumerated herein.

ADDITIONAL APPRAISER CERTIFICATIONS

My analysis, opinions, and conclusions, were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

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)
 Clark County records were used for the site land value.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW				
Source of cost data Building-Cost.net	OPINION OF SITE VALUE			
Quality rating from cost service N/A	Effective date of cost data 2019	DWELLING		= \$ 31,060
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		1,408 Sq.Ft. @ \$ 74.52	= \$	104,924
Reproduction cost information was obtained from Building-Cost.net as well as the Appraisers data base. Depreciation was based on the Age/Life Method. Site Value was based on Sales comparison and extraction analysis. See Land Grid. No significant functional or external obsolescence that would negatively affect value was noticed by the appraiser. R.E.L. based on Age/Life Method is 50/55 years.		1,262 Sq.Ft. @ \$ 22.77	= \$	28,736
		Well, Septic & Drive	= \$	35,000
		Garage/Carport	= \$	27,300
		1,300 Sq.Ft. @ \$ 21.00	= \$	195,960
		Total Estimate of Cost-New	= \$	65,313
		Less Physical		
		Depreciation		
		65,313	= \$(65,313)
		Depreciated Cost of Improvements	= \$	130,647
		As-is Value of Site Improvements	= \$	
Estimated Remaining Economic Life (HUD and VA only)		40 Years	INDICATED VALUE BY COST APPROACH	
Estimated Monthly Market Rent \$				= \$ 161,707
Summary of Income Approach (including support for market rent and GRM)		X Gross Rent Multiplier		= \$
				Indicated Value by Income Approach

PROJECT INFORMATION FOR PUDs (if applicable)

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

Uniform Residential Appraisal Report

3101128446921
File# 4601123695

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.

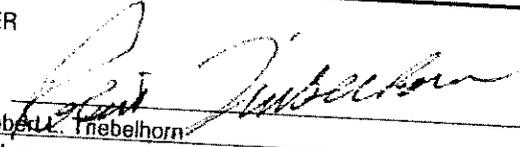
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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 Robert L. Triebelhorn
Company Name Triebelhorn Appraisals
Company Address 3744 Madrid Ct
Springfield, OH 45502-9407
Telephone Number (937) 477-1487
Email Address robert@triebelhornappraisals.net
Date of Signature and Report 04/27/2020
Effective Date of Appraisal 04/27/2020
State Certification # 2007004973
or State License # _____ State # _____
or Other (describe) _____ State # _____
State OH
Expiration Date of Certification or License 11/28/2020

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 _____

SUBJECT PROPERTY

Uniform Residential Appraisal Report

3101128446921
File # 4601123695

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	543 Sheffield Dr Springfield, OH 45506	5125 Old Clifton Rd Springfield, OH 45502								
Proximity to Subject		2.54 miles SE								
Sale Price	\$	\$ 163,000			\$			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 123.95 sq.ft.			\$ sq.ft.			\$ sq.ft.		
Data Source(s)		DABRMLS 794187;DOM 34								
Verification Source(s)		ClkCoRecs/DABR/Driveby								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing		ArmLth	0							
Concessions		Conv;0	0							
Date of Sale/Time		s08/19;c06/19	0							
Location	N;Res;Res	N;Res;Farm Lan	0							
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	21828 sf	1.0 ac	-10,000							
View	N;Res;Res	N;Res;Farm Lan	0							
Design (Style)	DT1;Ranch	DT1;Ranch								
Quality of Construction	Q4	Q4								
Actual Age	60	51	-900							
Condition	C3	C3								
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	5 3 1.0	6 3 1.1	-1,000							
Gross Living Area	1,408 sq.ft.	1,315 sq.ft.	+1,395	sq.ft.		sq.ft.		sq.ft.		
Basement & Finished	1262sf0sfin	1315sf600sfin	-318							
Rooms Below Grade		1rr0br0.0ba0o	-4,000							
Functional Utility	Average/ 3 Bed	Average/ 3 Bed								
Heating/Cooling	FA/CAC	FA/CAC								
Energy Efficient Items	Thermal Win	Thermal Win								
Garage/Carport	4qa2dw	2qa2dw	+6,000							
Porch/Patio/Deck	CovFrtPad/Dk	CovPad/CovPat	-500							
Fence/Stor Shed/InGrd Pool	None	Fence/StorShed	-1,000							
Fireplace	Fireplace	None	+1,000							
3 Seasons Room	3 Seasons Rm	None	+3,500							
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -5,823	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price		Net Adj. 3.6 %		Net Adj. %		Net Adj. %		Net Adj. %		
of Comparables		Gross Adj. 18.2 %	\$ 157,177	Gross Adj. %	\$	Gross Adj. %	\$	Gross Adj. %	\$	
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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	DABR/MLS/Clark Co Recd's	DABR/MLS/Clark Co Recd's								
Effective Date of Data Source(s)	04/18/2020	02/03/2020								
Analysis of prior sale or transfer history of the subject property and comparable sales This comparable is used to compute value.										
Analysis/Comments The subject's value is most like Comp 2 with a net and Gross adjustments of 2.9/16.0 and 3.4/17.1 and weight of 26.97. The weights for the comps are as follows: #1 - 25.66, #2 - 26.97, #3 - 21.28 and #4 - 26.09.										

SALES COMPARISON APPROACH

SALE HISTORY

REMARKS / COMMENTS

APPRAISER DISCLOSURE STATEMENT

File No. 3101128446921
4601123695

Name of Appraiser: Robert L. Triebelhorn

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

Certification/Licensure Number: 2007004973
Certification/Licensure State: OH Expires: 11/28/2020

Scope: This Report is within the scope of my Certification or License
 is not within the scope of my Certification or License

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

Signature of person preparing and reporting the Appraisal:



This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

Scope of the assignment is to complete appraisal report in compliance to standard secondary market underwriting guidelines, USPAP, State Law, Title XI of THE FEDERAL FINANCIAL INSTITUTIONS REFORM, RECOVERY AND ENFORCEMENT ACT OF 1989 (FIRREA), PRIVACY POLICY-GRAMM-LEACH-BAILEY ACT AND SECURITY NATIONAL BANK'S CONTRACTUAL ASSIGNMENT.

Appraiser at the minimum; Performed a complete inspection of the interior and exterior of the subject, inspected the neighborhood, inspected each comparable from at least the street, Researched, verified and analyzed data from reliable public and/or private sources, Reported analysis, opinions and conclusions within this report. Appraiser has given consideration to traditional valuation approaches; Primary reliance was given the Sales Comparison Approach because it best reflects the actions of the typically informed buyer(s) and seller(s). Because of the subject's age, the Cost Approach is unreliable. Lack of relevant data precludes the Income Approach.

Market Conditions Addendum to the Appraisal Report

3101128446921

File No. 4601123695

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 **543 Sheffield Dr**

City Springfield

State OH ZIP Code 45506

Borrower **Amy M. Powers**

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		
				Increasing	Stable	Declining
Total # of Comparable Sales (Settled)	2	2	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Absorption Rate (Total Sales/Months)	0.33	0.67	0.33	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total # of Comparable Active Listings	0	0	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	3.0	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	162,556	158,700	151,500	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Median Comparable Sales Days on Market	31	98	168	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Median Comparable List Price	0	0	165,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Median Comparable Listings Days on Market	0	0	33	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Median Sale Price as % of List Price	0	0	0.91	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Settle (developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

MARKET RESEARCH & ANALYSIS

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.). **Existing homes competitive to the subject had few if any concessions associated with the deal. Due to the lack of sufficient data, appraiser was unable to complete the Overall Trend grid.**

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). **The MLS reports do not indicate and REO sales in this market. Homes in the immediate area of the subject do not fall in that general parameter.**

Cite data sources for above information. **Foreclosure, REO and concession estimates are based on data in the MLS, public records reviewed by the appraiser, statistics published online in the local media, and specified in the attached 1004MC Clarification of Scope of Work.**

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. **As shown, properties competitive to the subject have followed area trends of a slight decline. The current to 3 month period may be down to seasonal variations, as sales are higher March - August vs September - February.**

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

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
				Increasing	Stable	Declining
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total # of Active Comparable Listings				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are foreclosure sales (REO sales) a factor in the project?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

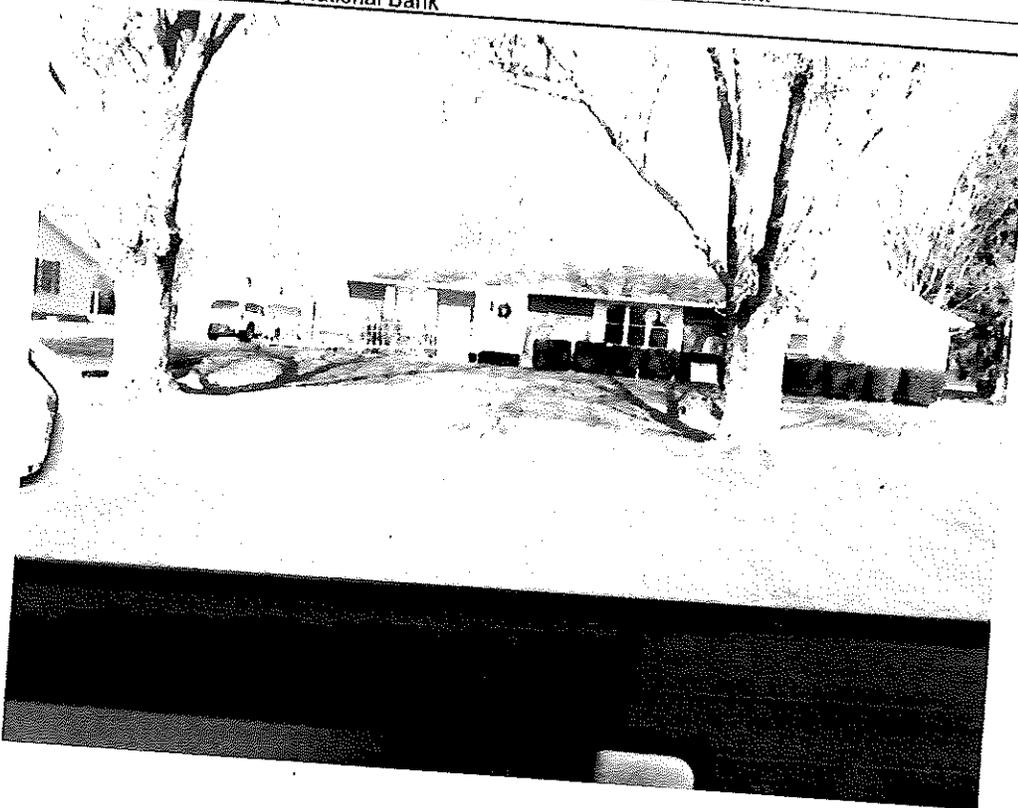
If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

CONDO/OP PROJECTS

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

Comparable Photo Page

Borrower Amy M. Powers
Property Address 543 Sheffield Dr
City Springfield
Lender/Client Security National Bank
County Clark
State OH
Zip Code 45506



Comparable 4

5125 Old Clifton Rd
Prox. to Subj. 2.54 miles SE
Sales Price 163,000
G.L.A. 1,315
Tot. Rooms 6
Tot. Bedrms. 3
Tot. Bathrms. 1.1
Location N;Res;Farm Land
View N;Res;Farm Land
Site 1.0 ac
Quality Q4
Age 51

Comparable Photo Page

Borrower	Amy M. Powers			
Property Address	543 Sheffield Dr			
City	Springfield	County	Clark	
Lender/Client	Security National Bank	State	OH	Zip Code 45506



Comparable 1

2965 Selma Rd
 Prox. to Subj. 2.27 miles E
 Sales Price 162,200
 G.L.A. 1,232
 Tot. Rooms 6
 Tot. Bedrms. 3
 Tot. Bathrms. 2.0
 Location N;Res;Farm Land
 View N;Res;Farm Land
 Site 28750 sf
 Quality Q4
 Age 55



Comparable 2

452 W Possum Rd
 Prox. to Subj. 0.42 miles W
 Sales Price 157,500
 G.L.A. 1,131
 Tot. Rooms 5
 Tot. Bedrms. 3
 Tot. Bathrms. 1.0
 Location N;Res;Res
 View N;Res;Res
 Site 30056 sf
 Quality Q4
 Age 62



Comparable 3

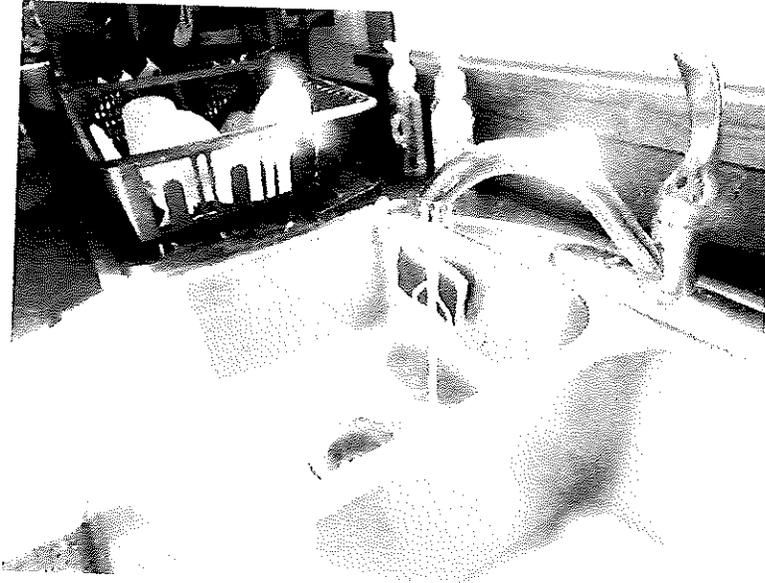
2946 Arthur Rd
 Prox. to Subj. 2.72 miles NW
 Sales Price 159,900
 G.L.A. 1,098
 Tot. Rooms 5
 Tot. Bedrms. 2
 Tot. Bathrms. 1.0
 Location N;Res;Res

Subject Photo Page

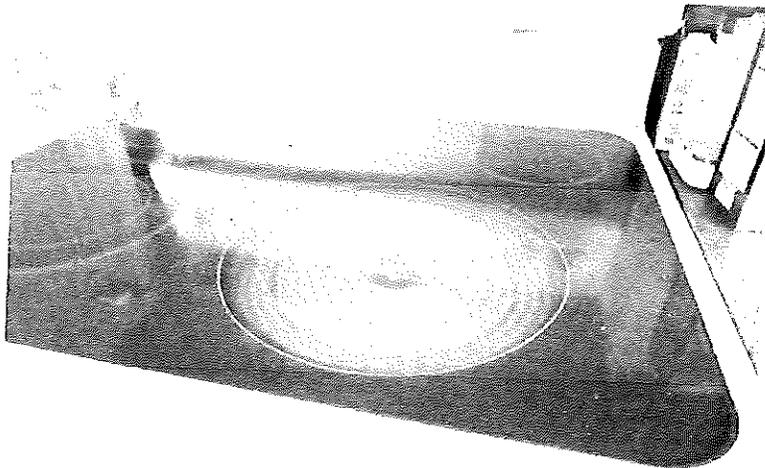
Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH
		Zip Code	45506

Utilities Were On

543 Sheffield Dr
Sales Price
Gross Living Area 1,408
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;Res
View N;Res;Res
Site 21828 sf
Quality Q4
Age 60



Appliances Were Working



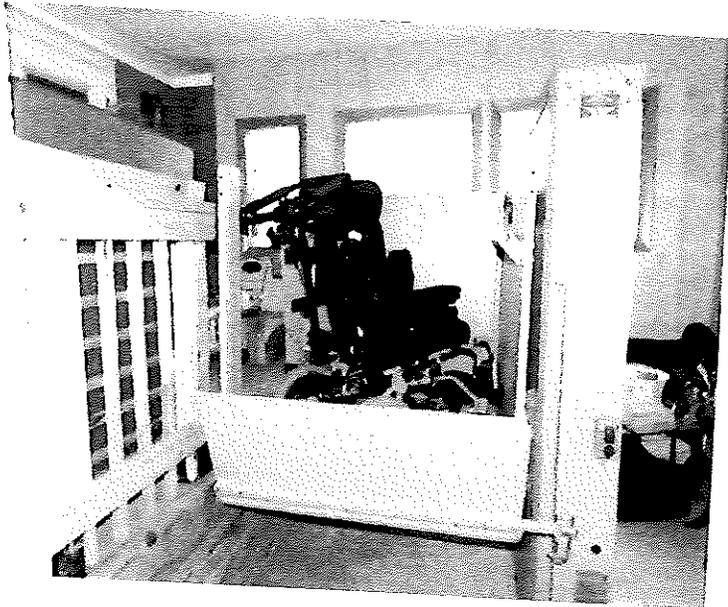
Subject Photo Page

Borrower	Amy M. Powers				
Property Address	543 Sheffield Dr				
City	Springfield				
Lender/Client	Security National Bank	County	Clark	State	OH
				Zip Code	45506



Garage Interior

543 Sheffield Dr
Sales Price
Gross Living Area 1,408
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;Res
View N;Res;Res
Site 21828 sf
Quality Q4
Age 60



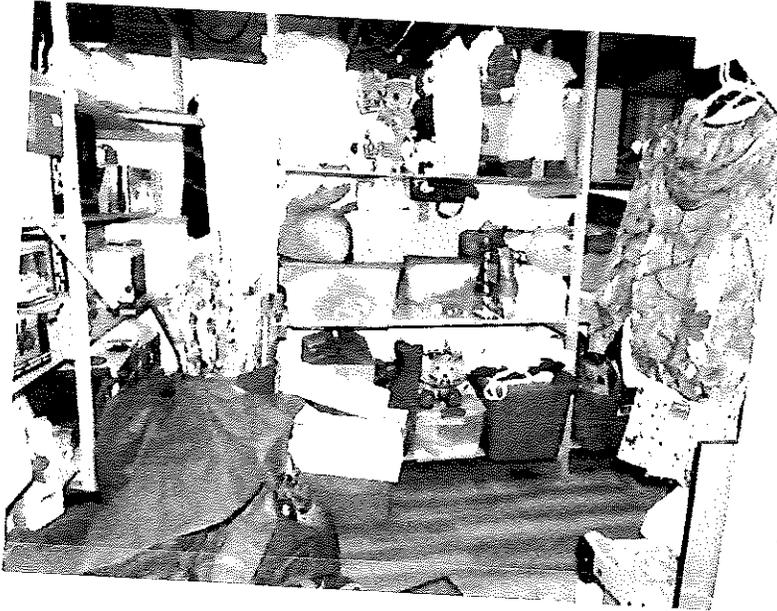
Elevator-Lift in 3 Seasons Rm



Rear Yard

Subject Photo Page

Borrower	Amy M. Powers				
Property Address	543 Sheffield Dr				
City	Springfield	County	Clark	State	OH
Lender/Client	Security National Bank			Zip Code	45506

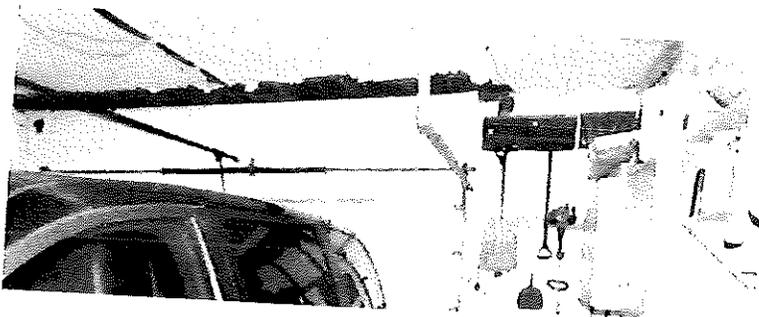


Storage

543 Sheffield Dr
Sales Price
Gross Living Area 1,408
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;Res
View N;Res;Res
Site 21828 sf
Quality Q4
Age 60



New Water Softener



Garage Interior

Subject Photo Page

Borrower	Amy M. Powers				
Property Address	543 Sheffield Dr				
City	Springfield	County	Clark	State	OH Zip Code 45506
Lender/Client	Security National Bank				

1/2 Bath in Unfinished Basement

543 Sheffield Dr

Sales Price

Gross Living Area 1,408

Total Rooms 5

Total Bedrooms 3

Total Bathrooms 1.0

Location N;Res;Res

View N;Res;Res

Site 21828 sf

Quality Q4

Age 60



Basement

Fireplaces have the same Flu



Storage- Basement



Subject Photo Page

Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH Zip Code 45506

Stairwell to Basement

543 Sheffield Dr

Sales Price

Gross Living Area 1,408

Total Rooms 5

Total Bedrooms 3

Total Bathrooms 1.0

Location N;Res;Res

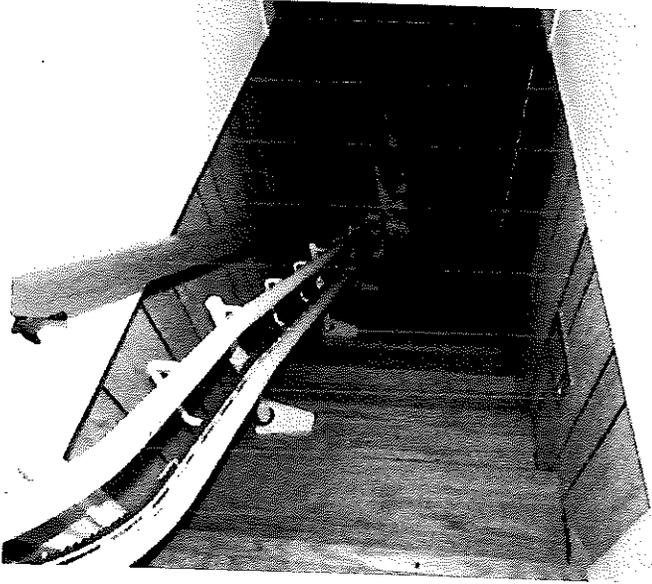
View N;Res;Res

Site 21828 sf

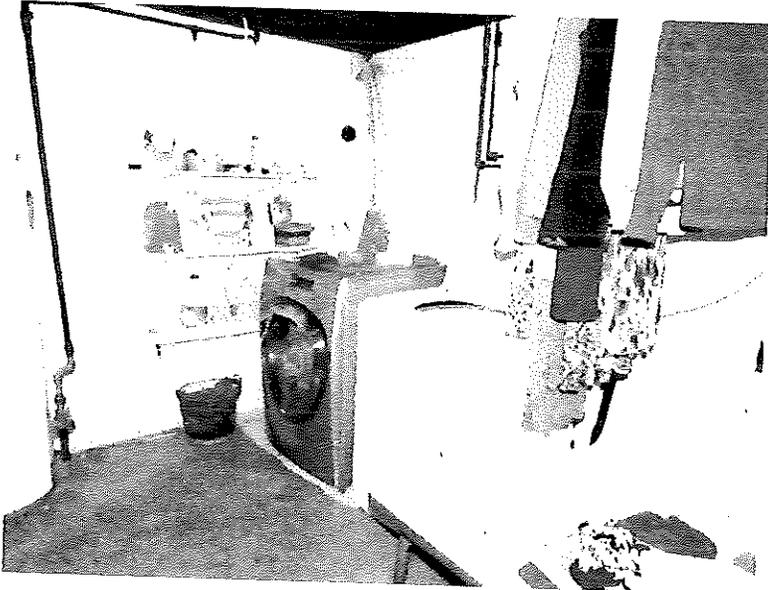
Quality Q4

Age 60

Chair Lift



Laundry in Basement

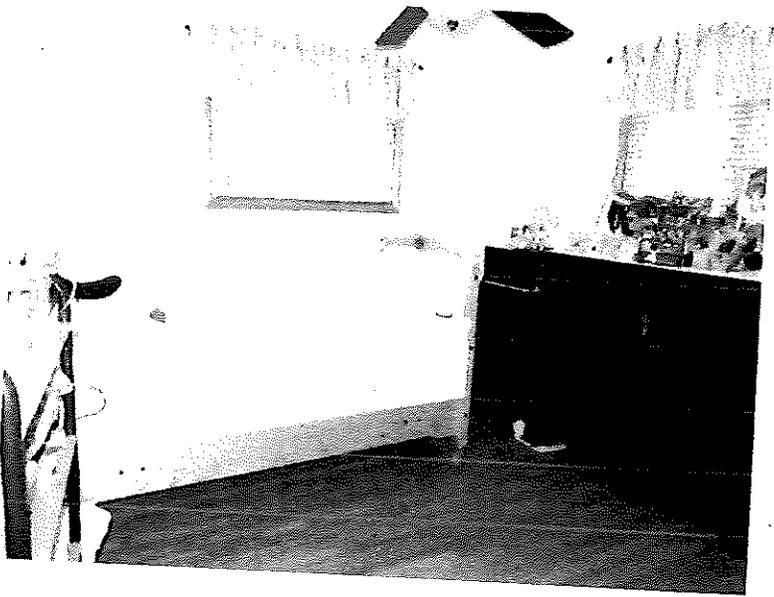


Mechanicals



Subject Photo Page

Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH Zip Code 45506

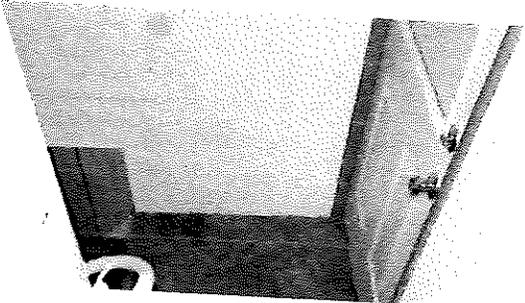


Bedroom

543 Sheffield Dr



Bedroom



Stairwell to Basement

Subject Photo Page

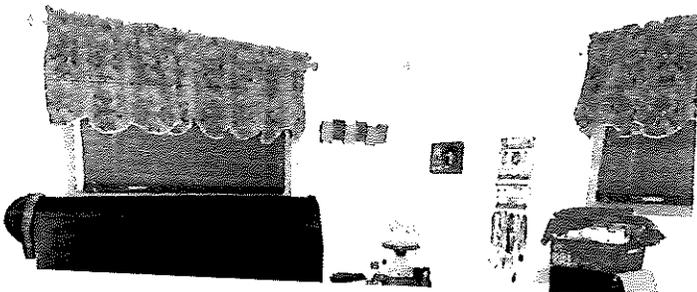
Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH
		Zip Code	45506



Same Bath
543 Sheffield Dr



Same Bath



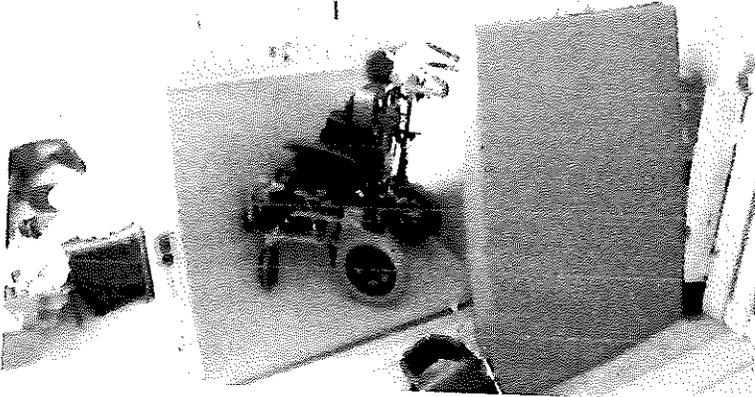
Bedroom

Subject Photo Page

Borrower	Amy M. Powers				
Property Address	543 Sheffield Dr				
City	Springfield	County	Clark	State	OH
Lender/Client	Security National Bank			Zip Code	45506

3 Seasons Room

543 Sheffield Dr



Hallway to Bedrooms & Bath

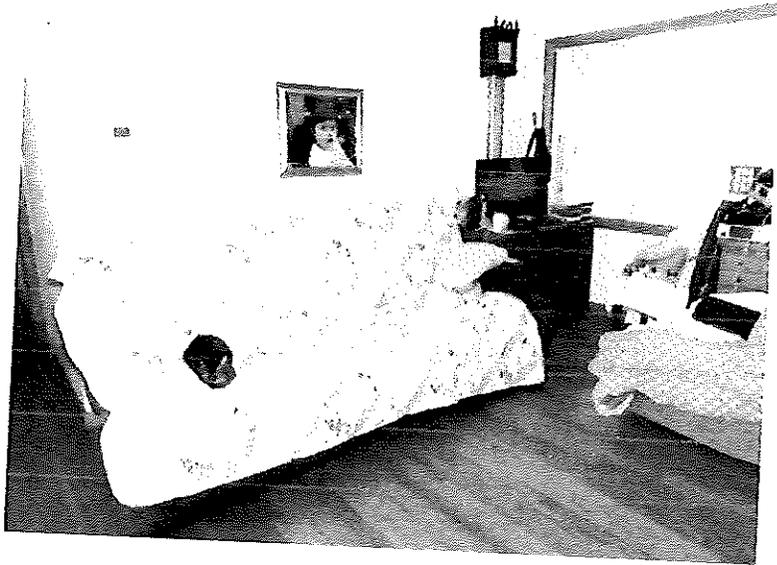


Bath



Subject Photo Page

Borrower	Amy M. Powers				
Property Address	543 Sheffield Dr				
City	Springfield	County	Clark	State	OH
Lender/Client	Security National Bank			Zip Code	45506



Living Room
543 Sheffield Dr



Dining Room(Office)



3 Seasons Room with Elevator

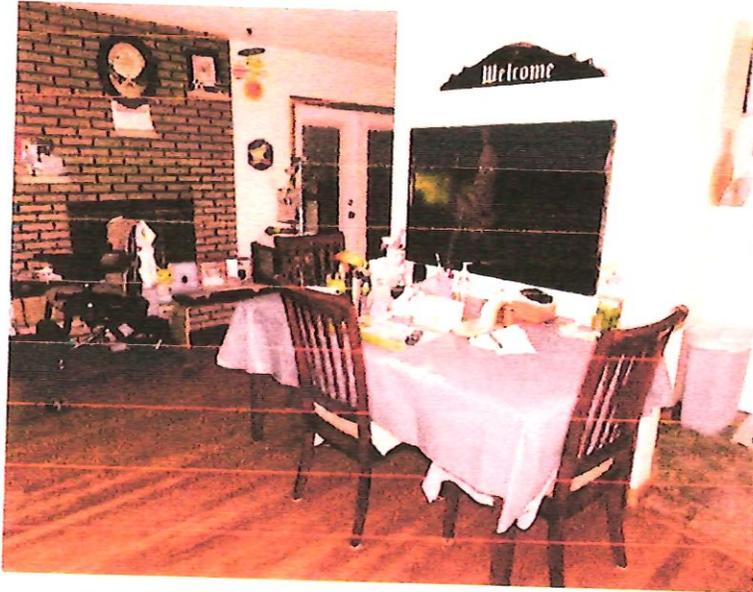
Subject Photo Page

Borrower	Amy M. Powers				
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Lender/Client	Security National Bank			Zip Code	45506



Living Room

543 Sheffield Dr



Dining Area



Kitchen

Subject Photo Page

Borrower	Amy M. Powers				
Property Address	543 Sheffield Dr				
City	Springfield	County	Clark	State	OH
Lender/Client	Security National Bank			Zip Code	45506

Subject Front

543 Sheffield Dr
Sales Price
G.L.A. 1,408
Tot. Rooms 5
Tot. Bedrms. 3
Tot. Bathrms. 1.0
Location N;Res;Res
View N;Rcs;Rcs
Site 21828 sf
Quality Q4
Age 60



Subject Rear

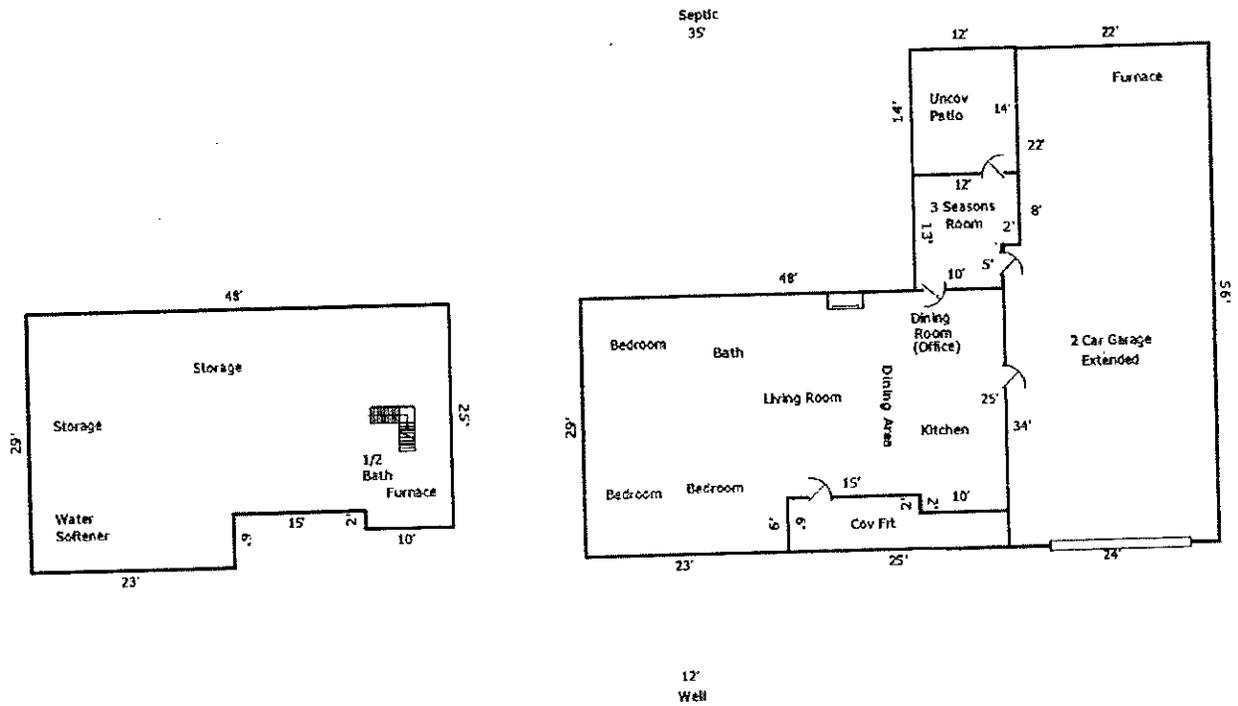


Subject Street



Building Sketch (Page - 1)

Borrower	Amy M. Powers						
Property Address	543 Sheffield Dr	County	Clark	State	OH	Zip Code	45508
City	Springfield						
Lender/Client	Security National Bank						



Building Sketch (Page - 2)

Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County Clark	State OH Zip Code 45506
Lender/Client	Security National Bank		

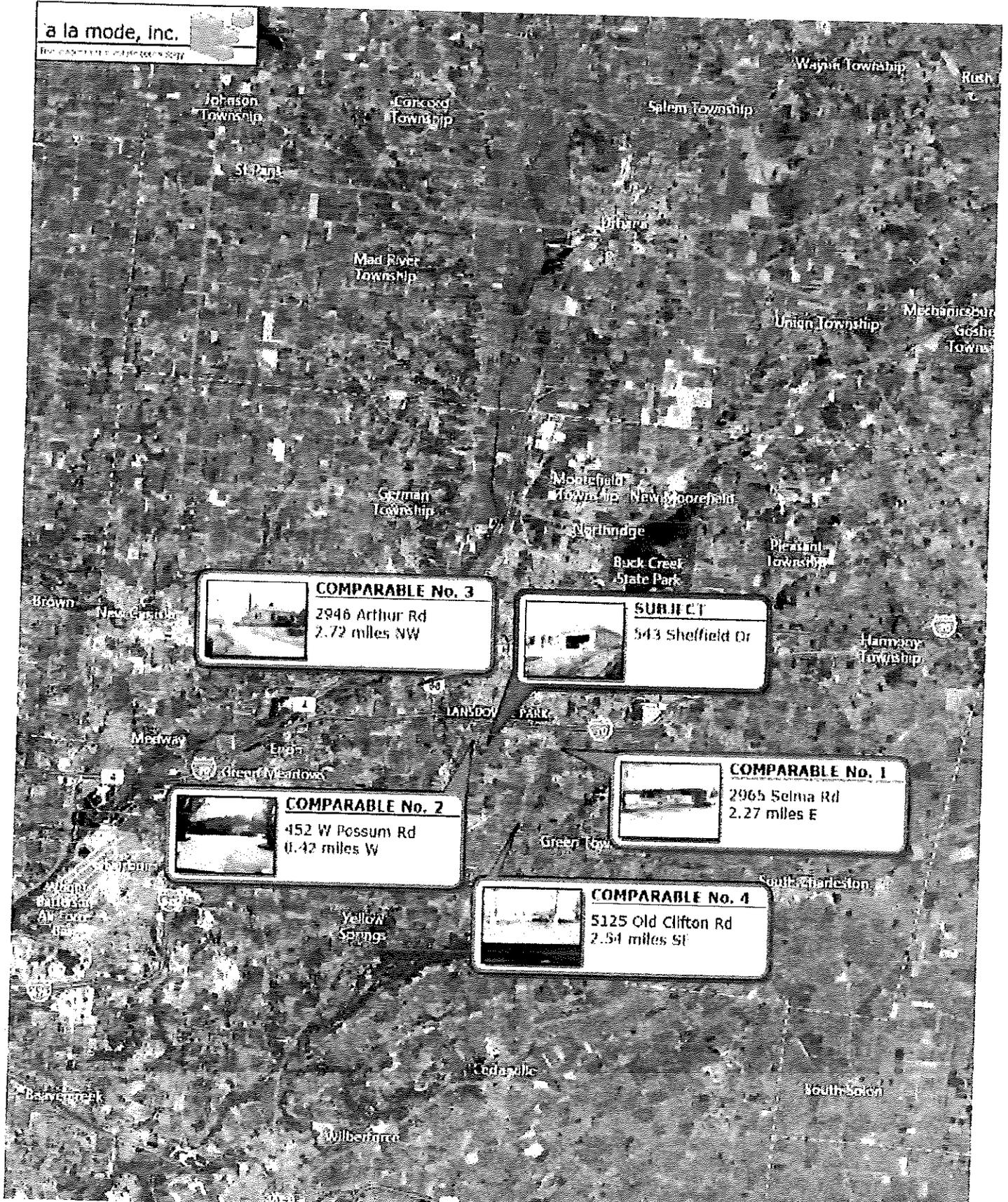
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1262 Sq ft	$29 \times 23 = 667$ $25 \times 23 = 575$ $10 \times 2 = 20$
Closed Porch	146.2 Sq ft	$13 \times 10 = 130$ $8.1 \times 2 = 16.2$
Total Living Area (Rounded):	1408 Sq ft	
Non-living Area		
2 Car Attached	1300 Sq ft	$22 \times 22 = 484$ $24 \times 34 = 816$
Second Floor	1262 Sq ft	$29 \times 23 = 667$ $25 \times 23 = 575$ $2 \times 10 = 20$
Open Porch	1430.02 Sq ft	$22 \times 22 = 484$ $34 \times 23.96 = 814.61$ $0.5 \times 4.9 \times 0 = 0$ $4.1 \times 0.04 = 0.17$ $4.06 \times 9.96 = 40.45$ $0.5 \times 0.04 \times 9.96 = 0.2$ $6 \times 15 = 90$ $0.5 \times 0.06 \times 15 = 0.46$ $0.5 \times 6 \times 0.04 = 0.12$
Concrete Patio	168 Sq ft	$12 \times 14 = 168$

Location Map

Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH Zip Code 45506



Appraisers License-2020

**STATE OF OHIO
DIVISION OF REAL ESTATE
AND PROFESSIONAL LICENSING**
AN APPRAISER LICENSE CERTIFICATE
has been issued under ORC Chapter 4763.10

NAME: Robert L. Triebelhorn
CLASSIFICATION: 2020/06/17
CLASSIFICATION: Certified Residential Real Estate Appraiser
CLASSIFICATION: 2020/06/17
CLASSIFICATION: 2020/06/17
CLASSIFICATION: 2020/06/17

FIRREA / USPAP ADDENDUM

Borrower Amy M. Powers File No. 4601123695
 Property Address 543 Sheffield Dr
 City Springfield County Clark State OH Zip Code 45506
 Lender/Client Security National Bank

Purpose
 The purpose of the assignment is to develop an Opinion of Value in terms of cash or an equivalent to cash as of the date of the report. Market Value of the Fee Simple Interest for mortgage financing.

Scope of Work
 Scope of the assignment is to complete appraisal report in compliance to standard secondary market underwriting guidelines, USPAP, State Law, Title XI of THE FEDERAL FINANCIAL INSTITUTIONS REFORM, RECOVERY AND ENFORCEMENT ACT OF 1989 (FIRREA), PRIVACY POLICY- GRAMM-LEACH-BAILEY ACT, AND SECURITY NATIONAL BANK'S CONTRACTUAL ASSIGNMENT.

Intended Use / Intended User
 Intended Use: This report is intended for use by the client for the use of mortgage loan financing
 Intended User(s): This report is intended only for the use in mortgage loan financing, and its use or reliance on by anyone other than the client is prohibited

History of Property
 Current listing information: Subject has not been listed on the open market for the past three years.

Prior sale: Subject does not have any prior sales in the past three years.

Exposure Time / Marketing Time
Opinion of Exposure time is within 120 days, and Marketing time to be within 120 days. The opinion of exposure and marketing time is based upon Wrist MLS.

Personal (non-reatly) Transfers
 No Personal Transfers

Additional Comments
 Appraiser at the minimum; Performed a complete inspection of the interior and exterior of the subject, inspected the neighborhood, inspected each comparable from at least the street. Researched, verified and analyzed data from reliable public and/or private sources. Reported analysis, opinions and conclusions within this report. Appraiser has given consideration to traditional valuation approaches; Primary reliance was given the Sales Comparison Approach because it best reflects the actions of the typically informed buyer(s) and seller(s). Because of the subject's age, the Cost Approach is unreliable. Lack of relevant data precludes the Income Approach.

Certification Supplement
 1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.
 2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.

Appraiser: Robert L. Triebelhorn
 Signed Date: 04/27/2020
 Certification or License #: 2007004973
 Certification or License State: OH Expires: 11/28/2020
 Effective Date of Appraisal: 04/27/2020

Supervisory Appraiser: _____
 Signed Date: _____
 Certification or License #: _____
 Certification or License State: _____ Expires: _____
 Inspection of Subject: Did Not Exterior Only Interior and Exterior

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 one

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

Supplemental Addendum

File No. 4601123695

Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH
		Zip Code	45508

Competency Statement:

The Subject property is located 2 miles from my office. This assignment requires geographic competency as part of the scope of work. I have spent sufficient time in the subjects market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and the location involved. Such understanding will not be imparted solely from a consideration of specific data such as demographics, costs, sales and rentals. The necessary understanding of local market conditions provides the bridge between a sale and a comparable sale or a rental and a comparable rental.

• URAR : Neighborhood - Description

The subject property is located in the Possum Woods Subdivision approximately 4 blocks east of W. Possum Road and 1 block north of Dorchester Drive on the west side of Sheffield Drive, and is within one to eight miles of shopping centers, businesses, schools, police and fire protection. Employment stability in the area is good due to the diversity among major employers as well as private business sectors. Homes in the area are of varied age, style, appeal, and design and built from 1950 thru the 1980s. Properties generally reflect average care and maintenance. There are no adverse conditions which would affect subject's value.

• URAR : Neighborhood - Market Conditions

Market Conditions are average with supply slightly exceeding demand. There are no apparent trends which should affect the market area. Financing is readily available in the area and carry acceptable interest rates and terms. Marketing time is estimated to be within 3 months, which would be considered typical for the area. Loan discounts, interest buydowns and concessions are not typical.

Marketing Time, Value, and Exposure Time

STANDARD 1 modified the requirement of 2012, that the appraiser, when developing an opinion of market value, also develop an opinion of reasonable exposure time linked to the market value opinion. Based on this development requirement, inclusion of the exposure time opinion in the report would be the appropriate means to indicate compliance with STANDARD 1 changes. USPAP Standards definition of EXPOSURE TIME: estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. COMMENT: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. **The estimate of Exposure Time is within 3 months, and the opinion of Marketing Times is within 3 months. The Estimated Remaining Life is 40 Years.**

• FIRREA/USPAP Addendum :

This report is intended only for the use in mortgage loan financing, and its use or reliance on by anyone other than the client is prohibited. Any other use is strictly prohibited without the express written consent of the appraiser. A party receiving a report copy from the defined client does not a consequence, become a party to the appraiser-client relationship. The appraiser is not responsible for unauthorized uses.

• URAR : Neighborhood - Boundaries

Subject property is located in the Possum Woods Subdivision approximately 4 blocks east of W. Possum Road and 1 block north of Dorchester Drive on the west side of Sheffield Drive; boundaries include: State Route 4 - North, Enon Road - West, Jackson Road - South and State Route 41 - East. See attached map.

• URAR : Improvements - Additional Features

Subject property has typical energy efficient items for this area including ceiling fans, newer high-efficiency HVAC, new thermal windows with screens, a living room, dining room, kitchen, a master bedroom and a Jack and Jill bath, 2 additional bedrooms on the 1st floor, a covered front pad, a rear patio, a 3 seasons room with an elevator, a 2 car attached, extended, heated garage and a full unfinished walkup interior only basement.

• URAR: Site - Highest and Best Use

The subject being a single family Residence amid others of all Single Family Residences supports the conclusion of what was legally permissible and physically possible, and based on my understanding of current economic conditions, it is my opinion that it is maximally productive and therefore the highest and best use of the property would be as is, a Single Family Residence.

Marcellus Shale

There was no digging or drilling present for Oil/Gas/Mineral deposits within 200 feet of the property. (a) Oil/Gas/Mineral leases are not common in the Market area ie. not present in the 5 counties I do, ie. Clark, Champaign, Greene, Montgomery and Logan counties (b) Since I have never seen Digging or Drilling for the above areas, Appraiser does not know what the Impact would have on Marketability.

Supplemental Addendum

File No. 4601123695

Borrower	Amy M. Powers		
Property Address	543 Sheffield Dr		
City	Springfield	County	Clark
Lender/Client	Security National Bank	State	OH
		Zip Code	45506

Electronic Signatures

This report utilizes electronic signatures. The electronic signature carries the same level of authenticity and responsibility as an ink signature. All electronic signatures in this report have a security feature maintained by individual password for each signing appraiser.

Appraiser is not responsible for any additions, deletions, and/or alterations made to this report unbeknownst to appraiser. Nor should anyone other than the named Intended User and their assigns rely on this report for anything other than what is stipulated herein.

Definitions

Provided below are more specific definitions of various wording, terms of art and subject matter. This list is not exhaustive and may be additionally defined in the report.

Appraisal: (noun) the act or process of developing an opinion of value; an opinion of value. (adjective) of or pertaining to appraising and related functions such as appraisal practice or appraisal services.

Appraiser: a state licensed or state certified individual who is expected to perform valuation services competently and in a manner that is independent, impartial, and objective.

Appraisal is a branch of applied economics. It is distinct from the applied sciences (engineering, surveying, mold or environmental testing, etc), from the building trades (home inspection, pest and dry rot inspection, roof inspection, construction, etc.), and from the applied arts (architecture, home design or drafting).

The appraiser is not a home inspector and the appraisal report is not a home inspection. The appraisal report cannot be relied upon to disclose hidden defects that are not apparent from a visual observation of the surfaces of the subject property from standing height.

The testing of systems (structural, electrical, mechanical, heating, cooling, plumbing) and components (such as appliances, fixtures, doors, windows, etc.) lies outside of the scope of this appraisal assignment.

Inspection: A visual observation of the unobstructed, exposed surfaces of accessible areas from standing height.

Intended User: The intended user of this report is the client named in this report and its ultimate funding source. In accordance with the Appraisal Standard Board's interpretation of Certification # 23, the use of this appraisal by anyone other than the named client and its ultimate funding source is not intended by the appraiser.

This report is not intended for use by the borrower for the purpose of identifying any adverse conditions in the subject's systems and components which might be revealed by any inspections by licensed professionals in any relevant field. This appraisal does not guarantee that the subject property is free of undetected problems, possible defects or environmental hazards that could exist.

Use: Reading the appraisal report or possessing the report does not constitute use. Relying on the appraisal report to understand how the appraiser developed the opinion of value does not constitute use. Use means relying on the appraisal report to make a decision or to take an action.

If the subject is in an area zoned for single family property and the site is improved with a single family property and appraiser was not supplied with a survey of the subject site, then no effort was made to ascertain whether the subject is located within appropriate setbacks, as dictated by zoning. The subject site size appears to be in conformance with zoning requirements based solely upon complete visual inspection (see above). Should the intended user of the appraisal report have concerns over the subject's legality, an appropriate survey from a licensed surveyor would be recommended.

If hairline cracks in the foundation walls were observed and are common in other residences in this market, then the appraiser did not alter the opinion of market value and did not specifically address this condition in this report. Please note, the appraiser is not an expert with regard to foundation issues and the client, if concerned, is invited to employ the services of experts in this area to assure that the cracks are not indicative of a foundation problem.

Note again, the appraiser is not competent to make a judgment about the condition relating to the foundation, roof, exterior walls, etc. The appraiser has made a visual observation (see Complete Visual Inspection) of the exterior surfaces from ground level, and the reported conditions only reflect the apparent surface condition. If the client has concerns regarding the condition of these items, an inspection by a qualified party would be highly recommended.

Any discussion in this report of the condition of the subject property is relative to the other comparable properties in the neighborhood, including needed repairs and/or deterioration which are based on the market expectations for the price range and location of the property.

As a class, any Comparable Listings and/or Sales defined as coming from the neighborhood of the subject property are only those homes that are actually comparable to the subject and only those homes which are in the neighborhood defined on the Location Map Included in this appraisal report.

Supplemental Addendum

File No. 4601123695

Borrower	Amy M. Powers						
Property Address	543 Sheffield Dr						
City	Springfield	County	Clark	State	OH	Zip Code	45506
Lender/Client	Security National Bank						

EXTENT TO WHICH PROPERTY IS IDENTIFIED

Physical Characteristics

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

Legal Characteristics

I relied on the Springfield OH Zoning Department for information regarding zoning of R1 510 Single Family Residential and the Clark County Auditor for legal description (Possum Woods Subd 5 113) and Assessor's Parcel Number (3000600002410015). I did not research the presence of such items independently.

EXTENT TO WHICH THE PROPERTY IS INSPECTED

I viewed the interior and exterior of the property on 04/27/2020 @ 09:00 A.M.

TYPE AND EXTENT OF THE DATA RESEARCHED

Sales of similar properties that have occurred over the past months were researched in the sections of Clark County, Ohio. I located 5 sales and 1 current listings in the market area researched. Comparables were selected based on the physical and location characteristics. Of these sales, the 4 considered to be most similar were used in the Sales Comparison approach.

TYPE AND EXTENT OF ANALYSES APPLIED TO ARRIVE AT OPINIONS AND CONCLUSIONS

Data Gathering

The subject's market area was searched back at least to the requirements of USPAP and the Client/Lender (as reported herein) and more probably to a greater extent to both validate other sources of information and to provide both a basis and subsequent sales to determine any market appreciation and/or trends in the subject area. Such analysis is often considered a fourth approach to value.

Appraiser used some or all of these specific data sources for this report: Driveby Inspection of General Neighborhood; Complete Visual Inspection of Subject Property; Actual Measurement by Appraiser of Subject's GLA; County Records for Subject Property, Listings and Comparables Sales used in this report; MLS covering Subject Neighborhood; as well as any or all information verified as second source with Subject Owner, Comparable Sale Buyer/Seller, Client, Lender's Agent/Representative, any Realtor in the Area, Seller's Agent, Buyer's Agent, Attorney(s) for any party with any interest in the Subject Property, Listing or Comparable Sales used in this report, Zoning Board and/or Other Governmental Agency, and any other party and/or entity with any interest or knowledge in the Subject, Listing or Comparable Sales used in this report. This list should not be considered exhaustive and any additional sources will be specifically enumerated herein.

All sources of data/information outlined above were relied upon by Appraiser to the extent that any source of information, with due diligence, could be re-verified with a second source unless otherwise specifically noted in this report.

However, the appraiser has made no attempt to make discovery of neighborhood influences such as, but not limited to, registered sex offenders, criminal activity (such as methamphetamine labs, etc.) or interim rehabilitation facilities/half-way houses and that the client may desire to check this information for themselves.

Purpose of the Appraisal

The purpose of the appraisal is to develop an opinion of market value in terms of cash or financing terms equivalent to cash. Any appraiser compensation is not contingent on the reporting of a predetermined value or direction that favors the cause of the client, the amount of the value estimate, the attachment of a stipulated results or the occurrence of a subsequent event. The appraiser analysis, opinion and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standard of Professional Appraisal Practice as promulgated by the Appraisal Standards Board of the Appraisers Foundation.

Sales Comparison

The Sales Comparison was performed by a quantitative analysis by comparing the subject to similar properties that have a recent marketing history. All sales adjustments represent cash equivalency method. Adjustments made in this report may be based upon the paired analysis of the specific comparables sales included in this report.

When doing the Sales Comparable Analysis the appraiser also calculated all the information using a Weighted Average Method. All the components of the grid page are looked at and the sizes of the adjustments are all considered. Those weights are based on a mathematical analysis of adjustments the appraiser made to the comparables. Comparables that have the fewest number of gross adjustments are considered more comparable to the subject than those with more and are therefore

Supplemental Addendum

File No. 4601123695

Borrower	Amy M. Powers				
Property Address	543 Sheffield Dr				
City	Springfield	County	Clark	State	OH
Lender/Client	Security National Bank			Zip Code	45506

IDENTIFICATION OF THE PROBLEM & SCOPE OF WORK

CLIENT: Security National Bank

INTENDED USER: The Intended User of this appraisal report is the Lender/Client, Security National Bank

INTENDED USE: The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser."

TYPE OF OPINION: Market value, according to definition in The Dictionary of Real Estate Appraisal.

EFFECTIVE DATE: 04/27/2020

CHARACTERISTICS ABOUT SUBJECT: The subject is a Ranch family residence; the interest being appraised is Fee Simple.

ASSIGNMENT CONDITIONS: There are no extraordinary assumptions, hypothetical conditions, supplemental standards or jurisdictional exceptions in this report.

SCOPE OF WORK

Assumptions and Limiting Conditions

This appraisal report has been made with the following assumptions and conditions:

This is a Summary Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice for a Summary Appraisal Report. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the Appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the Appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated in the report. The Appraiser is not responsible for unauthorized use of this report.

The legal description furnished is assumed to be correct. The Appraiser assumes no responsibility for matters legal in character, nor renders any opinion as to the title which is assumed to be good.

GENERAL ASSUMPTIONS OR SCOPE

Assumptions and Limiting Conditions

This appraisal report has been made with the following assumptions and conditions:

This is a Summary Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice for a Summary Appraisal Report. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the Appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the Appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the intended use stated in the report. The Appraiser is not responsible for unauthorized use of this report.

The legal description furnished is assumed to be correct. The Appraiser assumes no responsibility for matters legal in character, nor renders any opinion as to the title which is assumed to be good.

The Appraiser has made a sketch of the improvements taken from the measurements of the exterior of the building.

Unless otherwise stated in this report, the existence of hazardous material, which may or may not be present on the property, was not observed by the Appraiser. The Appraiser has no knowledge of the existence of such material(s) on or in the property. The Appraiser is not responsible for unauthorized use of this report.



MEDICAL GENETICS LABORATORIES

2450 Holcombe Blvd - Houston, TX 77021 - 1-800-411-4363

Fax: 713-798-6584 - www.bcmgeneticlabs.org - geneticstest@bcm.edu

DNA DIAGNOSTIC LABORATORY

Patient Name: **BROOKLYN POWERS**

Date of Birth: October 4, 2009	Sendouts,	Sample Type: BLOOD
Gender: F	Dayton Children's Medical Center	Date Collected: April 1, 2009
Hospital/MR #: 733831	One Children's Plaza	Date Received: April 2, 2009
Accession #: W42731	Attn: Leslie Willis; Genetics	Date Reported: April 15, 2009
DNA Number: 450320	Dayton, OH 45404	Tel No.: 937-641-3262
Family #: 213407		Fax No: 937-641-5872

RETT SYNDROME MECP2 SEQUENCING

RESULTS: HETEROZYGOUS c.916C>T (p.R306C) MUTATION DETECTED


INTERPRETATION:

It is our understanding that this individual has clinical features that are consistent with a diagnosis of MECP2-related disorder. To date, mutations in the MECP2 coding region that are detectable by sequencing have been identified in approximately 85% of known female patients.

This sequence analysis identified a heterozygous nucleotide change of c.916C>T (p.R306C) in exon 4 of the MECP2 gene of this individual, which predicts an amino acid substitution of Arginine to Cysteine at codon 306 (p.R306C). The c.916C>T (p.R306C) change was previously identified in multiple patients and was designated as a disease-causing MECP2 mutation (Wan, M. et al., 1999, Am. J. Hum. Genet. 65:1520-1529; Amir, R.E. et al., 2000, Ann. Neurol. 47:670-679; Cheadle, J.P. et al., 2000, Hum. Mol. Genet. 9: 1119-1129; Huppke, P. et al., 2000, Hum. Mol. Genet. 9: 1369-1375).

The identification of a MECP2 mutation confirms the diagnosis in this individual. Genetic counseling is recommended.

Results were called to Paul H. on April 15, 2009 by SN.

METHODOLOGY:

Genomic DNA from this individual was used for PCR amplification of exons 1 through 4 contained in the coding region of the MECP2 gene. Primers for exons 1, 2 and 3 flank the respective intron/exon junctions. The region analyzed for exon 4 uses overlapping primer sets that collectively flank the intron/exon junction at the 5' end and the translation stop codon at the 3' end. Direct sequence analysis of PCR products was performed in both the forward and reverse directions using automated fluorescence dideoxy sequencing methods. The base numbering for exon 1 of the MECP2B isoform refers to the A of the ATG start codon in exon 1 as position 1 (Genbank accession number AY541280); the base numbering for exons 2 to 4 for MECP2A isoform refers to the A of the ATG start codon in exon 2 as position 1 (Genbank accession number NM_004892). The nomenclature is based on the convention recommended by the Human Genome Variation Society (<http://www.hgvs.org/mutnomen/>). References: Amir, R.E. et al., 1999, Nat.Genet. 23:185-188; Mnatzakanian, G.N. et al., 2004, Nature Genetics 38:339-342.

Individuals being studied should understand that rare diagnostic errors may occur. Possible sources of diagnostic errors include sample mix-ups, erroneous paternity identification, and genotyping errors. Genotyping errors can result from base contamination of PCR, from maternal contamination of fetal samples, from rare genetic variants which interfere with analysis, from mosaicism at levels below standard detection, and from other sources.

Christine M. Eng, M.D.
Medical Director

Yaping Yang, Ph.D.
Laboratory Co-Director

Patricia Ward, M.S.
Genetic Counselor

This test was developed and its performance determined by this laboratory. It has not been cleared or approved by U.S. Food and Drug Administration. Since FDA is not required for clinical use of this test, this laboratory has established and validated the test's accuracy and precision, pursuant to the requirement of CLIA '88. This laboratory is licensed under CLIA and CAP. (CAP# 2109314 / CLIA# 45D086090)

CC: Gogi Kumar, M.D.
CC: Cecille Amisula, M.D.

Fax #: 937-641-5412
Fax #: 937-641-5076



Order ID C79754
 Provider Nneoma Onuorah MD

Specimen
 Collected 03/28/2025
 Received 03/27/2025
Test Order
 Created 03/27/2025
 Reported 03/30/2025

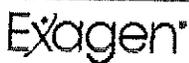
Patient
 Powers, Amy
 Gender: DOB Female - ~~03/28/2025~~
 MRN

AVISE Autoimmune Markers

Analyte	Value	Interpretation	Reference Range
Anti-U1RNP IgG	1.9 U/mL	Negative	ELFA: <5 - Negative 5-10 - Equivocal >10 - Positive
Anti-RNP70 IgG	3.4 U/mL	Negative	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
Anti-Thyroglobulin IgG	<12 IU/mL	Negative	ELFA: <40 - Negative 40-60 - Equivocal >60 - Positive
Anti-Thyroid Peroxidase IgG	<4 IU/mL	Negative	ELFA: <25 - Negative 25-35 - Equivocal >35 - Positive
+ Anti-Ro52 IgG	95.0 U/mL	POSITIVE	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
+ Anti-Ro60 IgG	201.0 U/mL	POSITIVE	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive

Notes:

I have Sjogrens Syndrome, which is a disability
 I have not filed for disability still trying to
 work as long as possible,
 Thanks - Amy -



1261 Liberty Way, Vista CA 92081
 CLIA# 05D1075040
 CAP# 7201051 | NYSDOH PFI# 8369

Laboratory Director:
 Prashant Reddy, M.D.

Provider Relations: 888.452.1522
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Document Information
 Laboratory

Avise Lab Results 04/09/2025



Order ID C79754
 Provider Nheoma Onuorah MD

Specimen
 Collected 03/26/2025
 Received 03/27/2025
 Test Order
 Created 03/27/2025
 Reported 03/30/2025

Patient
 Powers, Amy
 Gender - DOB Female - ~~04/17/1988~~
 MRN

SLE-Associated Analytes			
	Value	Interpretation	Reference Range
++ ANA IgG	131.89 Units	STRONG POSITIVE	ELISA: <20 - Negative 20-60 - Positive ≥60 - Strong Positive
+ ANA by HEp-2	Titer: 1:320	POSITIVE	IFA: <1:80 - Negative ≥1:80 - Positive
Nuclear Pattern: Dense Fine Speckled Cytoplasmic Pattern: Not Observed			
Anti-dsDNA IgG	33.60 IU/mL	Negative	ELISA: <201 - Negative 201-302 - Equivocal ≥302 - Positive
Confirmation by Crithidia luciliae	N/A		IFA: Negative
Anti-Smith IgG	<0.7 U/mL	Negative	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
CB-CAP: EC4d - Erythrocyte-bound C4d	3 Net MFI	Negative	FACS: <15 - Negative 15-75 - Positive >75 - Strong Positive
CB-CAP: BC4d - B-lymphocyte-bound C4d	5 Net MFI	Negative	FACS: <51 - Negative 51-200 - Positive >200 - Strong Positive
Other Autoimmune Disease Auto-Antibodies			
	Value	Interpretation	Reference Range
Anti-SS-B/La IgG	0.7 U/mL	Negative	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
Anti-Scl-70 IgG	1.2 U/mL	Negative	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
Anti-Centromere Protein B (CENP) IgG	<0.4 U/mL	Negative	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
Anti-Jo-1 IgG	<0.3 U/mL	Negative	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
Anti-CCP IgG	3.4 U/mL	Negative	ELFA: <7 - Negative 7-10 - Equivocal >10 - Positive
Optional Analytes Ordered			
	Value	Interpretation	Reference Range
No optional analytes ordered			

Notes:

[Empty box for notes]

References

1. Ramsey-Goldman K, et al. *ACA Open Rheumatol*. 2011 Feb;3(2):116-123. doi: 10.1002/acr2.11219.
2. Arons C, et al. *Lupus Sci Med*. 2020 Apr;7(1). doi: 10.1136/lupus-2019-000317.
3. Ramsey-Goldman K, et al. *Arthritis Rheumatol*. 2020 Jan;72(1):78-88. doi: 10.1002/art.41091.
4. Hui-Yuan J, et al. *Lupus*. 2018 Dec;37(14):2362-2368. doi: 10.1177/0954170318809181.
5. Wallace D, et al. *Lupus Sci Med*. 2016 Feb;3(1):e0030127. doi: 10.1136/lupus-2015-000127.
6. Furtner C, et al. *Lupus Sci Med*. 2014 Oct;1(1):e0030056. doi: 10.1136/lupus-2014-000056.

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 CLIA# D5L1075048
 CAP# 7201051 | NYSDOH PFI# 8369

Laboratory Director:
 Prashanti Reddy, M.D.

Provider Relations: 888.452.1527
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Media Information

Scan on 4/9/2025 10:47 AM by Trimble, Joseph, MA: Avise Lab Results 04/09/2025



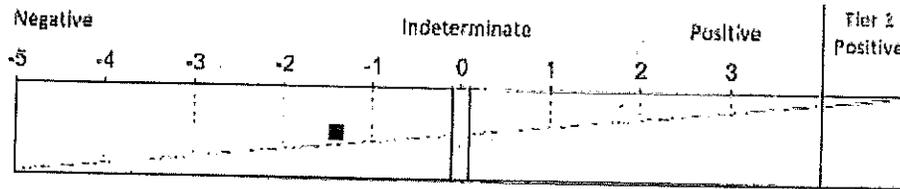
Order ID C79754
Provider Nneoma Onuorah MD

Specimen
Collected 03/26/2025
Received 03/27/2025
Test Order
Created 03/27/2025
Reported 03/30/2025

Patient
Powers, Amy
Gender - DOB Female - 03/24/2000
MRN

AVISE Lupus Test Report

AVISE Lupus Result: Negative - Index: -1.4



Tier 1 Analytes	Value	Interpretation	Reference Range	Tier 1 Assessment
Anti-dsDNA IgG	33.60 IU/mL	Negative	<20 - Negative 20-302 - Equivocal >302 - Positive	Negative
Confirmation by Crithidia lucillae		N/A		
Anti-Smith IgG	<0.7 U/mL	Negative	<7 - Negative 7-10 - Equivocal >10 - Positive	
CB-CAP: EC4d - Erythrocyte-bound C4d	3 Net MFI	Negative	<15 - Negative 15-75 - Positive >75 - Strong Positive	
CB-CAP: BC4d - B-lymphocyte-bound C4d	5 Net MFI	Negative	<51 - Negative 51-200 - Positive >200 - Strong Positive	
Note: Criteria for Tier 1 Positive not met.				

Tier 2 Analytes	Value	Interpretation	Reference Range	Tier 2 Assessment
ANA IgG	131.89 Units	STRONG POSITIVE	<20 - Negative 20-60 - Positive ≥60 - Strong Positive	Negative
CB-CAP: EC4d - Erythrocyte-bound C4d	3 Net MFI	Negative	<15 - Negative 15-75 - Positive >75 - Strong Positive	
CB-CAP: BC4d - B-lymphocyte-bound C4d	5 Net MFI	Negative	<61 - Negative 61-200 - Positive >200 - Strong Positive	
Anti-SS-B/La IgG	0.7 U/mL	Negative	<7 - Negative 7-10 - Equivocal >10 - Positive	
Anti-Scl-70 IgG	1.2 U/mL	Negative	<7 - Negative 7-10 - Equivocal >10 - Positive	
Anti-Centromere Protein B (CENP) IgG	<0.4 U/mL	Negative	<7 - Negative 7-10 - Equivocal >10 - Positive	
Anti-Jo-1 IgG	<0.3 U/mL	Negative	<7 - Negative 7-10 - Equivocal >10 - Positive	
Anti-CCP IgG	1.4 U/mL	Negative	<7 - Negative 7-10 - Equivocal >10 - Positive	
Note: This assessment is associated with a low likelihood of SLE.				

Approved by: Prashanti Reddy, M.D.

Prashanti Reddy MD

Date: 2025-03-30

Results were obtained using Flow Cytometry for complement C4d fragment bound to erythrocytes (EC4d) and B-lymphocytes (BC4d). Results were obtained by Enzyme-linked Immunosorbent Assay (ELISA) and Indirect Immunofluorescence Assay (IFA) for determination of Antinuclear Antibodies (ANA). ANA by ELISA was used for the index calculation. In a study of 794 subjects comprising 324 SLE patients, 263 patients with other rheumatic diseases and 205 normal healthy controls, positivity for Tier 1 markers (Anti-dsDNA by ELISA, confirmed Crithidia by IFA, anti-Sm by enzyme-linked fluorescent immunosorbent assay (ELISA) of elevated EC4d and BC4d by flow cytometry) was associated with a sensitivity of 46% and a specificity of 97%. Among the 440 subjects negative in Tier 1, a positive index score composite of ANA (by ELISA), EC4d/BC4d and positivity for anti-CCP, SS-B/La, CENP, Jo-1 or Scl-70 (by IFA) resulted in sensitivity of 62% for SLE and specificity of 89%. Two tier combination yielded 80% sensitivity for SLE and 66% specificity for other rheumatic diseases (88% specificity vs. healthy).

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Status : 543 SHEFFIELD DR

Map ID : 300-06-00002-410-015

LUC: 510-SINGLE FAMILY, PLATTED

Card: 1 of 1

Tax Year: 2025

Printed: 02/24/26

CURRENT OWNER

POWERS AMY M

GENERAL INFORMATION

Routing No. SSW2-H2 098-00
 Class Residential
 Living Units 1
 Neighborhood 300R0013
 District
 Zoning
 Alternate Id
 Tax District Springfield Township Cslsd

CAUV

Field Review Flag:

Property Notes

Note Codes:



3000600002410015 12/7/2023

Land Information

Type	Size	Influence Factors	Influence %	Value
F-Regular Lot	F 102 214			43,480

Total Acres: .5011

Legal Acres: 0.0000

NBHD Fact: 1.0000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	15,220	43,480	43,480	0	43,480
Building	64,620	184,620	184,620	0	181,460
Total	79,840	228,100	228,100	0	224,940

Value Flag 1-COST APPROACH

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

Entrance Information

Date	ID	Entry Code	Source
07/18/24	KQ	10-Adv	3-Other
05/04/18	GBL	R-Review	3-Other
11/29/17	DXS	10-Adv	3-Other
02/16/12	MAG	5-Occupant Not Home	3-Other
04/26/06	AC		

Sales/Ownership History

Deed Reference	Deed Type	Grantor
QC-Quit Claim Deed		POWERS AMY M & TIMOTHY A LANNERT POWERS FRANCES E

Transfer Date	Price	Type	Validity
03/22/12			
05/10/04	113,000		
10/04/99			

Property Factors

Topo: 2-Above Street
 Utilities: 4-Gas
 Street/Road: 1-Paved
 Traffic: 1-Light

5-Steep
 5-Well
 6-Septic

Legal Description

Parcel Tieback:
 Range - Township - Section: - -
 Legal Descriptions:
 POSSUM WOODS SUBD 5
 113

Addl. Tieback:

