

RESIDENTIAL EVALUATION REPORT

Report Date: October 10, 2025
Effective Date: September 26, 2025

Richwood Bank
Appraisal Department
28 N Franklin Street
Richwood, OH 43344

Subject: JORA-3565-AG-TD/TVUSA #25-007926
345 S Bird Road
Springfield, Clark County, OH 45505



To Whom it May Concern,

At your request and formal engagement, I have performed this Real Estate Evaluation Report on the above referenced real property for Richwood Bank in accordance with the 2010 Interagency Appraisal and Evaluation Guidelines. I conclude an estimate of the "As Is" Real Estate Only Market Value as defined within this report of the Leased Fee Interest for this subject property as of 09/26/2025 to be:

TWO HUNDRED SEVENTY-FIVE THOUSAND DOLLARS
(275,000)

Further, I conclude an estimate of the "As Complete" Real Estate Only Market Value, Subject to Completion of Proposed Renovations, of the Fee Simple Interest for this subject property as of 09/26/2025 to be:

FIVE HUNDRED THOUSAND DOLLARS
(\$500,000)

This Evaluation report was completed and reported in accordance with the Interagency Appraisal and Evaluation Guidelines, dated Dec 2, 2010. According to regulatory guidance, "An evaluation should contain sufficient information detailing the analysis, assumptions, and conclusions to support the credit decision. An evaluation's content should be documented in the credit file or reproducible." This report can be reproduced in its entirety by TrueValuation USA at your request.

This Evaluation report is considered consistent with safe and sound banking practices as defined within FIRREA and the 2010 Interagency appraisal and evaluation guidelines. This report should not be considered an appraisal as the scope of work is more limited than that required under USPAP, and is not certified by a state licensed appraiser in their capacity as an appraiser.

TrueValuation USA trusts that this report meets or exceeds the evaluation content requirements as defined in section XIII of the 2010 Interagency Appraisal and Evaluation Guidelines and includes a meaningful analysis of the subject real property to assist in your credit decision. Should you have any questions or concerns with regard to the content within this report, please do not hesitate to contact TrueValuation USA, or the signatory of this report at your convenience.

Respectfully submitted,



Matthew S. Turner, Real Estate Evaluation Professional

FILED
CLARK COUNTY AUDITOR

MAR 30 2026
HILLARY HAMILTON
AUDITOR

SCOPE OF THIS EVALUATION

The Scope of this Evaluation was developed under the 2010 Interagency Guidelines with the scope of work sourced from Federal Register Vol. 75, No. 237, pg. 77461 and Appendix B:

- Identify the location of the property.
- Provide a description of the property and its current and projected use.
- Provide an estimate of the property's "market value" in its actual physical condition, use and zoning designation as of the effective date of the evaluation (that is, the date that the analysis was completed), with any limiting conditions.
- Describe the method(s) the evaluator used to confirm the property's actual physical condition and the extent to which an inspection was performed.
- Describe the analysis that was performed and the supporting information that was used in evaluating the property.
- Describe the supplemental information that was considered when using an analytical method or technological tool.
- Indicate all source(s) of information used in the analysis, as applicable, to value the property, including:
 - o External data sources (such as market sales databases and public tax and land records);
 - o Property-specific data (such as previous sales data for the subject property, tax assessment data, and comparable sales information);
 - o Evidence of a property inspection;
 - o Photos of the property;
 - o Description of the neighborhood; or
 - o Local market conditions.
- Include information on the preparer when an evaluation is performed by a person, such as the name and contact information, and signature (electronic or other legally permissible signature) of the preparer.

COMPETENCY AND INDEPENDENCE:

I, Matthew S. Turner, certify that:

- I possess relevant knowledge and experience to competently complete this assignment; and,
- As required under FIRREA, I am independent of the loan production area of the client and have no direct, indirect, or prospective interest, financial or otherwise, in the property or transaction; and,
- I am capable of rendering an unbiased opinion.
- I have not provided valuation services of any kind relating to the subject property within the last 3 years prior to the effective date of this report.
- Compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this report.

INTENDED FOR CLIENT USE ONLY

THIS EVALUATION IS REPORTED IN ACCORDANCE WITH FIRREA AND THE 2010 INTERAGENCY APPRAISAL AND EVALUATION GUIDELINES APPRAISAL EXEMPTION AND EVALUATION REQUIREMENTS AS NOTED SPECIFICALLY IN THE FEDERAL REGISTER VOL. 75, NO. 237. TRUEVALUATION USA AND THE SIGNATORY OF THIS REPORT ARE NOT ACTING IN A CAPACITY AS AN APPRAISER LICENSED BY ANY STATE, GOVERNMENT, OR MUNICIPALITY. THIS REPORT IS PRESENTED "AS IS" WITH NO WARRANTIES OF ANY KIND. THE DATA IN THIS REPORT IS IN SOME INSTANCES TAKEN FROM THIRD PARTY DATA PROVIDERS DEEMED TO BE RELIABLE AND IS ASSUMED TO BE CORRECT, WITH NO SPECIFIC WARRANTIES EXPRESSED BY TRUEVALUATION USA, ITS EMPLOYEES, CONTRACTORS, OR AFFILIATES. THE VALUE ESTIMATE REPORTED WITHIN THIS REPORT MAY NOT NECESSARILY REFLECT RETAIL PRICING, AND SHOULD NOT BE RELIED UPON BY THIRD PARTIES. THE REPORT IS PROVIDED FOR THE EXCLUSIVE USE BY THE CLIENT NOTED WITHIN THIS REPORT, WITH NO THIRD-PARTY BENEFICIARIES. THIS EVALUATION REPORT IS NOT AN APPRAISAL AND IS IN NO WAY PURPORTED TO BE AN APPRAISAL, BUT IS AN ESTIMATE BASED UPON THE DEFINITION OF MARKET VALUE PROVIDED IN APPENDIX A OF THE FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989, AND IS CONCLUDED WITHIN THE SCOPE OF WORK DEFINED IN THE 2010 INTERAGENCY APPRAISAL AND EVALUATION GUIDELINES.

SUMMARY OF RELEVANT FACTS

INTENDED USE: The intended use of this report is for loan underwriting and/or credit decisions by the Bank and/or participants.

INTENDED USER: The intended users of this report are Richwood Bank and/or affiliates.

EXEMPTION FROM APPRAISAL

The 2010 Interagency Guidelines note the following applicable exemptions to the appraisal requirement:

A real estate-related financial transaction with a transaction value equal to or less than the appraisal threshold of \$400,000.¹

A commercial real estate-related financial transaction that is not secured by a single 1-4 family residential property, equal to or less than the commercial appraisal threshold of \$500,000.²

A business loan with a transaction value equal to or less than the business loan threshold of \$1 million, and is not dependent on the sale of, or rental income derived from, real estate as the primary source of repayment.

Involves an existing extension of credit at the lending institution, provided that:

1. There has been no obvious and material change in market conditions or physical aspects of the property that threaten the adequacy of the institution's real estate collateral protection after the transaction, even with the advancement of new monies; or
2. There is no advancement of new monies other than funds necessary to cover reasonable closing costs.

Other: See Federal Register Vol. 75, No. 237, pgs. 77465-77468

MARKET VALUE DEFINITION.

Market Value—As defined in the Agencies' appraisal regulations, the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition are the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- o Buyer and Seller are typically motivated
- o Both parties are well informed or well advised, and acting in what they consider their own best interests;
- o A reasonable time is allowed for exposure in the open market;
- o Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- o 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.

¹ Title XI appraisal regulation, as amended October 8, 2019, in the Federal Register Vol. 84, No. 195

² Title XI appraisal regulation, as amended April 9, 2018, in the Federal Register Vol. 83, No. 68

CLIENT INFORMATION

Organization: Richwood Bank

BORROWER INFORMATION

Borrower Name: JOHN WHITACRE

SOURCES OF INFORMATION USED IN THIS ANALYSIS

Research for this report included a study of residential property sales in the subject's market area, and neighborhood specifically. External data sources may have included, but were not necessarily limited to LoopNet, MLS services, online data from municipal Tax Assessor's records, Zillow.com, Trulia.com, Realtor.com, various public online databases, and TrueValuations USA's internal appraisal and evaluation files. Other sources of information may include discussions with Brokers and Appraisers familiar with the subject market.

The signatory of this report did not inspect the subject property. See attached evidence of physical inspection.

SUMMARY OF METHODOLOGIES

SALES COMPARISON APPROACH: \$500,000. "As Complete", \$275,000 "As Is"

COMMENTS: The Sales Comparison Approach was considered the most applicable and only approach developed. The omission of any approaches is not considered to bias the evaluation's resulting value estimate

PROPERTY DESCRIPTION

STREET ADDRESS: 345 S Bird Road, Springfield, Clark County, OH 45505

OCCUPANCY: Owner

LEGAL: PT N W QR SEC 10 & PT N E QR SEC 16

CURRENT USE: Single Residential

PROSPECTIVE USE: Same

HISTORY OF THE SUBJECT PROPERTY

OWNER NAME: JORA PROPERTIES LLC

LAST TRANSFER: 10/28/2024

CONSIDERATION: \$200,000

PRIOR TRANSFERS LAST 3 YEARS: None

COMMENTS: The subject is not currently listed for sale or under contract for sale that I am aware.

PROPERTY TAX INFORMATION

ASSESSOR PARCEL NUMBER: 3000700016201015
 TAX YEAR: 2025
 ASSESSOR VALUE: \$390,420
 REAL ESTATE TAXES: \$5,244.78
 PAID THROUGH: 2024

SITE DESCRIPTION

LAND/LOT SIZE (ACRE): 3.0 ± acres; According to GIS measurements.
 ZONING CLASSIFICATION: R-1; Residential
 ZONING COMPLIANCE: The subject is assumed to represent a legal use.
 FLOOD ZONE: Zone X. See attached flood map.
 TYPICAL UTILITIES: Yes

SUBJECT IMPROVEMENT DESCRIPTION

TYPE: Detached
 GLA: 3,444 SF; According to public record.
 CONDITION: Good "As Complete"/Fair "As-Is"
 YEAR BUILT: 1948
 BR/BA: 4/2.1; According to the borrower.
 FOUNDATION: Concrete Slab
 EXTERIOR WALLS: Brick
 ROOF SURFACE: Composite shingle
 AMENITIES: Fireplace HVAC Patio/Deck
 Porch Pool Fence
 Other:
 CAR STORAGE: Attached Garage; 3 Cars and Detached Garage; 2 Cars.
 COMMENTS: The subject has proposed repairs with a reported renovation cost of \$35,700 or \$10.36/SF. The cost estimates appear reasonable given the current condition of the home and typical residential renovation costs. The proposed repair list can be seen as an attachment to this report. The repairs will bring the subject's condition in line with other recently renovated properties in the neighborhood.

NEIGHBORHOOD CHARACTERISTICS

LOCATION:	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural/Small town
% BUILT UP:	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% - 75%	<input type="checkbox"/> Under 25%
GROWTH:	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow
DEMAND/SUPPLY:	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> Balanced	<input type="checkbox"/> Over supply
SURROUNDING LAND USE:	TYPE	PERCENTAGE	
	<input checked="" type="checkbox"/> Residential	60%	
	<input type="checkbox"/> Multi-Family		
	<input checked="" type="checkbox"/> Commercial	15%	
	<input type="checkbox"/> Industrial		
	<input checked="" type="checkbox"/> Vacant land	20%	
CHANGE IN LAND USE:	<input type="checkbox"/> Likely	<input checked="" type="checkbox"/> Unlikely	<input type="checkbox"/> Taking Place
CHANGE IN ECONOMIC BASE:	<input type="checkbox"/> Likely	<input checked="" type="checkbox"/> Unlikely	<input checked="" type="checkbox"/> Taking Place
POPULATION:	<input type="checkbox"/> Increasing	<input type="checkbox"/> Decreasing	<input checked="" type="checkbox"/> Stable
EMPLOYMENT:	<input type="checkbox"/> Increasing	<input type="checkbox"/> Decreasing	<input checked="" type="checkbox"/> Stable
MEDIAN H/H INCOME:	<input type="checkbox"/> Increasing	<input type="checkbox"/> Decreasing	<input checked="" type="checkbox"/> Stable
NEW CONSTRUCTION:	<input type="checkbox"/> Increasing	<input type="checkbox"/> Decreasing	<input checked="" type="checkbox"/> None/Stable

SALES COMPARISON APPROACH

The following sales are considered the most recent, most relevant, and most generally comparable in the subject's neighborhood for which data was attainable.

Comparable Sales Grid							
Characteristic	Subject	Sale # 1	Sale # 2	Sale # 3	Sale # 4	Listing 1	Listing 2
Property Address	345 S Bird Rd, Springfield, OH	3931 E Enon Rd, Yellow Springs, OH	4850 S Charleston Pike, Springfield, OH	3142 Old Clifton Rd, Springfield, OH	4553 Fairfield Pike, Springfield, OH	1445 S Bird Rd, Springfield, OH	711 Wilson Rd, South Vienna, OH
Date of Sale	N/A	9/12/2025	7/18/2025	4/16/2025	12/13/2024	21 DOM	66 DOM
Proximity to Subject	N/A	10-15 Miles	< 3 Miles	3-5 Miles	5-10 Miles	< 2 Miles	5-10 Miles
Sale Price	N/A	\$605,000	\$485,000	\$264,000	\$640,000	\$439,900	\$505,000
Lot Size	3.00	1.56	5.00	2.50	5.00	1.60	5.50
BR/BA	4/2.1	4/3.1	5/3.1	4/3	4/2.1	4/2	4/2
GLA (SF)	3,444 SF	4,065 SF	5,157 SF	3,200 SF	3,678 SF	2,580 SF	2,989 SF
Year Built/Condition	1948 Good	1974 Excellent	1988 Average	1945 Fair	1996 Good	1963 Good	1996 Good
Adjustments for Differences							
Conditions of Sale	N/A	Conventional	Conventional	Conventional	Conventional		
Date of Sale/Market Cc	N/A	Similar	Similar	Similar	Similar		
GLA	3,444 SF	Superior	Superior	Inferior	Superior		
BR/BA	4/2.1	Superior	Superior	Superior	Similar		
Year Built	1948	Superior	Superior	Similar	Superior		
Condition	Good	Superior	Inferior	Superior	Similar		
Quality	Good	Similar	Inferior	Inferior	Inferior		
Location	Average	Superior	Inferior	Inferior	Similar		
Lot Size	3.00	Inferior	Superior	Inferior	Superior		
View	Average	Similar	Similar	Similar	Similar		
Basement	No	Similar	Similar	Similar	Similar		
Heating/Cooling	Yes	Similar	Similar	Similar	Similar		
Garage/Carport	Yes	Similar	Similar	Similar	Superior		
Porch/Patio/Deck	Yes	Similar	Similar	Similar	Similar		
Fireplace	Yes	Similar	Similar	Similar	Similar		
Fence	No	Similar	Similar	Similar	Similar		
Other Amenities	No	Similar	Similar	Similar	Similar		
Sale Relative to Subject		Superior	Inferior	Inferior	Superior		
Overall Indication		< \$605,000	> \$485,000	> \$264,000	< \$640,000		

Given the limited availability of relevant sales in the immediate area, it was necessary to include sales outside of the immediate geographical area of the search.

Based on the comparable sales noted, and the associated adjustments which were considered relevant, I have concluded an "As Is" Market Value Estimate for the subject property to be \$500,000 in the Sales Comparison Approach.

The subject is currently in average condition with proposed renovations totaling an estimated \$35,700. The analysis is performed assuming completion of the proposed renovations. The subject is expected to be in "good" condition upon completion of the renovations.

Sale 1 sold on 7/10/2020 for \$477,800 and has been remodeled.

Sale 2 sold on has no recent sales history and no recent updates.

Sale 3 sold on 04/16/2025 for \$264,000. It has been remodeled and is back on the market with an asking price of \$425,000. It has been listed since 10/2/2025.

Sale 4 sold on 02/16/2001 for \$236,700 and has been remodeled.

Listing 1 sold on 4/25/2022 for \$395,000 and has been remodeled.

Listing 2 sold on 05/18/2022 for \$110,000 and has been remodeled.

Based on the preceding and a review of numerous other sales and listings in the local market area, I have concluded an "As Is" Market Value estimate of \$275,000.

MARKET VALUE CONCLUSION:

Effective Date of Value:	Property Rights	Market Value "As-Is"
9/26/2025	Fee Simple Estate	\$275,000
Effective Date of Value:	Property Rights	Market Value "As Complete"
9/26/2025	Fee Simple Estate	\$500,000

MARKETING TIME

Considering the current pace of sales and average exposure time in the local market for competing properties, a marketing time of 2-3 months is estimated.

EXPOSURE TIME

Considering the historical pace of sales and average exposure time in the local market for competing properties, an exposure time of 2-3 months is estimated.

HIGHEST AND BEST USE

Single Family Residential use.

EVALUATION PREPARED BY:

Signature:



Name:

Matthew S. Turner

Address:

52 Tuscan Way, Suite 202-10, Saint Augustine, FL 32092

Phone Number:

404-858-5243

Email:

matt.turner@truevaluationusa.com

ATTACHMENTS:

- Evaluator's Qualifications
- Subject Property Photographs
- Comparable Sales Photographs
- Maps
- Operating Statements
- Rent Roll and/or Leases
- Sales Contract/Listing
- Other: Property records

PHYSICAL INSPECTION

Per Interagency Guidelines, an evaluation must describe the method (s) the institution used to confirm the property's actual physical condition and the extent to which an inspection was performed.

Physical Inspection performed? Yes No

Person Performing Inspection: Chris King

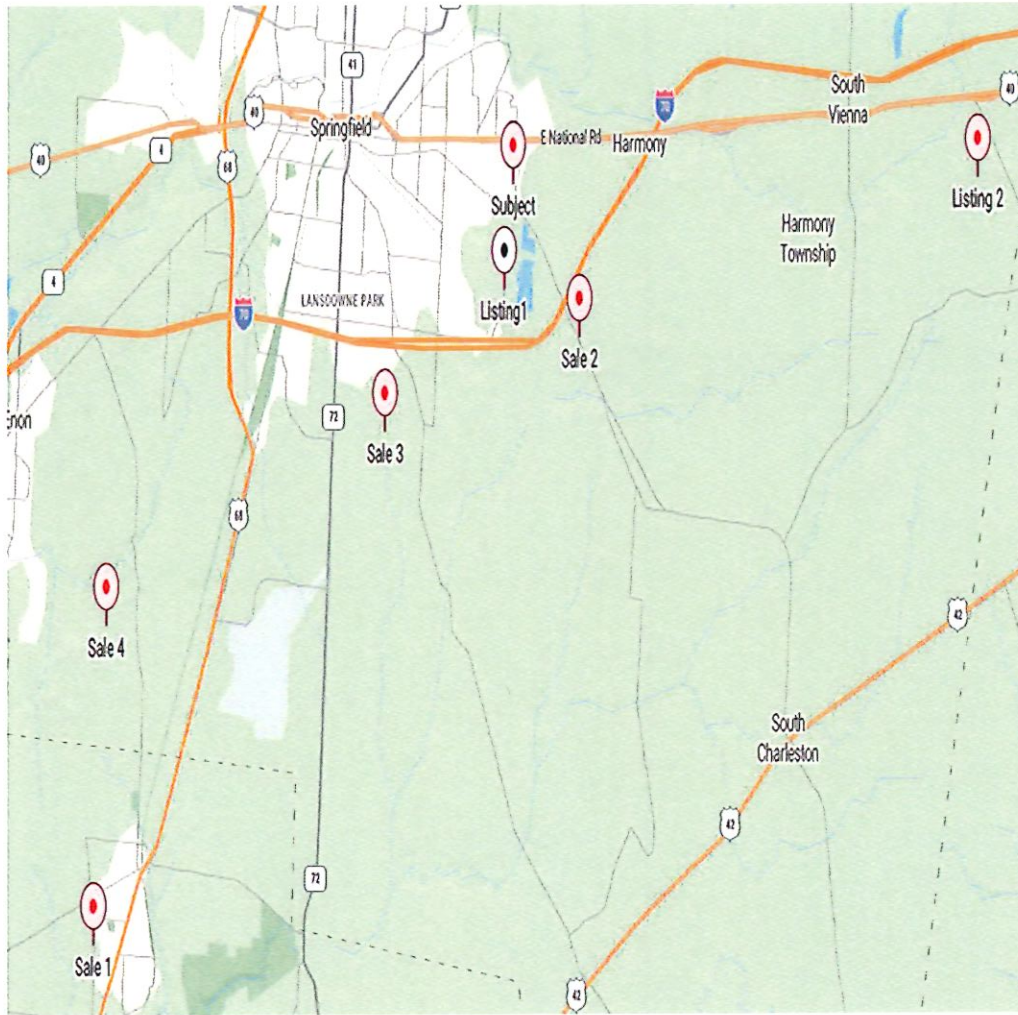
Date of Inspection: 09/26/2025

Type of Inspection: Exterior Only Exterior & Interior

The scope of this inspection was to establish the general overall condition and quality of the subject property, its actual physical location and any obvious deferred maintenance, but does not rise to the level of a full structural inspection of the structure, or mechanical systems. Any viewable items of deferred maintenance if applicable are assumed to be shown in the attached inspection photographs.

The inspector is not an environmental engineer and does not opine to any environmental concerns that may or may not exist except as otherwise noted in the inspection report.

COMPARABLE SALES MAP



COMPARABLE SALES PHOTOS



SALE 1



SALE 2



SALE 3



SALE 4



LISTING 1



LISTING 2

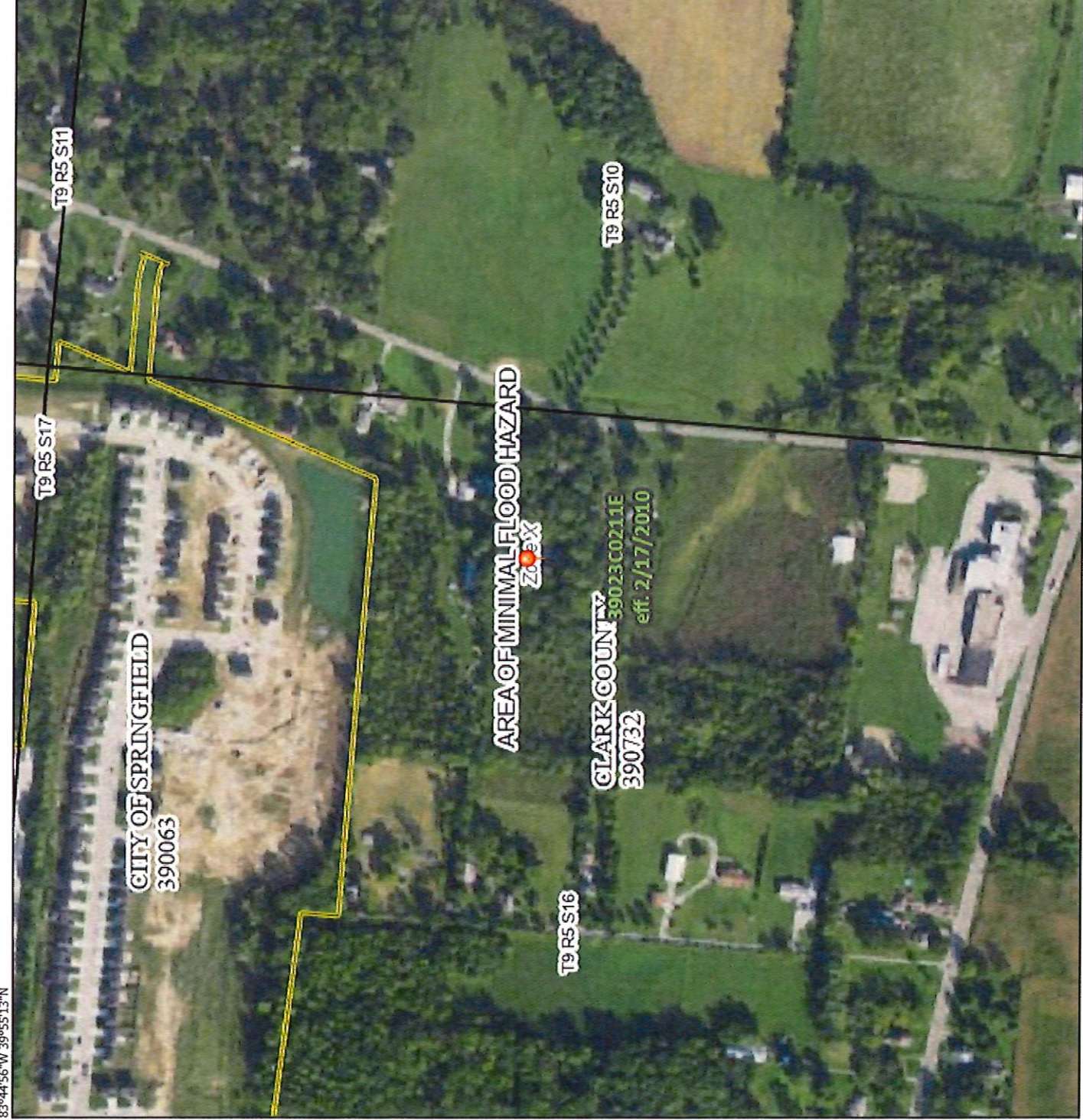
AERIAL/PARCEL MAP



National Flood Hazard Layer FIRMette



83°44'56"W 39°55'13"N



Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

<p>SPECIAL FLOOD HAZARD AREAS</p> <ul style="list-style-type: none"> Without Base Flood Elevation (BFE) <i>Zone A, V, A99</i> With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i> Regulatory Floodway 	<p>OTHER AREAS OF FLOOD HAZARD</p> <ul style="list-style-type: none"> 0.2% Annual Chance Flood Hazard, Area of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile <i>Zone X</i> Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i> Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i> Area with Flood Risk due to Levee <i>Zone D</i>
<p>OTHER AREAS</p> <ul style="list-style-type: none"> NO SCREEN Area of Minimal Flood Hazard <i>Zone X</i> Effective LOMRS Area of Undetermined Flood Hazard <i>Zone D</i> 	<p>GENERAL STRUCTURES</p> <ul style="list-style-type: none"> Channel, Culvert, or Storm Sewer Levee, Dike, or Floodwall
<p>OTHER FEATURES</p> <ul style="list-style-type: none"> Cross Sections with 1% Annual Chance Water Surface Elevation Coastal Transect Base Flood Elevation Line (BFE) Limit of Study Jurisdiction Boundary Coastal Transect Baseline Profile Baseline Hydrographic Feature 	<p>MAP PANELS</p> <ul style="list-style-type: none"> Digital Data Available No Digital Data Available Unmapped



The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 9/9/2025 at 3:12 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



9/9/2025

Parcel 3000700016201015 (51) SINGLE FAMILY, 0-9.999 A...	Address 345 S BIRD RD SPRINGFIELD 45505 CLARK-SHAWNEE LSD
Owner JORA PROPERTIES LLC SOLD: 10/28/2024 \$200,000.00	Appraised \$298,420.00 ACRES: 3.000

Photos

Photo 1

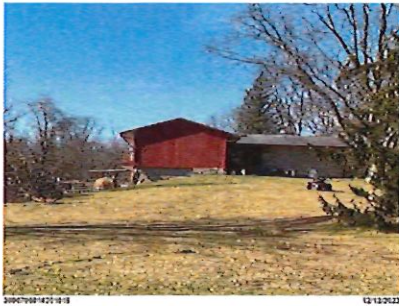


Photo 2

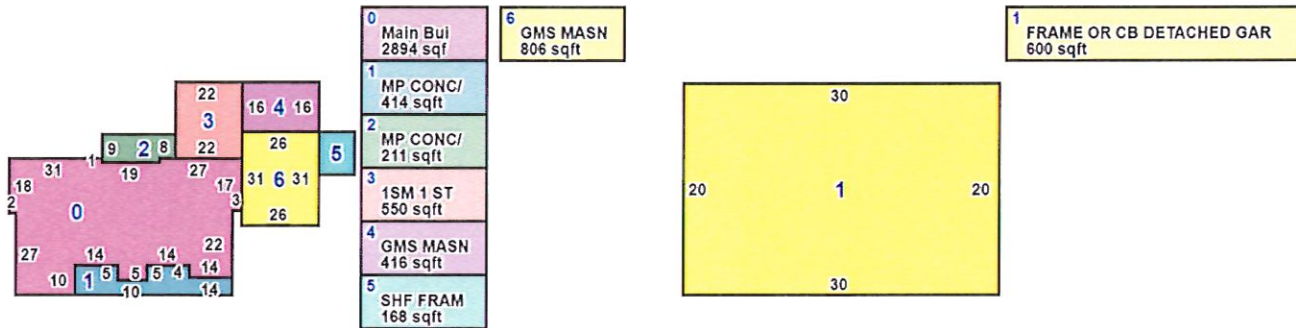


3000700016201015 06/29/2017

Sketches

Sketch 1

Sketch 2



Location

Parcel	3000700016201015
Owner	JORA PROPERTIES LLC
Address	345 S BIRD RD SPRINGFIELD 45505
City / Township	SPRINGFIELD TOWNSHIP
School District	CLARK-SHAWNEE LSD

Tax Payer Address

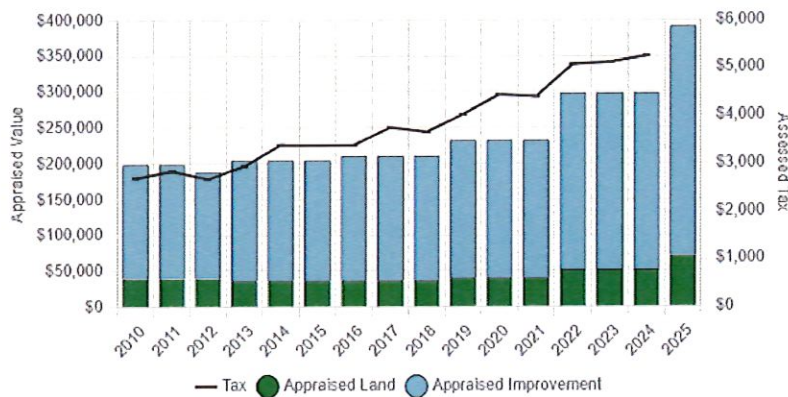
Mailing Name	JORA PROPERTIES LLC
Mailing Address	2125 SUNNYLAND BLVD
City, State, Zip	SPRINGFIELD OH 45506

Valuation

Year	Appraised (100%)			Assessed (35%)		
	Land	Improvements	Total	Land	Improvements	Total
2025 *	\$71,420.00	\$319,000.00	\$390,420.00	\$25,000.00	\$111,650.00	\$136,650.00
2024	\$51,710.00	\$246,710.00	\$298,420.00	\$18,100.00	\$86,350.00	\$104,450.00
2023	\$51,710.00	\$246,710.00	\$298,420.00	\$18,100.00	\$86,350.00	\$104,450.00
2022	\$51,710.00	\$246,710.00	\$298,420.00	\$18,100.00	\$86,350.00	\$104,450.00
2021	\$40,080.00	\$191,930.00	\$232,010.00	\$14,030.00	\$67,180.00	\$81,210.00
2020	\$40,080.00	\$191,930.00	\$232,010.00	\$14,030.00	\$67,180.00	\$81,210.00

* Preliminary Valuation

Historic Appraised (100%) Values



Legal

Legal Acres	3.000	Homestead Reduction	NO
Legal Description	PT N W QR SEC 10 & PT N E QR SEC 16 <i>(Not to be used on legal documents)</i>	Owner Occupied Reduction	NO
Land Use	(511) SINGLE FAMILY, 0-9.999 AC UNPLATTED	Neighborhood	300R0000
Section	10	Town	05
Range	09	Appraisal ID	
Card Count	1	Annual Tax	\$5,507.02

Owners

Name	Ownership
JORA PROPERTIES LLC	100%

Residential

Dwelling 1

Number Of Stories	1.0	Exterior Wall	BRICK
Style	RANCH	Heating	GAS
Year Built	1948	Cooling	CENTRAL HEAT
Year Remodeled		Attic	NONE
Number of Rooms	7	Basement	NONE
Number of Bedrooms	5	Total Living Area	3,444 sqft
Number of Full Baths	3	Ground Floor Area	2,894 sqft
Number of Half Baths	1	Unfinished Area	0 sqft
Number of Family Rooms	0	Recreation Room Area	0 sqft
Number of Basement Garages	0	Finished Basement Area	0 sqft
Grade	C+	Fireplace Openings / Stacks	0 / 0

Permits

No Permit Records Found.

Agricultural

No Agricultural Records Found.

Commercial

No Commercial Records Found.

Improvements

Description	Card	Size (LxW)	Area	Grade	Year Built	Appraised Value	Assessed Value
(RG1) - FRAME OR CONCRETE BLOCK DETACHED GARAGE	1	30x20	600	C	1948	\$3,040.00	\$1,060.00
Totals						\$3,040.00	\$1,060.00

Sales

Date	Buyer	Seller	Conveyance Number (Book / Page)	Deed Type	Valid	Parcels In Sale	Amount
10/28/2024	JORA PROPERTIES LLC	QUICK DORIS W	4147 (/)	EX - EXECUTORS/EXECUTRIX	8 - NOT VALIDATED	0	\$200,000.00

Land

Land Type	Land Code	Frontage	Depth	Acres	Square Foot	Value
ACREAGE	UNDEVELOPED/RESIDUAL	0	0	1.830	79,715.00	\$16,230.00
ACREAGE	HOMESITE	0	0	1.000	43,560.00	\$35,480.00
ACREAGE	RIGHT OF WAY	0	0	0.170	7,405.00	\$0.00
Totals				3.000	130,680	\$51,710.00

Tax

2024 Payable 2025

	Delinquent	First Half	Second Half	Total
Gross Tax	\$0.00	\$3,939.87	\$3,939.87	\$7,879.74
Reduction		-\$1,041.57	-\$1,041.57	-\$2,083.14
Effective Tax	\$0.00	\$2,898.30	\$2,898.30	\$5,796.60
Non-Business Credit		-\$223.61	-\$223.61	-\$447.22
Owner Occupancy Credit		-\$52.30	-\$52.30	-\$104.60
Homestead Reduction		\$0.00	\$0.00	\$0.00
Net General	\$0.00	\$2,622.39	\$2,622.39	\$5,244.78
Special Assessments		\$0.00	\$0.00	\$0.00
CAUV Recoupment		\$0.00	\$0.00	\$0.00
Penalty And Adjustments	\$0.00	\$0.00	\$262.24	\$262.24
Taxes Billed	\$0.00	\$2,622.39	\$2,884.63	\$5,507.02
Payments Made	\$0.00	-\$2,622.39	\$0.00	-\$2,622.39
Taxes Due	\$0.00	\$0.00	\$2,884.63	\$2,884.63
GROSS TAX RATE: 75.44			OTHER CREDITS	\$0.00
EFFECTIVE TAX RATE: 55.50				

Yearly Tax Value Summary

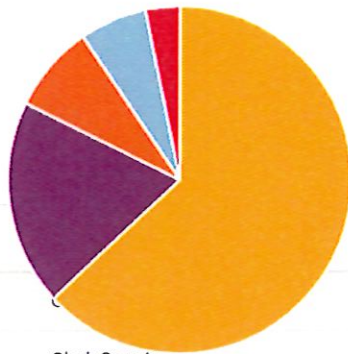
Year	Effective Tax	Net General	Taxes Billed
2024	\$5,796.60	\$5,244.78	\$5,507.02
2023	\$5,661.06	\$5,108.70	\$5,108.70
2022	\$5,615.24	\$5,066.92	\$5,066.92
2021	\$4,879.10	\$4,400.38	\$4,400.38
2020	\$4,917.48	\$4,436.78	\$4,436.78
2019	\$4,997.14	\$4,021.94	\$4,021.94
2018	\$4,621.90	\$3,659.60	\$3,659.60
2017	\$4,726.30	\$3,750.56	\$3,750.56
2016	\$4,310.26	\$3,384.12	\$3,384.12
2015	\$4,319.58	\$3,377.76	\$3,377.76
2014	\$4,331.02	\$3,387.24	\$3,387.24
2013	\$3,824.72	\$2,943.68	\$2,943.68
2012	\$3,513.04	\$2,669.52	\$2,669.52
2011	\$3,709.18	\$2,841.66	\$2,841.66
2010	\$3,511.84	\$2,690.46	\$2,690.46

Tax Payments

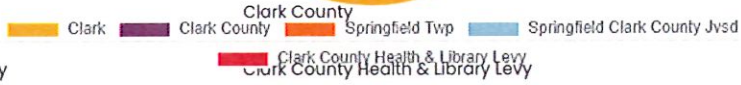
Payment Date	Tax Year	Amount
2/20/2025	2024	\$2,622.39
7/5/2024	2023	\$2,554.35
4/3/2024	2023	\$2,054.35
2/26/2024	2023	\$500.00
7/10/2023	2022	\$2,533.46
2/17/2023	2022	\$2,533.46

Tax Distribution

2024



Tax Unit Name	Amount	Percentage
Clark	\$3,307.17	63.06%
Clark County	\$1,009.89	19.26%
Clark County Health & Library Levy	\$168.65	3.22%
Springfield Clark County Jvsd	\$328.80	6.27%
Springfield Twp	\$430.27	8.20%
Totals	\$5,244.78	100%



Special Assessments

No Special Assessment Records Found.



Completed On:	09/26/2025
On Behalf Of:	Richwood Bank

	Rooms	Beds	Full Baths
Above Grade	12	4	3

Neighborhood	
Any views seen from the home?	Residential
Any located directly next to the property?	Residential

Street/Parking/Garage	
Street/Alley/None?	Street
Street Materials	Asphalt
Street/Alley Ownership	Public
Parking Type	Garage, Driveway
Driveway Total Spaces	12
Attached Garage Total Spaces	4
Detached Garage Total Spaces	2
Parking Surface Material - Driveway	Asphalt

Utilities	
Electric	Public
Gas	Public
Sewer	Sewer Private
Cooling Type	Individual
Heating Type	HVAC
Water	Well Private

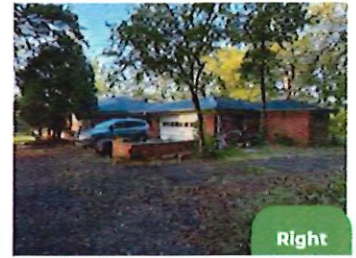
Exterior Materials	
Foundation Wall Material	Concrete Block
Exterior Walls Material	Brick
Gutter And Downspouts Material	Aluminum
Window Material	Wood

Interior Materials	
Appliances	Refrigerator, Stove, Microwave, Dishwasher
Bathroom Floors	Other
Walls	Drywall, Studs
Floors	Laminate, Concrete

Property Data	
Below Grade Rooms	0
Below Grade Bedrooms	0
Below Grade Bathrooms	0
Occupancy	Owner
Attic?	Yes
Stories	1
Sump Pump?	No
Last 15 years upgrade comments	The entire kitchen and appliances are new The rest of the property has been demoed and is in a state of construction.
Any upgrades/renovations within the last 15 years?	Yes



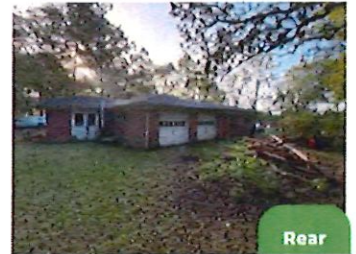
Front Photo



Right



Left



Rear



Google

Imagery ©2025 Airbus, Maxar Technologies, USDA/FAO/Geo

Years Owned
1 year

Required Repairs
Total remodel. The kitchen is the only part fully completed

General Comments
This home sits off a long driveway on a private wooded lot. It is extremely large brick ranch. Over 5000 feet including the attached garage. The attached garage is a two bay garage, but it runs extremely deep and would fit four cars very easily. The home is in the midst of a rehab/complete remodel. The kitchen is completely 100% done and everything is new. The roof over the kitchen area is new, but there is plenty of roof left that needs replaced. The rest of the property has been completely demoed. It's a beautiful setting in this home has very solid bones. Over 4 acres.

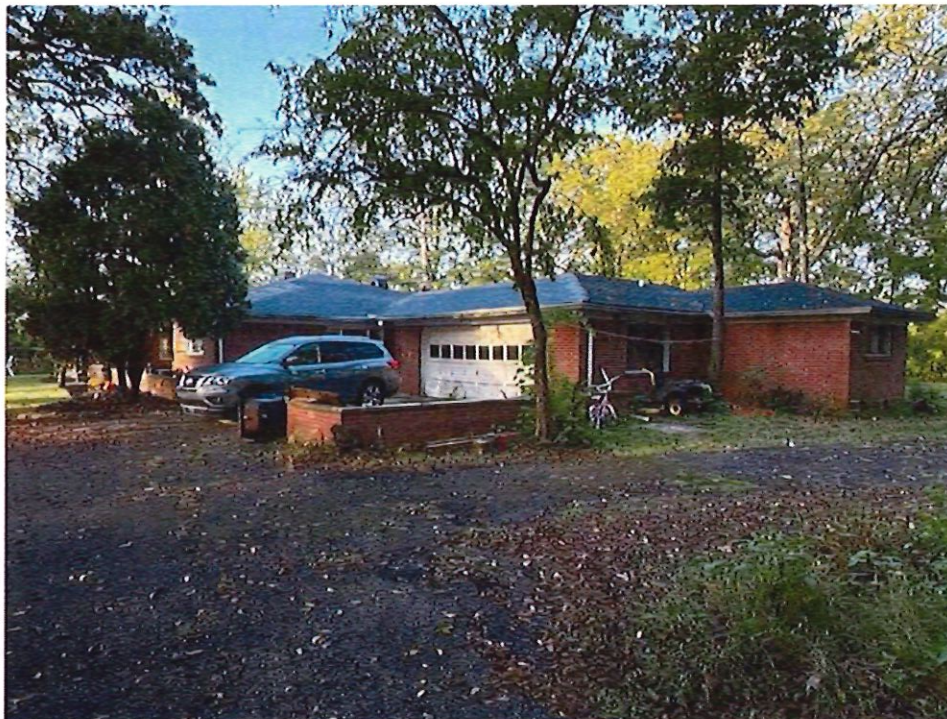


Property Photos

Front Photo



Right



Property Photos

Left



Rear



Property Photos

Address Verification



Street Scene



Property Photos

Street Scene



Exterior



Interior Photos

Property Photos

Exterior



Interior Photos

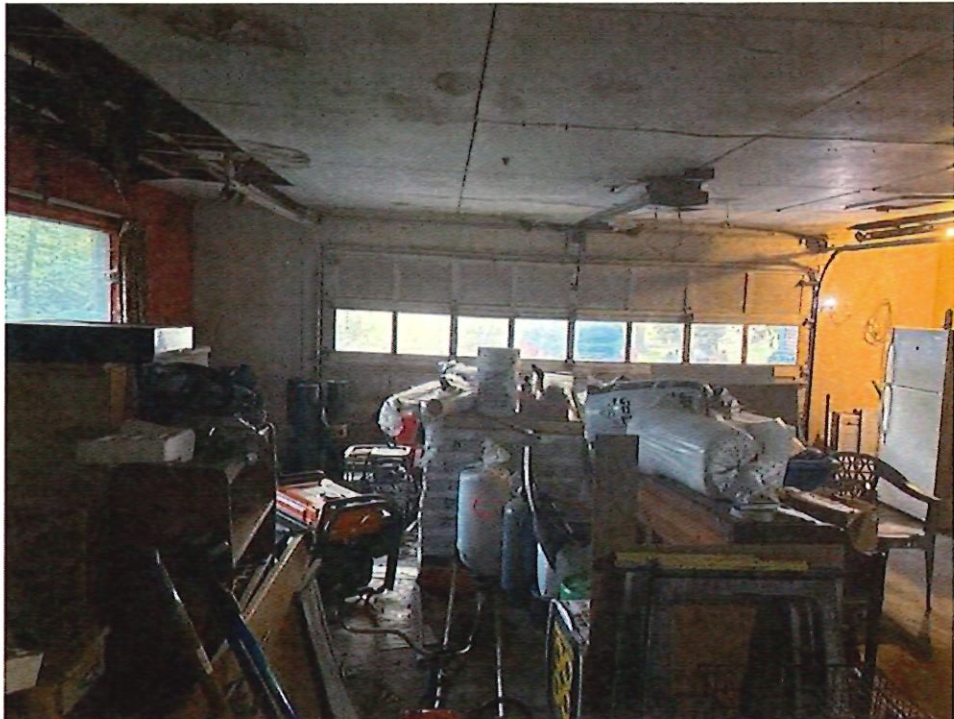
Car Storage



Interior Photos

Property Photos

Car Storage



Interior Photos

Car Storage



Interior Photos



Data Collector
Chris King
Site Visit: 09-26-2025
08:53AM

345 S Bird Rd
Springfield, OH 45505, USA
Reference # 25-007926

Property Photos

Car Storage



Interior Photos

Car Storage



Interior Photos

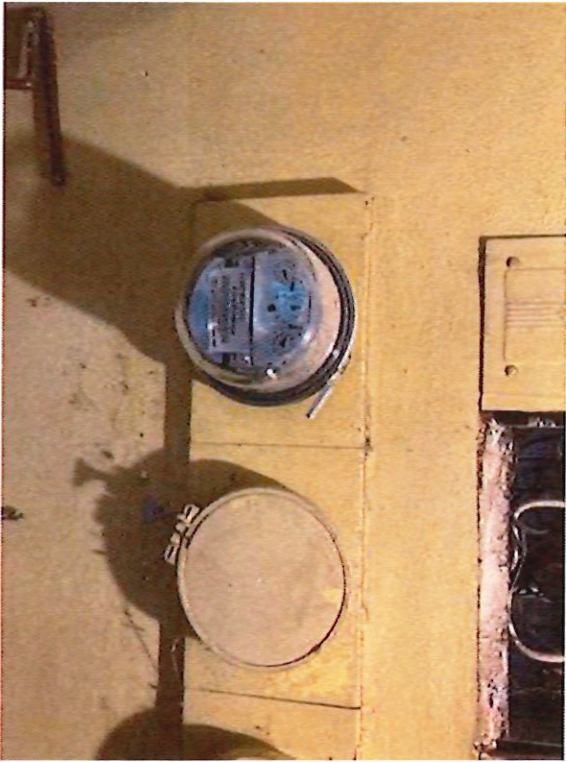
Property Photos

Car Storage



Interior Photos

Car Storage



Interior Photos

Property Photos

Utility



Interior Photos

Utility



Interior Photos

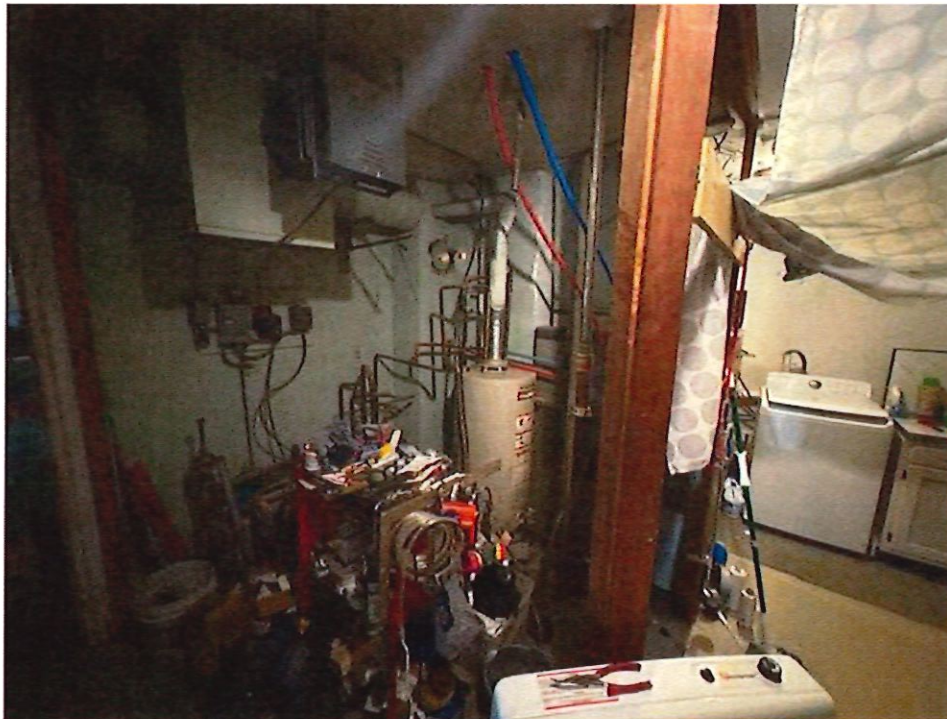
Property Photos

Utility



Interior Photos

Utility



Interior Photos

Property Photos

Utility



Interior Photos

Utility



Interior Photos

Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

Property Photos

Hall



Interior Photos

Bathroom



Interior Photos

Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

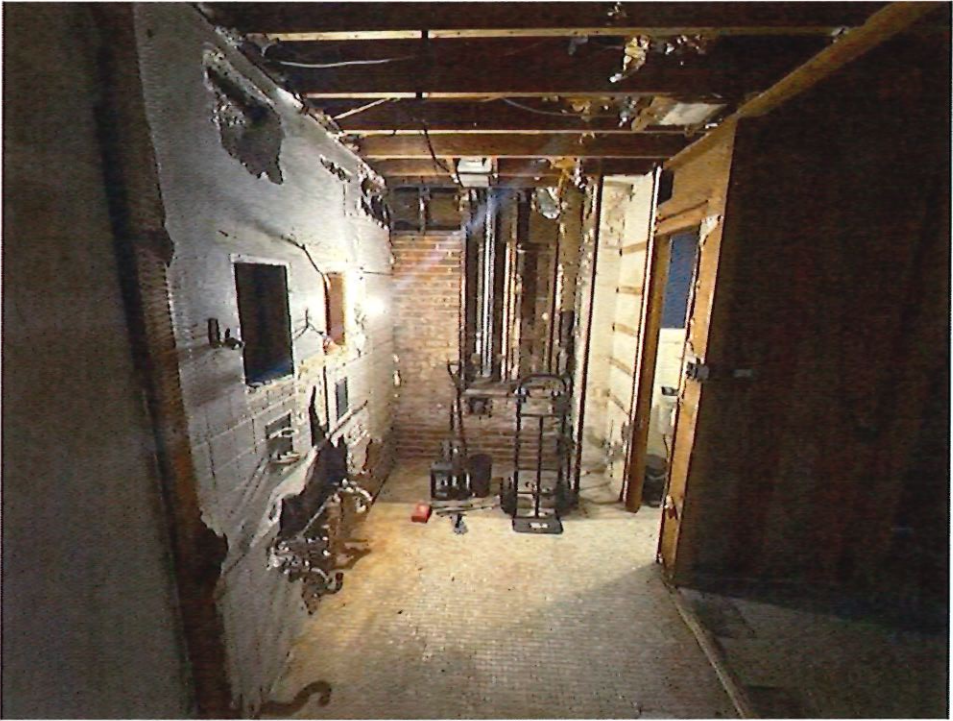
Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

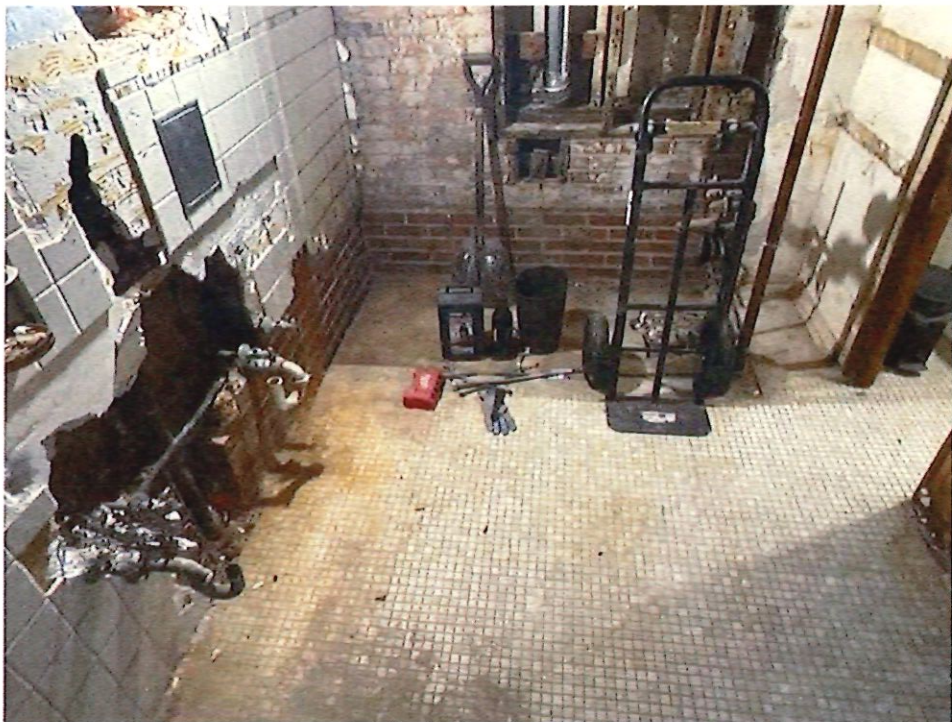
Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

Property Photos

Recreation Room



Interior Photos

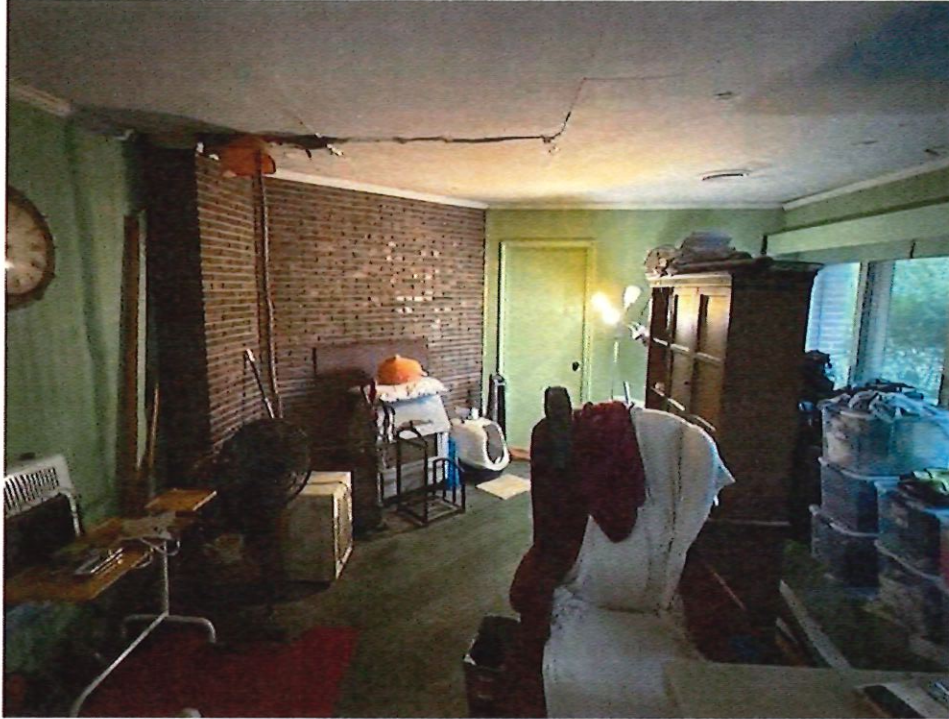
Recreation Room



Interior Photos

Property Photos

Recreation Room



Interior Photos

Recreation Room



Interior Photos

Property Photos

Recreation Room



Interior Photos

Recreation Room



Interior Photos

Property Photos

Bedroom



Interior Photos

Bedroom



Interior Photos

Property Photos

Bedroom



Interior Photos

Bedroom



Interior Photos

Property Photos

Bedroom



Interior Photos

Bedroom



Interior Photos

Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

Property Photos

Bathroom



Interior Photos

Bathroom



Interior Photos

Property Photos

Bedroom



Interior Photos

Bedroom



Interior Photos

Property Photos

Bedroom



Interior Photos

Bedroom



Interior Photos

Property Photos

Kitchen



Interior Photos

Kitchen



Interior Photos

Property Photos

Kitchen



Interior Photos

Kitchen



Interior Photos

Property Photos

Kitchen



Interior Photos

Kitchen



Interior Photos

Property Photos

Kitchen



Interior Photos

Kitchen



Interior Photos

Property Photos

Kitchen



Interior Photos

Dining Room



Interior Photos

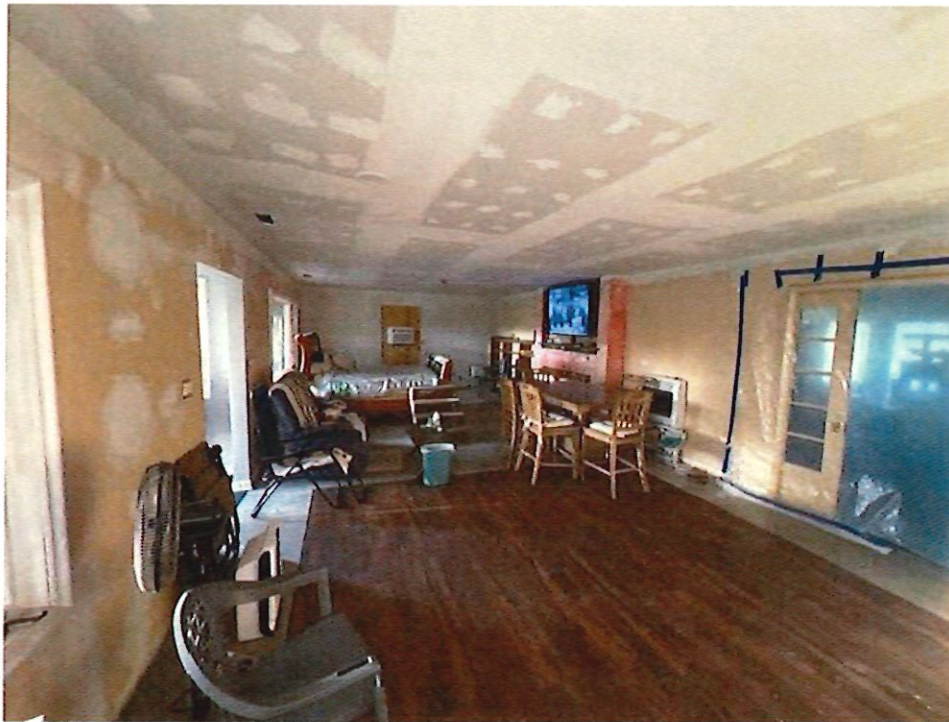
Property Photos

Dining Room



Interior Photos

Family Room



Interior Photos

Property Photos

Family Room



Interior Photos

Family Room



Interior Photos

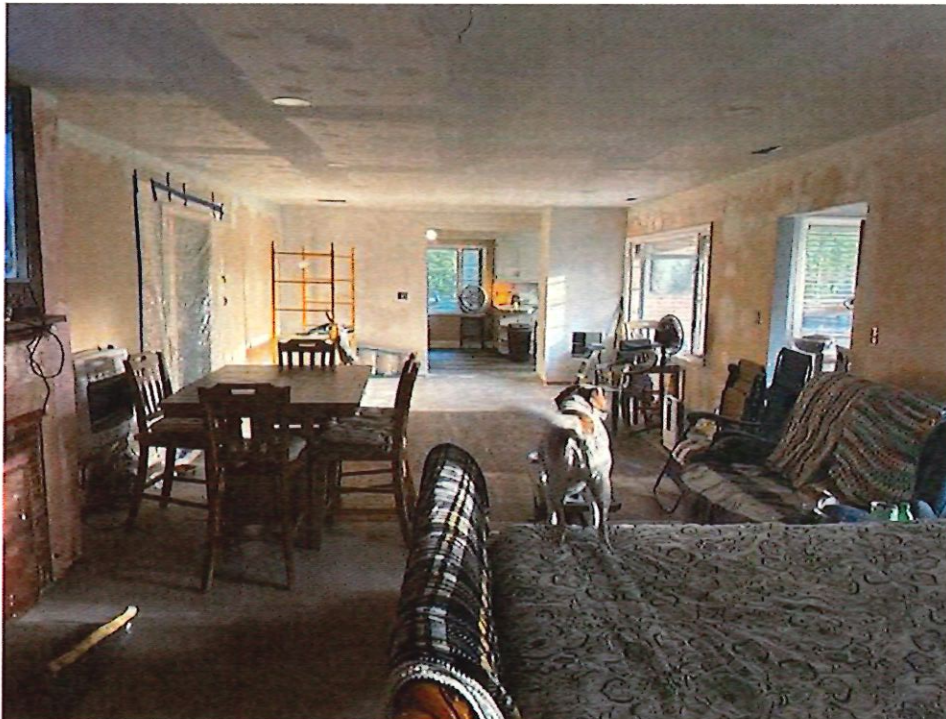
Property Photos

Family Room



Interior Photos

Family Room



Interior Photos

Property Photos

Barn



Interior Photos

Barn



Interior Photos

Property Photos

Barn



Interior Photos

Barn



Interior Photos

Property Photos

Barn



Interior Photos

Exterior



Interior Photos

Property Photos

Exterior



Interior Photos

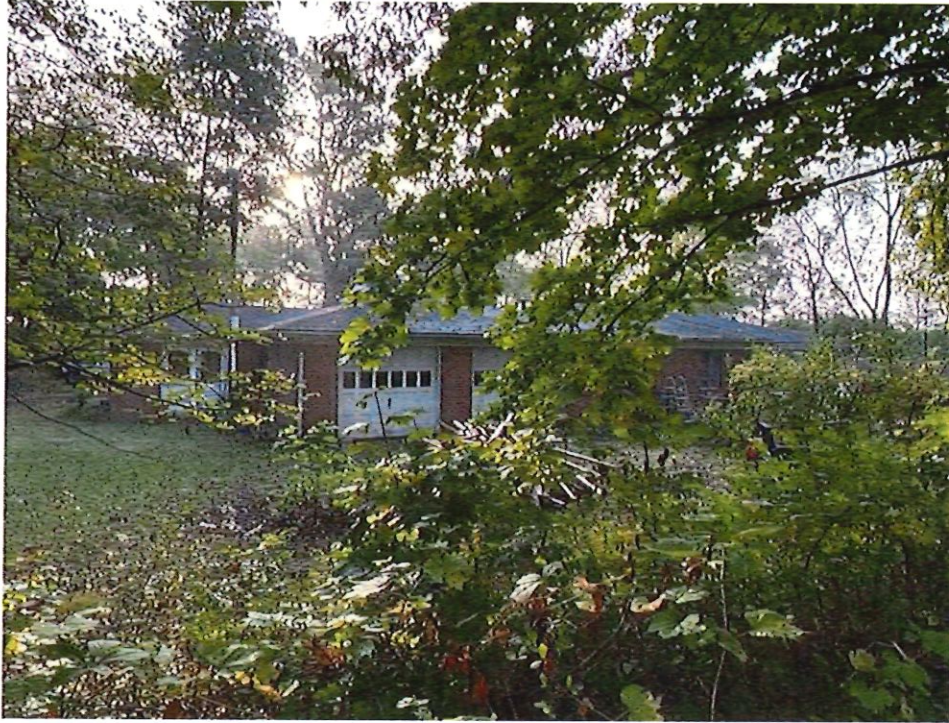
Exterior



Interior Photos

Property Photos

Exterior



Interior Photos

Garden shed attached to home



Interior Photos

Property Photos

Garden shed attached to home



Interior Photos

Rear



Interior Photos

Property Photos

Rear



Interior Photos

Rear



Interior Photos

Property Photos

Rear

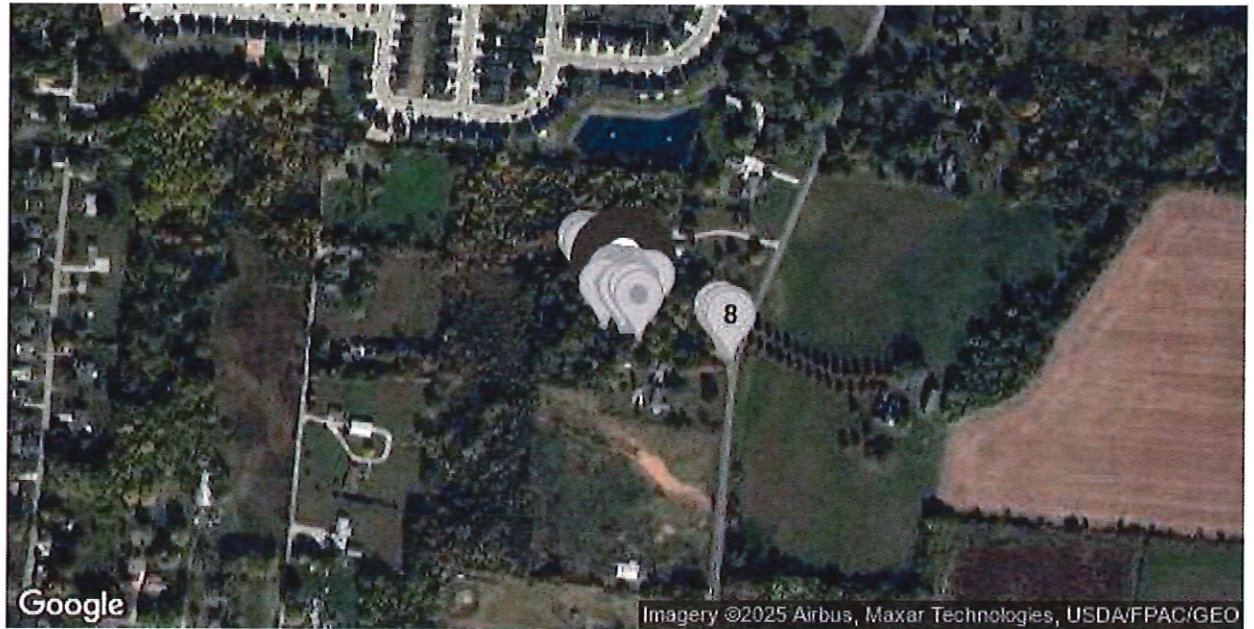
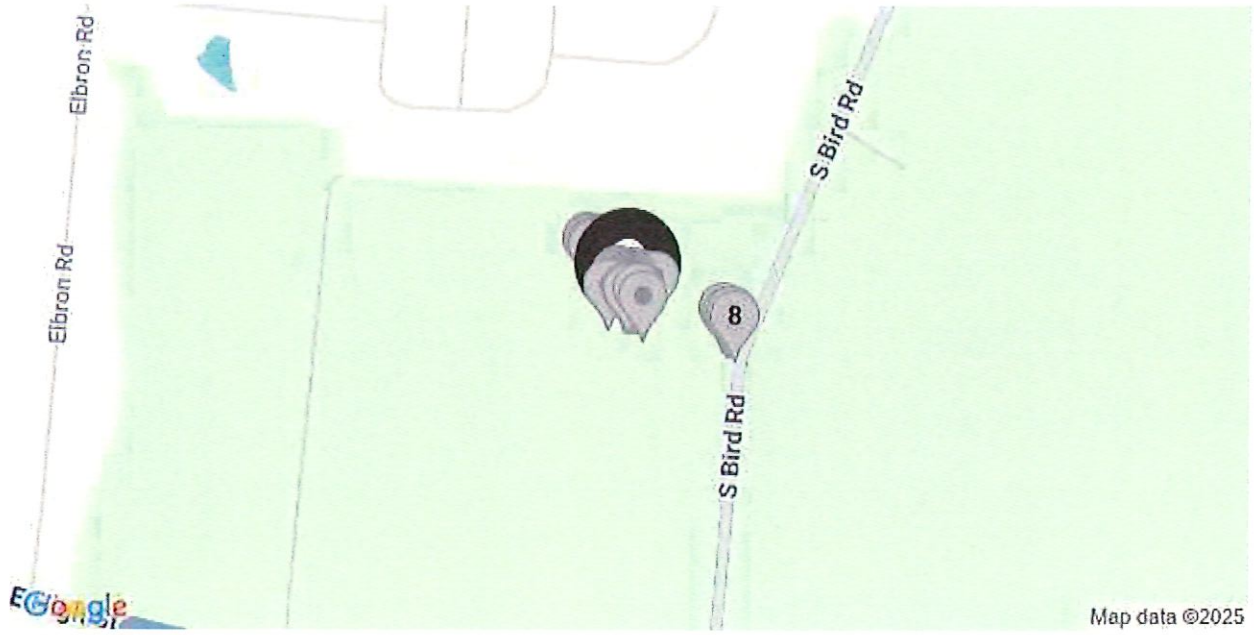


Interior Photos

Rear



Interior Photos



Data Collector

Chris King

Signature

Chris King

Name

09-26-2025 08:53AM

Effective date of inspection



Data Collector
Chris King
Site Visit: 09-26-2025
08:53AM

345 S Bird Rd
Springfield, OH 45505, USA
Reference # 25-007926

RENO budget

Finish Roof: \$12,500 Completion Scheduled for 10/7

East Wing: Master Bed & Bath Drywall, Shower Tile, Flooring. \$9,200 Completion Scheduled for 11/20

South Wing: Guest Beds & Guest Bath Drywall, Shower Insert, Flooring \$14,000 Completion Scheduled for 1/20/26



Phone: 877-287-8382
Email: matt.turner@truevaluationusa.com

Order Details

Order Type: Residential	Status: In Progress
Appraisal #: 25-007926	
Order Source: ValueLink	
Client: Richwood Bank	Client Branch Name:
Client Address: 28 N Franklin Street, Richwood OH 43344	Client Branch Address:
Transaction Type: Business LOC	Loan Type: N/A
Loan Number: JORA-3565-AG-TD	FHA Case Number: N/A
LPA Key: N/A	
Date Needed (Due Date): 9/10/2025	DU Case File ID: N/A
Appraiser Due Date: 9/9/2025	Priority: Normal
Tracking Number: N/A	Vendor File Number: N/A
Property Appraised Before: False	
Inspection Date: N/A	Inspection Time: N/A
Last Updated By Staff On: 8/28/2025 9:08:23 AM	Last Updated By Vendor On: N/A

Borrower Information

Borrower(s): JOHN WHITACRE	
Borrower Phone: (937) 408-7561	Borrower Email: JOHNWHITACREPG@YAHOO.COM
Borrower Work Phone: N/A	Borrower Cell Phone: N/A

Property Information

Property Type: Single Family Residential	
Property Address: 345 S BIRD RD SPRINGFIELD OH 45505	
Property County: Clark	
Legal Description: 3000700016201015	
Occupancy Type: Primaryresidence	
Contact Person: Borrower	
Access Info: N/A	
Site Area/Lot Size: N/A	Est. Square Footage: N/A
Occupied By: Primaryresidence	
Current Owner: N/A	

Appraisal Information

Appraisal Type: Evaluation-Single Family w/Interior Inspection	Client Fee: \$250.00
UAD Report Needed: False	
Additional Item 1: Evaluation-Single Family w/Exterior Inspection	Item 1 Client Fee: \$0.00
Total Order Fee: \$250.00	
Sales Tax Amount: \$0.00	
Appraiser's Fee: \$0.00	
Sales Price: N/A	

Additional Client Information

Ordered By: Tiffany Davis	Ordered On: 8/27/2025 2:35:43 PM
Ordered By Phone: N/A	Ordered By Email: tdavis@richwoodbank.com
Loan Processor: Tiffany Davis	Loan Processor Contact: Email : tdavis@richwoodbank.com Phone : N/A
Addl. Processor/Loan Officer: Chris Wedding	Addl. Processor/Loan Officer Contact: Email : cwedding@richwoodbank.com Phone: (740) 943-2317
Addl. Processor/Loan Officer: Kamma Cobb	Addl. Processor/Loan Officer Contact: Email : kcobb@richwoodbank.com Phone : N/A
Additional Client Email(s): N/A	

Client Comments

Client Instructions: Requesting an interior and exterior inspection of property. Thank you

Additional Instructions For Vendor

Vendor Instructions: N/A

Agent Information

Agent Name: N/A
Agent Email: N/A
Agent Work Phone: N/A

Agent Phone: N/A
Agent Cell Phone: N/A

Appraiser Information

Assigned to Appraiser(s): N/A
Appraiser Email: N/A
Assign Date: N/A
Report Rating:
Quality Rating:
Professionalism Rating:
Review Comments:

Company Name: N/A
Appraiser Phone Number: N/A

Turn Time Rating:
Communication Rating:
Overall Average Rating:

Additional Order Details

Assigned to Staff: N/A
Accepted By Appraiser: N/A
Order Complete?: False
Report Sent to Borrower?:
Downloaded By Borrower?: False
Loan Closing Date: N/A

Assigned to Staff On: N/A
Accepted/Declined On: N/A
Completion Date: N/A
Sent to Borrower On:
Downloaded By Borrower On: N/A

Review Details

Assigned to Reviewer: N/A
Review Fee: N/A
Report Accepted: N/A
Report Review Date: N/A
Appraised Value:
Business Days TurnTime:

Assigned to Reviewer On: N/A

Report Acceptable for Intended Use?: False
Effective Date:
Quick Sale Value: N/A

Report(s)

Evaluation-Single Family w/Interior Inspection:
Evaluation-Single Family w/Exterior Inspection:

Comments

Order status was updated from Unassigned to In Progress.
Admin not copied | Appraiser not copied | Client not copied | Reviewer not copied | Salesperson not copied.

Posted By Brandon Miller on 8/28/2025 9:08:23 AM

A new document '345 S Bird Rd - 3000700016201015.pdf' (Other) was uploaded for the appraisal

Posted By Tiffany Davis on 8/27/2025 2:36:21 PM

The order was created.

Posted By Tiffany Davis on 8/27/2025 2:35:43 PM

Notes

No notes currently exist for this appraisal

FOR INTERNAL CLIENT USE ONLY

Client Contact: Appraisal Department
 Project Name/Address: Duncan/5048 West Hwy 515, Blairsville., GA 30512
 Firm/Evaluator Name: TVUSA/Matthew S. Turner

Date of Review: April 1, 2025
 TVUSA Project Number: 25-001234
 Effective Date of Evaluation 2/21/2025

This transaction is exempt from an appraisal for the following reason (Check One):

- A real estate-related financial transaction with a transaction value equal to or less than the appraisal threshold of \$400,000.
- A commercial real estate-related financial transaction that is not secured by a single 1-4 family residential property, equal to or less than the commercial appraisal threshold of \$500,000.
- A business loan with a transaction value equal to or less than the business loan threshold of \$1 million, and is not dependent on the sale of, or rental income derived from, real estate as the primary source of repayment.
- Involves an existing extension of credit at the lending institution, provided that:
 1. There has been no obvious and material change in market conditions or physical aspects of the property that threaten the adequacy of the institution’s real estate collateral protection after the transaction, even with the advancement of new monies; or
 2. There is no advancement of new monies other than funds necessary to cover reasonable closing costs.
- Other See Federal Register Vol. 75., No. 237, pgs. 77465-77468

FIRREA REQUIREMENTS – CONTENT		Yes/No/Pg.#
1.	Does the evaluation identify the location of the subject property?	YES 1,5,10
2.	Does the evaluation include a description of the property and its current and projected use?	YES 5-6
3.	Does the evaluation provide an estimate of the property’s “market value” in its actual physical condition, use and zoning designation as of the effective date of the evaluation (that is, the date that the analysis was completed), with any limiting conditions.?	YES 8
4.	Does the evaluation describe the method(s) the evaluator used to confirm the property’s actual physical condition and the extent to which an inspection was performed.?	YES 9
5.	Does the evaluation describe the analysis that was performed and the supporting information that was used in evaluating the property?	YES 7
6.	Does the evaluation describe the supplemental information that was considered when using an analytical method or technological tool.?	YES 7
7.	Does the evaluation Indicate all source(s) of information used in the analysis, as applicable, to value the property, including: <ol style="list-style-type: none"> 1. External data sources (such as market sales databases and public tax and land records); 2. Property-specific data (such as previous sales data for the subject property, tax assessment data, and ...comparable sales information); 4. Evidence of a property inspection; 5. Photos of the property; 6. Description of the neighborhood; or 7. Local market conditions. 	YES All
8.	Does the evaluation include information on the preparer when an evaluation is performed by a person, such as the name and contact information, and signature (electronic or other legally permissible signature) of the preparer?	YES 8

QUALIFICATIONS OF MATTHEW SCOTT TURNER

Managing Partner, TrueValuation USA
(404) 858-5243

PROFESSIONAL EXPERIENCE



<u>TRUEVALUATION USA, INC.</u> Managing Partner, Director of Evaluations	2017-PRESENT
<u>COLLATERAL EVALUATION SERVICES, LLC</u> - ATLANTA, GA COO, Director of Evaluations	2010 - 2017
<u>PEMBERTON & KLEMAN REAL ESTATE INVESTMENTS</u> - ATLANTA, GA. Real Estate Analyst, Asset Manager	2006 – 2010
<u>KLEMAN REAL ESTATE HOLDINGS</u> – TALLAHASSEE, FL. Internship/Part Time, Residential Real Estate Acquisition and Analysis	2004 – 2006

SKILLS PERFORMED AND SERVICES OFFERED

- Manage client relationships by day to day communication with points of contact at client banks.
- Develop evaluation guidelines and procedures in accordance with FIRREA and the 2010 Inter-Agency Appraisal and Evaluation guidelines.
- Consult with clients on regulatory compliance issues.
- Manage subscription based data resources maintaining the most relevant and up to date market research available.
- Manage the appraisal ordering process.
- Hire, manage, and provide ongoing training for staff evaluators and review appraisers.
- Review and analyze leases and property operating income and expense statements for all property types.
- Perform real estate evaluations on all property types in compliance with FIRREA and the 2010 Inter-Agency Appraisal and Evaluation guidelines.
- Review, analyze, and run cash flow analyses for all property types using ARGUS and Excel.
- Access and utilize primary CRE resources including CoStar, MLS, REIS, Xceligent, LoopNet, PWC, and RealtyRates among others.
- Perform real property appraisal compliance reports to ensure conformity with FIRREA and USPAP.
- Perform or order and review property condition and inspection reports on all property types.
- Prescribe appropriate "valuation premises" required for federally regulated loan transactions.
- Order appraisal reports on all property types in compliance with FIRREA and USPAP.
- Order and Review Phase I, II and III Environmental Site Assessments on all property types.
- Train administrators, evaluators, reviewers, lenders and credit staff on appraisal, evaluation, environmental and construction loan management policies and standard operating procedures.
- Perform due diligence on bank owned real estate assets and other types of real estate portfolios during periods of conservatorship and receivership, and also prior to Bank acquisition.
- Consult with Federal Examiners during client audits.
- Consult with Clients with a focus on regulatory issues relating to appraisal and evaluation ordering and review, report content requirements, and safe and sound banking practices relative to the appraisal and evaluation process.
- Review client appraisal policies and procedures to assist in establishing an efficient and compliant policy and standard operating procedure.
- Proficient in the use of public property assessor databases nationwide.

QUALIFICATIONS OF MATTHEW SCOTT TURNER

Managing Partner, TrueValuation USA
(404) 858-5243

EDUCATION

McKISSOCK SCHOOL OF REAL ESTATE

2010-PRESENT

Basic Appraisal Procedures, Basic Appraisal Principles, The Sales Comparison Approach, The Income Approach, The Cost Approach, Land and Site Valuation, 2010-2017 USPAP, FL Appraisal Laws and Regulations, Appraising Small Apartment Properties, Managing Appraiser Liability, Appraisal of Single Tenant Distribution Centers, Appraisal of Fast Food Facilities among others.

Sales Associate Pre-Licensure Course/FL

APPRAISAL INSTITUTE - CHICAGO, IL

2002 - PRESENT

I have completed basic courses that are required for obtaining the MAI designation. These courses include Appraisal Principles, Basic Valuation Procedures, Capitalization Theory & Techniques, Report Writing and Valuation Analysis, Standards of Professional Practice and Advanced Applications - Case Studies and Business Practices and Ethics, Market Analysis and Highest and Best Use, among others.

THE FLORIDA STATE UNIVERSITY – TALLAHASSEE, FL

2000 – 2005

Bachelor of Science – Real Estate/Finance

