

MAR 23 2026

**Complaint Against the Valuation of Real Property**

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

HILARY HAMILTON

AUDITOR

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.

1. Owner of property		Name <u>Teresa L. MacDonald</u>		Street address, City, State, ZIP code <u>3591 Upper Valley Pk. Spfld, OH 45502</u>	
2. Complainant if not owner					
3. Complainant's agent					
4. Telephone number and email address of contact person <u>(937) 869-1513 terrimacdonald09@gmail.com</u>					
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		
<u>050-02-00008-100-019</u>			<u>3591 Upper Valley Pk, Spfld, OH 45502</u>		
<u>050-02-00008-100-020</u>			<u>3591 Upper Valley Pk, Spfld, OH 45502</u>		
7. Principal use of property <u>single family home - residential</u>					
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		
<u>050-02-00008-100-019</u>	<u>\$ 244,680</u>	<u>\$ 292,680</u>	<u>= 48,000</u>		
<u>050-02-00008-100-020</u>	<u>\$ 4,320</u>	<u>\$ 4,320</u>	<u>- 0 -</u>		
9. The requested change in value is justified for the following reasons: <u>Please see page 243 attached.</u> <u>also attached: Appraisal 2022 and Appraisal 2019</u>					

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 Repair of siding on back porch 1/2020 and total cost \$ 50.00  
2 faucets - 7/2023 = \$46.00

13. Do you intend to present the testimony or report of a professional appraiser?  Yes  No  Unknown  
\* If a review is necessary

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 \_\_\_\_\_ Complainant or agent (printed) Teresa L. MacDonell Title (if agent) \_\_\_\_\_

Complainant or agent (signature) *Teresa L. MacDonell*

Sworn to and signed in my presence, this 3/23/26 day of \_\_\_\_\_ (Date) \_\_\_\_\_ (Month) \_\_\_\_\_ (Year)

Notary \_\_\_\_\_

p2 Complaint 3/23/2026

Teresa L MacDonald

3591 Upper Valley Pike, Springfield, OH 4552

Parcel ID: 050-02-00008-100-019

050-02-00008-100-020

2022-2025 \$166,000

Average increase in Clark Co 32%

2022 Full Market Value:  $166,000 \times 32\% = + 53,120$

$166,000 \times 50\% = + 83,000$

Set "as is" value at \$249,000 (increase of 50%), which we believe is a fair market value for this property at this time.

\*The requested change in value is justified for the following reasons:

List of deficiencies of property

- Upstairs unfinished and utilized for attic space (a blanket blocks this off)
- North side of roof needs to be replaced - leaks periodically and we patch it
- Back porch unfinished with no windows or doors (utilized for storage space)
- heating not efficient- cost of gas and electric \$400-\$425/mo; gas on budget and supplemented by wood burning insert in fireplace; use of 3 electric heaters in bathroom, dining room, and bedroom to heat to 65-68 degrees
- trim in the house is unfinished
- Electric wires hanging in each room (capped) where hard wired smoke alarms and electrical fixtures were removed by the previous owner
- Water is not softened, causing excessive mineral deposits and ruining appliances and faucets, plumbing, and water heater
- We have replaced the water heater twice and replaced the heating elements every few months
- previous water damage from leaky roof, causing moderate ceiling damage in one closet and the laundry room

we did some painting when we moved in back in 2014, but it all needs to be repainted

- exhaust fans in kitchen, utility room, laundry room, and bathroom are not working or are in poor condition
- None of the flooring has been updated and all of the flooring dates back to the 80s or 90s.
- Exterior siding is in fair condition, but needs to be repaired in certain spots
- Downspouts missing and gutters need to be repaired and cleaned
- Exterior buildings are in very poor shape- there are four exterior buildings, including one large barn that has already fallen in on two sides. All four of the exterior buildings need to be torn down and cleaned up.
- The driveway is composed of dirt with a little bit of stone, creating an issue in poor weather
- Large front picture window needs to be replaced
- Deck off of back porch needs to be replaced
- Backyard fence needs to be replaced
- Exterior lighting needs to be repaired and/or replaced
- Exterior doors need new hardware
- excessive humidity in the house necessitating dehumidifiers running continuously (with theorize that moisture barriers were not properly installed in the flooring and walls)
- No heating vents in the bathrooms (original vent/ductwork covered over by the tub during a remodel)

The square footage of the property is excessively large, yet the property is not updated or in good condition. (Condition C-)This causes it to be an outlier and comparing it to other properties in good condition of the same size is not accurate. This is why we submit a complaint every three years and have an appraisal completed again. We feel if we sold this property today, we would be able to sell it as is for approximately \$250,000. We would like to make repairs to the property and do some updating, but we are on a limited one-income budget.

PAMELA LITTLEJOHN  
 CLARK COUNTY TREASURER  
 P.O. BOX 1305  
 SPRINGFIELD, OHIO 45501-1305  
 937-521-1832

**DUE BY**  
**02/27/2026**

**Card Payments**  
[www.clarkcountyohio.gov](http://www.clarkcountyohio.gov)  
 or  
 1-844-729-2974

Scan to Pay



<b>REAL ESTATE TAX: TAX YEAR 2025</b>		<b>PARCEL ID:</b> 050-02-00008-100-019				
<p>11072 1 AV 0.593          TERESA L MACDONALD 36 181          3591 UPPER VALLEY PIKE          SPRINGFIELD OH 45502-8009</p>		<b>PROPERTY ADDRESS:</b> 3591 UPPER VALLEY PIKE				
		<b>TAX DISTRICT:</b> GERMAN TOWNSHIP NWLSD				
		<b>OWNER NAME:</b> (January 1) MACDONALD TERESA L				
		<b>LEGAL DESCRIPTION:</b> PT S E PT N W QR				
<b>TAX RATES</b>		<b>MARKET VALUE</b>			<b>CURRENT TAXES</b>	
EFFECTIVE TAX RATE 50.326275 GROSS TAX RATE 68.130000		Land 29,830	Building 262,850	Total 292,680	Gross Real Estate Taxes 6,979.24 Tax Reduction -1,823.82 Subtotal 5,155.42 Non Business Credit -462.46 Owner Occupancy Credit -115.36 Current Net Real Estate Taxes 4,577.60 Current Net Taxes & Asmts (Year) 4,577.60 Current Net Taxes & Asmts (Half) 2,288.80	
NON-BUSINESS CREDIT ROLLBACK FACTOR: 0.089702	OWNER OCCUPANCY CREDIT ROLLBACK FACTOR: 0.022425	<b>TAXABLE VALUE</b>				
HMSTD RED VALUE CLASSIFICATION ACRES	0 R 511 0.4800	Land 10,440	Building 92,000	Total 102,440		
<b>DISTRIBUTION</b>		HOMESTEAD	CAUV Value	TIF		
Clark County 788.66 German Twp Exc Tremont Corp 551.83 German Twp 26.92 Northwestern Lsd 2,816.37 Springfield Clark County Jvsd 267.95 Clark County Health & Library Levy 125.87		<b>SPECIAL ASSESSMENT</b>				
		PROJ # AND DESCRIPTION	DELINQUENT	CURRENT		
		TOTAL	0.00	0.00	PAYMENTS/CREDITS 0.00	
		<b>LAST DAY TO PAY WITHOUT PENALTY</b> <b>02/27/2026</b>			TOTAL REAL ESTATE TAX DUE \$2,288.80	
					FULL YEAR AMOUNT \$4,577.60	

2

**Return this portion with payment**  
**REAL PROPERTY 1st HALF 2025**  
**DUE 02/27/2026**

14288

PROPERTY ADDRESS: 3591 UPPER VALLEY PIKE	PARCEL NUMBER 050-02-00008-100-019
OWNER NAME: MACDONALD TERESA L	
Make Checks Payable to: <b>CLARK COUNTY TREASURER</b>	HALF YEAR \$2,288.80
	FULL YEAR \$4,577.60
TREASURER'S COPY	

0000050020000810001900000000000000002288800000457760



# Summary Residential Appraisal Report

File No. 200727

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

Client Name/Intended User Stan & Teresa L MacDonald E-mail terrimacdonald09@gmail.com  
 Client Address 3591 Upper Valley Pike City Springfield State OH Zip 45502  
 Additional Intended User(s) None Noted

Intended Use The Intended Use is to evaluate the property that is the subject of this appraisal for a tax appeal purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value.

Property Address 3591 Upper Valley Pike City Springfield State OH Zip 45502  
 Owner of Public Record Teresa L MacDonald County Clark

Legal Description Range 10, Town 04, Section 08, PT SE PT NW QR, German Township  
 Assessor's Parcel # 0500200008100019 and 0500200008100019 Tax Year 2019 R.E. Taxes \$ 4,666.14

Neighborhood Name Pike & German Townships (Northwestern Local SD) Map Reference Wrist/MLS Areas 110 & 120 Census Tract 0026.02

Property Rights Appraised  Fee Simple  Leasehold  Other (describe)

Research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Source of Sale/Transfer: Date None Price None Source(s) Auditor Records/Wrist MLS

Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) Per county auditor records, there were no prior transfers for the subject in the past 36 months.

Deeds, mortgages, options and contracts as of the effective date of the appraisal N/A

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	PRICE AGE \$(000) (yrs) 20 Low 1 475 High 130 192 Pred. 45	One-Unit 65 % 2-4 Unit 0 % Multi-Family 5 % Commercial 10 % Other Vacant 25 %
Neighborhood Boundaries <u>Are Defined As: Within Clark County</u>			

Neighborhood Description The subject property is located the German Township within the Northwestern Local SD. The market area is composed of a wide diversity of single family homes, of average to good quality built from the early 1900's to present. The area holds an average demand due to affordability/availability of vacant land and ease of access to schools, shopping, employment via I-675, I-70, I-75 and RTE 68.

Market Conditions (including support for the above conclusions) See Attached Addendum.

Dimensions Irregular - Two Parcels Area .95 Acres Shape Mostly Rectangular View Residential  
 Specific Zoning Classification R-2 Zoning Description Single Family Residential  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 The highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe. The subject is currently being utilized as a single family residential dwelling which in its legal, highest & best use.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Septic	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

Remarks The site is serviced by available utilities for the market area. Private septic and well are common in the subjects market and accepted by buyers and sellers. Per the Fema Flood Map Center and the appraisers software, the subject is partially located in a flood plane, however per homeowners they are not required to pay flood insurance. Subjects site size and taxes noted above include two contiguous parcels which are indicated above. The house is built across both parcels, therefore they could not be divided.

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials	INTERIOR materials
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/> # of Stories <u>1.5</u> Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/> S-Det /End Unit <input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. Sign (Style) <u>Cape Cod</u> Year Built <u>1951</u> Effective Age (Yrs) <u>45</u>	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space <input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement Basement Area <u>0 sq. ft.</u> Basement Finish <u>0 %</u> <input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Foundation Walls <u>Conc Block/Avg</u> Exterior Walls <u>Vinyl/Avg</u> Roof Surface <u>Fibg Dim/Avg</u> Gutters & Downspouts <u>Aluminum/Avg</u> Window Type <u>Vinyl/Avg</u> Storm Sash/Insulated <u>Insulated/Avg</u> Screens <u>Screens/Avg</u>	Floors <u>Crpt/HW/Cer/Avg+</u> Walls <u>Drywall/Avg</u> Trim/Finish <u>Wood St &amp; Pt/Avg</u> Bath Floor <u>Ceramic/Avg</u> Bath Wainscot <u>Fiberglass/Avg</u> Car Storage <input type="checkbox"/> None <input checked="" type="checkbox"/> Driveway # of Cars <u>2</u>

# Summary Residential Appraisal Report

File No. 200727

FEATURE	SUBJECT	COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3					
Address	91 Upper Valley Pike Springfield	3810 Randee Ln Springfield, OH 45502-8400			3288 Ebersole Rd Springfield, OH 45502-8400			508 N Wittenberg Springfield, OH 45504-8400					
Proximity to Subject		4.55 miles NW			3.56 miles SW			8.74 miles SW					
Net Price	\$ N/A	\$ 110,000			\$ 132,000			\$ 130,000					
Net Price/Gross Lbr. Area	\$ 0.00 sq. ft.	\$ 76.39 sq. ft.			\$ 56.58 sq. ft.			\$ 38.10 sq. ft.					
Legal Source(s)		DABR #809303;DOM 59			Flex #428712;DOM 84			Flex #427569;DOM 184					
Identification Source(s)		PID# 2500100002202006			PID# 0500200025000084			PID# 3400700035301003					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION	± (\$) Adjustment	DESCRIPTION		DESCRIPTION	± (\$) Adjustment	DESCRIPTION		± (\$) Adjustment	
Method of Financing				ArmLth		ArmLth		ArmLth		ArmLth			
Concessions				Cash;0		Conv;0		Cash;0		Cash;0			
Date of Sale/Time				03/18/2020		09/26/2019		11/26/2019					
Location	German Twp	Pike Twp				German Twp		Spfld City					
Leasehold/Fee Simple	Fee Simple	Fee Simple				Fee Simple		Fee Simple					
Lot Area	.95 Acres	.71 Acres				.90 Acres		.17 Acres				3,000	
Use	Residential	N;Res;				N;Res;		N;Res;					
Design (Style)	Cape Cod	Ranch				Ranch		Traditional					
Quality of Construction	Average	Average				Average		Average					
Structural Age	69	42				48		128					
Condition	Average	Average				Average		Average					
Overall Grade		Total	Bd'rms	Baths	Total	Bd'rms	Baths	Total	Bd'rms	Baths	Total	Bd'rms	Baths
Room Count		7	4	3.1	6	3	2.0	7	4	2.0	14	7	4.0
Gross Living Area 7.00		3,693 sq. ft.		1,440 sq. ft.	15,800	2,333 sq. ft.		9,500		3,412 sq. ft.		2,000	
Basement & Finished Rooms Below Grade	0sf	0sf				0sf		562sf				-5,600	
Functional Utility	Wiring Repair	Average		-3,000		Average		-3,000		Average		-3,000	
Heating/Cooling	FWA/CA	FWA/CA				FWA/CA		FWA/NoCA				3,000	
Energy Efficient Items	Insulated Windows	Insulated Windows				Insulated Windows		Storm Windows				2,000	
Driveway/Carport	No Garage	2 Car Attached		-6,000		4 Car Attached		-12,000		2 Car Attached		-6,000	
Porch/Patio/Deck	C.Prch/E.Prch/Deck	Porch/C.Patio				Porch/Patio		C.Prch/E.Prch/Pat				-3,000	
Attic	Finished Attic	None		3,000		None		3,000		Finished Attic			
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 14,300		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 2,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 9,100	
Adjusted Sale Price		Net Adj. 13.0%				Net Adj. 1.5%				Net Adj. -7.0%			
Comparables		Gross Adj. 29.4%		\$ 124,300		Gross Adj. 24.2%		\$ 134,000		Gross Adj. 22.4%		\$ 120,900	

**Summary of Sales Comparison Approach** All sales are closed sales from the subject market area and are the most recent and similar sales of record. Comps over 6 months were used based on limited like sales. Comp #4 is over 12 months included due to being in the same township. Time adjustment is warranted for comp #4 being 24 months based on MLS data from the subjects market area over the past 24 months. Comps #1 and #2 are considerably smaller in size and require larger square footage adjustments, however used based on their location and sale date. The subject is superior in gross living area than typical single family homes within this market area and is considered an over improvement, therefore the gross living area adjustment factor is tempered downward at \$7 per square foot. Unadjusted items have no measurable effects on value. All four sales considered with most weight accorded to comp #2 due to proximity & size, and comp #4 due to size.

**Discussion of methods and techniques employed, including reason for excluding an approach to value:** In determination of the subjects estimated value, there were data sources utilized such as Flex MLS, DABR MLS, and Clark County Auditor data. There are three approaches to value that are typically used with residential properties, which are Income, Cost and Sales Comparison. The Sales Comparison Approach is the most applicable, based upon required information that can be obtained or required for the other approaches.

# Summary Residential Appraisal Report

File No. 200727

FEATURE	SUBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
Address	191 Upper Valley Pike Springfield	1560 Ballentine Pike Springfield, OH 45502-8664								
Proximity to Subject		2.94 miles SW								
Sale Price	\$ N/A	\$ 160,000								
Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 72.43 sq. ft.			\$ sq. ft.			\$ sq. ft.		
Legal Source(s)		Flex #420870;DOM 313								
Verification Source(s)		PID# 0500600024400003/Int.Insp.								
ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Method of Financing		ArmLth								
Concessions		Cash;0								
Date of Sale/Time		06/24/2019								
Location	German Twp	German Twp								
Basehold/Fee Simple	Fee Simple	Fee Simple								
Size	.95 Acres	1.06 ac								
Use	Residential	N;Res;								
Design (Style)	Cape Cod	Split Level								
Quality of Construction	Average	Average								
Structural Age	69	71								
Condition	Average	Average/Updated	-24,000							
Overall Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	7 4 3.1	8 3 2.0	4,500							
Gross Living Area	7,000 sq. ft.	2,209 sq. ft.	10,400		sq. ft.			sq. ft.		
Concrete & Finished	0sf	540sf	-5,400							
Rooms Below Grade		Unfinished								
Functional Utility	Wiring Repair	Average	-3,000							
Heating/Cooling	FWA/CA	FWA/CA								
Energy Efficient Items	Insulated Windows	Insulated Windows								
Driveway/Carport	No Garage	1 Car Att/2 Car Det	-9,000							
Porch/Patio/Deck	C.Prch/E.Prch/Deck	Porch/C.Patio/Patio								
Basement	Finished Attic	None	3,000							
Final Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 23,500		<input type="checkbox"/> + <input type="checkbox"/> -	\$		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price		Net Adj.	-14.7%		Net Adj.	%		Net Adj.	%	
Comparable		Gross Adj.	37.1%		Gross Adj.	%		Gross Adj.	%	

Primary of Sales Comparison Approach See Addendum For Comments

**Scope of Work, Assumptions and Limiting Conditions**

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
  2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
  3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
  4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
  5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
  6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
  7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
  8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.
- This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.
- Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.
- Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.
9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
  10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
  11. The ACI General Purpose Appraisal Report (GPARR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

**Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions**

# Summary Residential Appraisal Report

File No. 200727

## Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

## Additional Certifications:

Definition of Value:  Market Value  Other Value: \_\_\_\_\_  
Source of Definition: Federal Register, vol 55, no. 63, August 22 1990, pages 34228 and 34229.

Market Value is defined by The Appraisal Institute in their basic text, The Appraisal of Real Estate, 13th Ed., p.23 as: "The most probable price, as of a specified date, in cash, or in terms equivalent to cash, or in other precisely revealed terms, for which the specified property rights should sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently, knowledgeably, and for self-interest, and assuming that neither is under undue duress."

## ADDRESS OF THE PROPERTY APPRAISED:

3591 Upper Valley Pike

Springfield, OH 45502

EFFECTIVE DATE OF THE APPRAISAL: 07/27/2000

---

Client: Stan & Teresa L MacDonald

File No.: 200727

Property Address: 3591 Upper Valley Pike

Case No.:

City: Springfield

State: OH

Zip: 45502

---

### **Neighborhood Market Conditions**

The general market conditions in the subject market area are stable to increasing at this time due to a limited supply of current listings. A variety of mortgage financing is available including VA, FHA & Conventional, which is predominant, available at market terms and in line with national averages. Seller paid costs are not unusual, typically 2-3 percent of mortgage amount. This can affect price, but not market value.

## USPAP ADDENDUM

File No. 200727

Owner: Amy Gibson

Property Address: 3591 Upper Valley Pike

City: Springfield

County: Clark

State: OH

Zip Code: 45502

Appraiser: Stan & Teresa L MacDonald

### APPAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- Appraisal Report                      A written report prepared under Standards Rule 2-2(a).
- Restricted Appraisal Report          A written report prepared under Standards Rule 2-2(b).

### Reasonable Exposure Time

Opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 1-3 Months

Exposure time is defined in USPAP 2019-2020 as "the estimated length of time the property interest being appraised would have been offered on the market prior to a hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective opinion based on an analysis of past events resulting in a competitive and open market". (SMT-6, Page U90). The estimated exposure time for the subject property that is utilized to arrive at the opinion of market value is 1 to 3 months.

### Additional Certifications

I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

I have not personally performed any service on the subject property within the last three years.

### Additional Comments

Identification of Intended Use and Intended User:

Intended User of this appraisal report is Stan & Teresa MacDonald. The Intended Use is to evaluate the property that is the subject for a tax appeal purposes, in accordance with 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.



Property Address: 3591 Upper Valley Pike

Case No.:

Springfield

State: OH

Zip: 45502

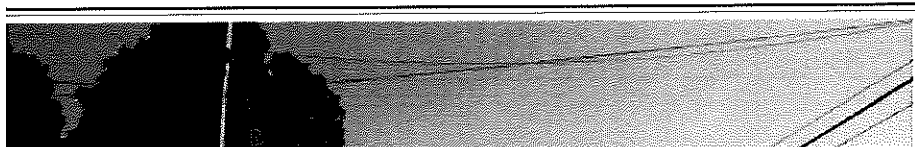


**FRONT VIEW OF  
SUBJECT PROPERTY**

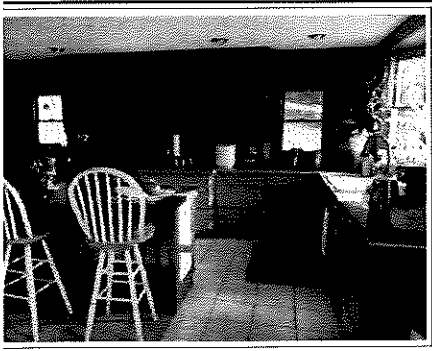
Appraised Date: July 27, 2020  
Appraised Value: \$ 125,000



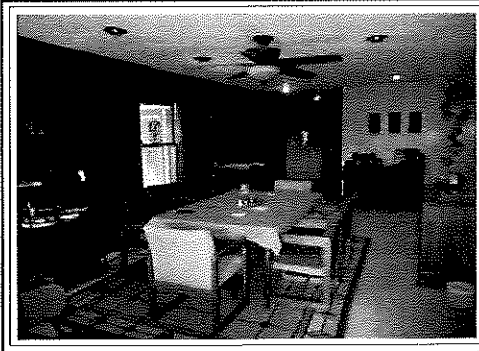
**REAR VIEW OF  
SUBJECT PROPERTY**



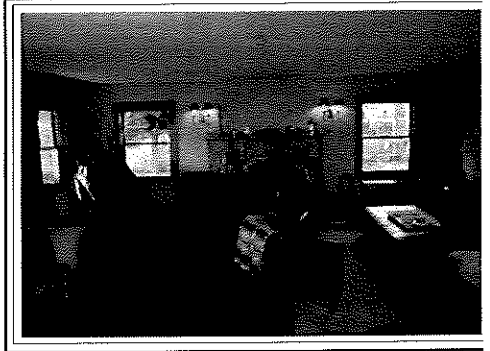
**STREET SCENE**



en



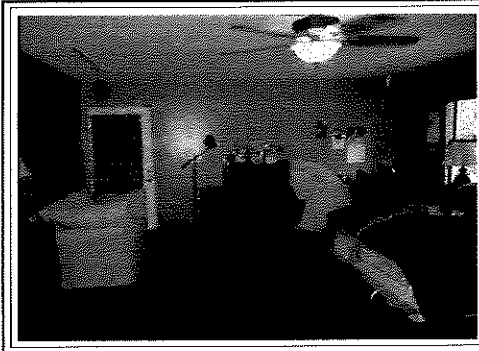
Dining Area



Living Room



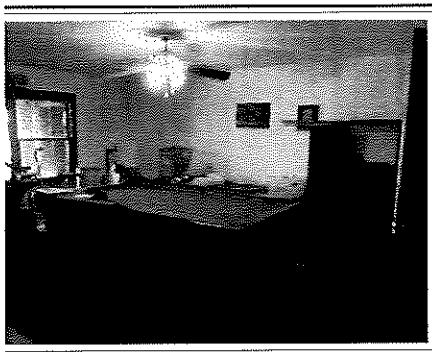
oom



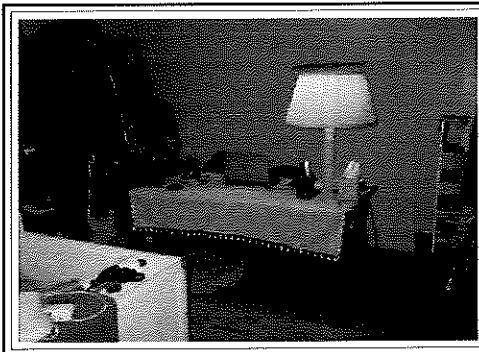
Bedroom



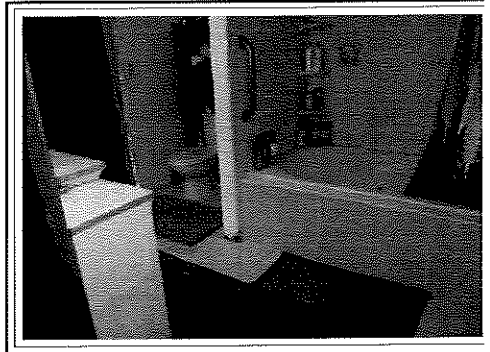
Bedroom



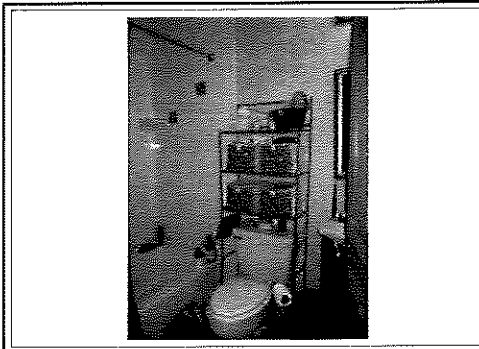
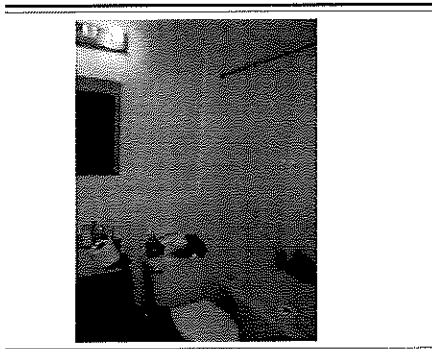
oom or Family Room



Den

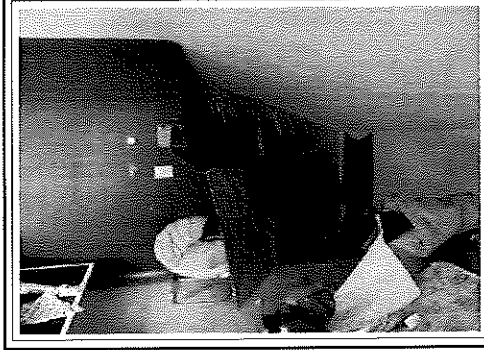


Bathroom

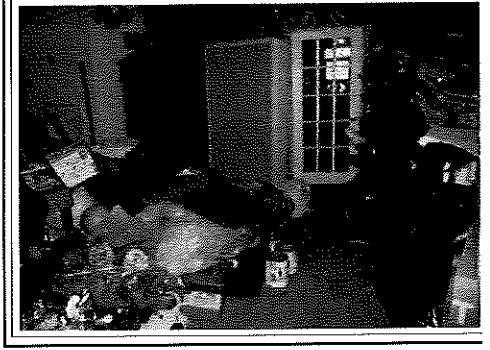




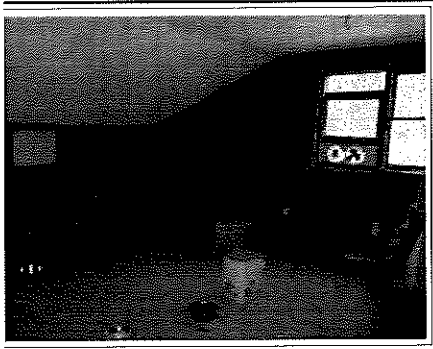
Second Floor



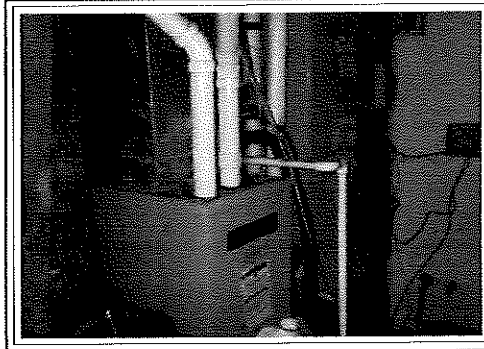
Second Floor



Second Floor



Second Floor



HVAC



Water Heater



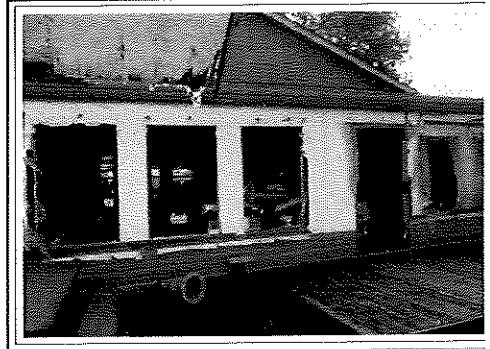
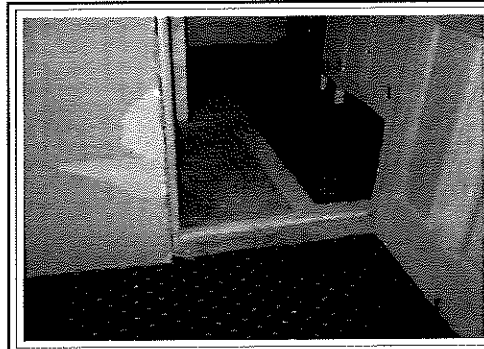
Exposed wiring and ceiling damage



Exposed wiring and missing exhaust fan



Exposed wiring



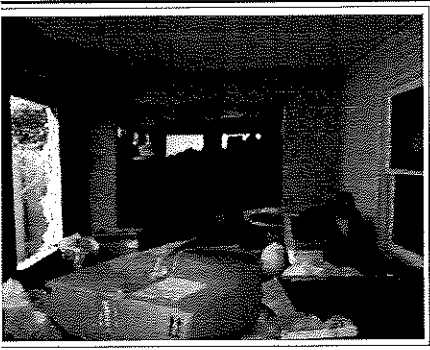
Property Address: 3591 Upper Valley Pike

Case No.:

: Springfield

State: OH

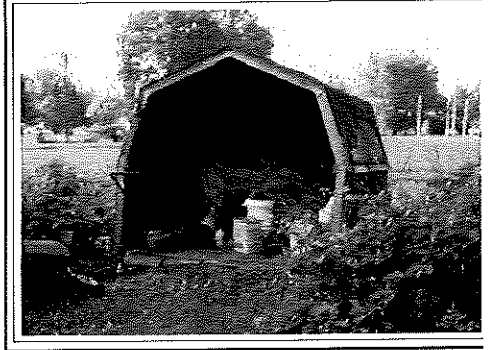
Zip: 45502



Covered Porch



Outbuildings



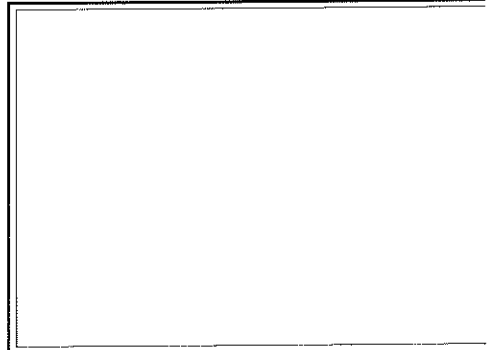
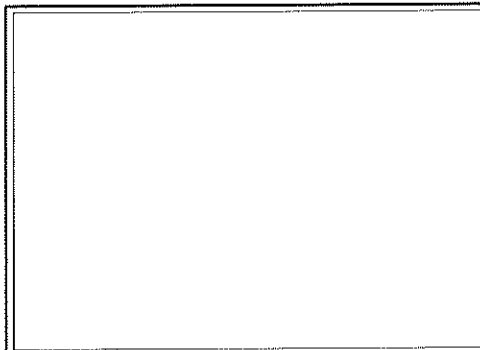
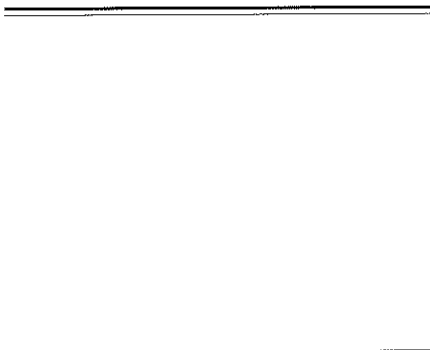
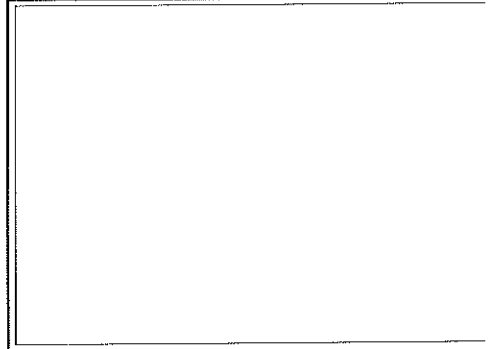
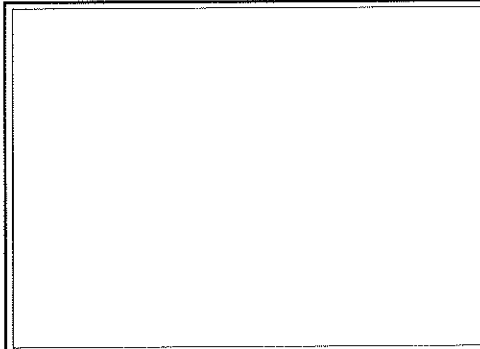
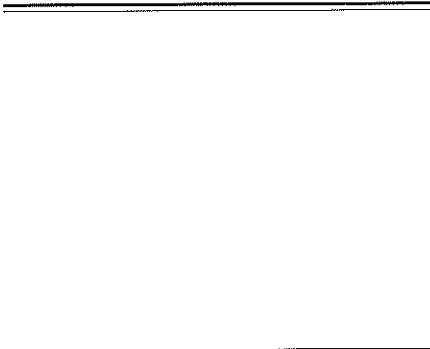
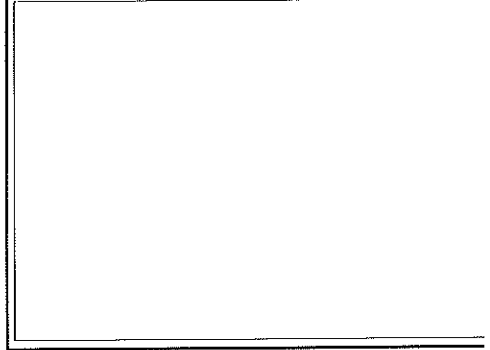
Shed



View of rear



View of north side



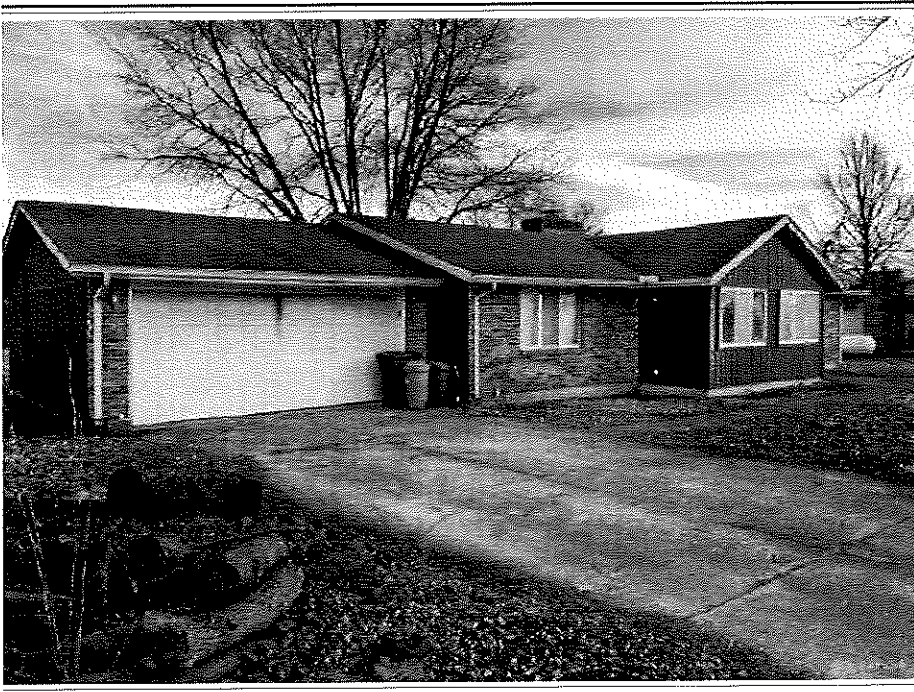
Property Address: 3591 Upper Valley Pike

Case No.:

: Springfield

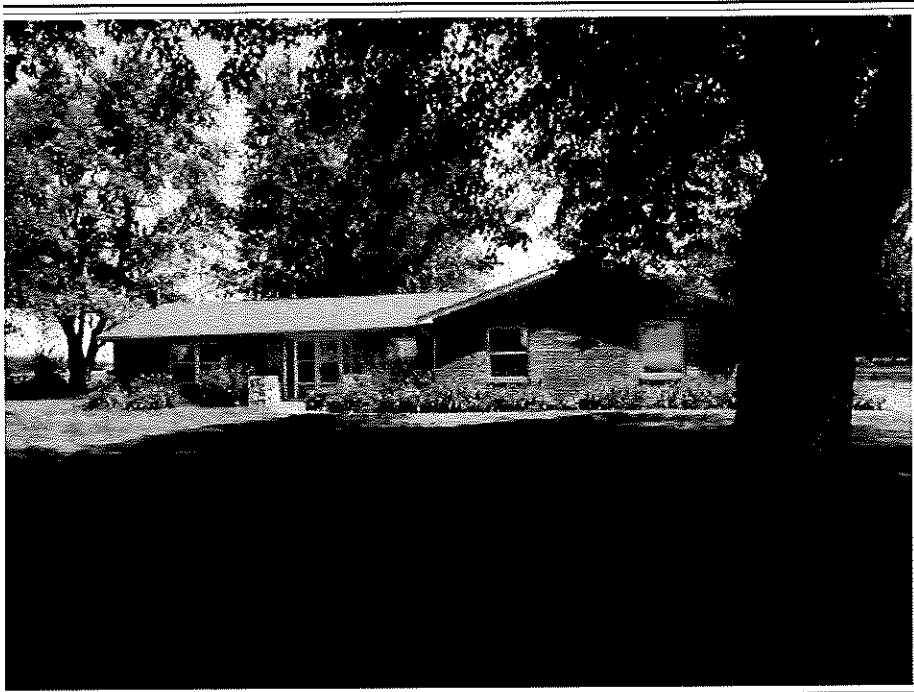
State: OH

Zip: 45502



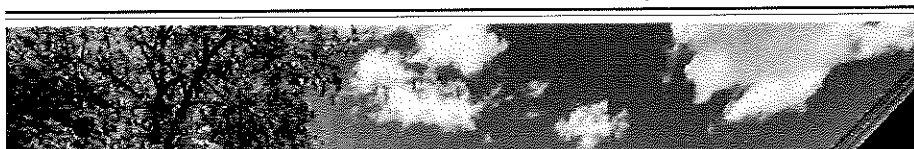
### COMPARABLE SALE #1

3810 Randee Ln  
Springfield, OH 45502-8400  
Sale Date: 03/18/2020  
Sale Price: \$ 110,000



### COMPARABLE SALE #2

3288 Ebersole Rd  
Springfield, OH 45502-8400  
Sale Date: 09/26/2019  
Sale Price: \$ 132,000



### COMPARABLE SALE #3

Property Address: 3591 Upper Valley Pike

Case No.:

Springfield

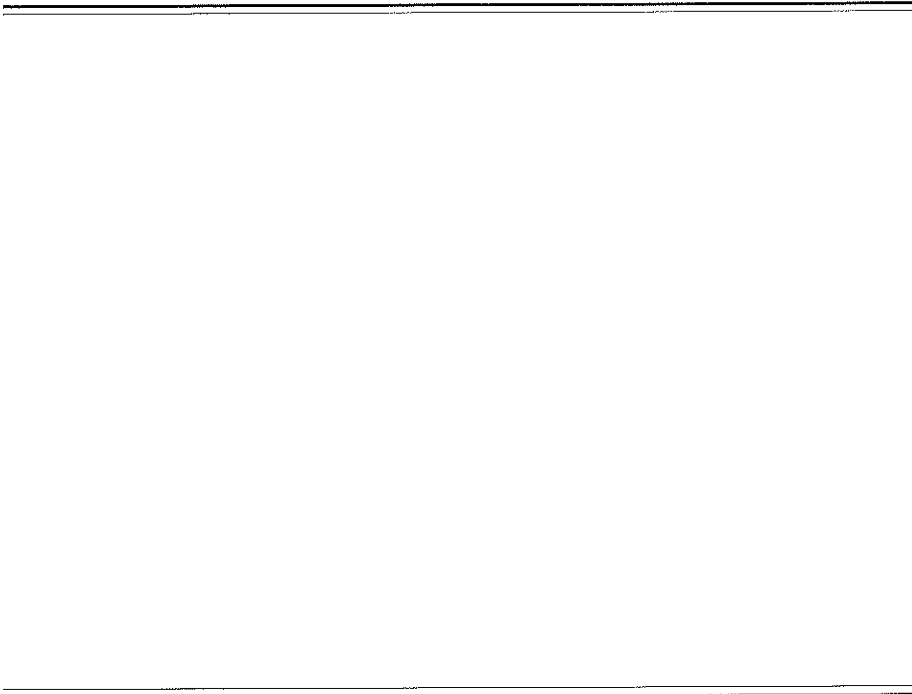
State: OH

Zip: 45502



#### COMPARABLE SALE #4

1560 Ballentine Pike  
Springfield, OH 45502-8664  
Sale Date: 06/24/2019  
Sale Price: \$ 160,000



#### COMPARABLE SALE #5

Sale Date:  
Sale Price: \$



#### COMPARABLE SALE #6

# FLOORPLAN SKETCH

Client: Stan & Teresa L MacDonald

File No.: 200727

Property Address: 3591 Upper Valley Pike

Case No.:

City: Springfield

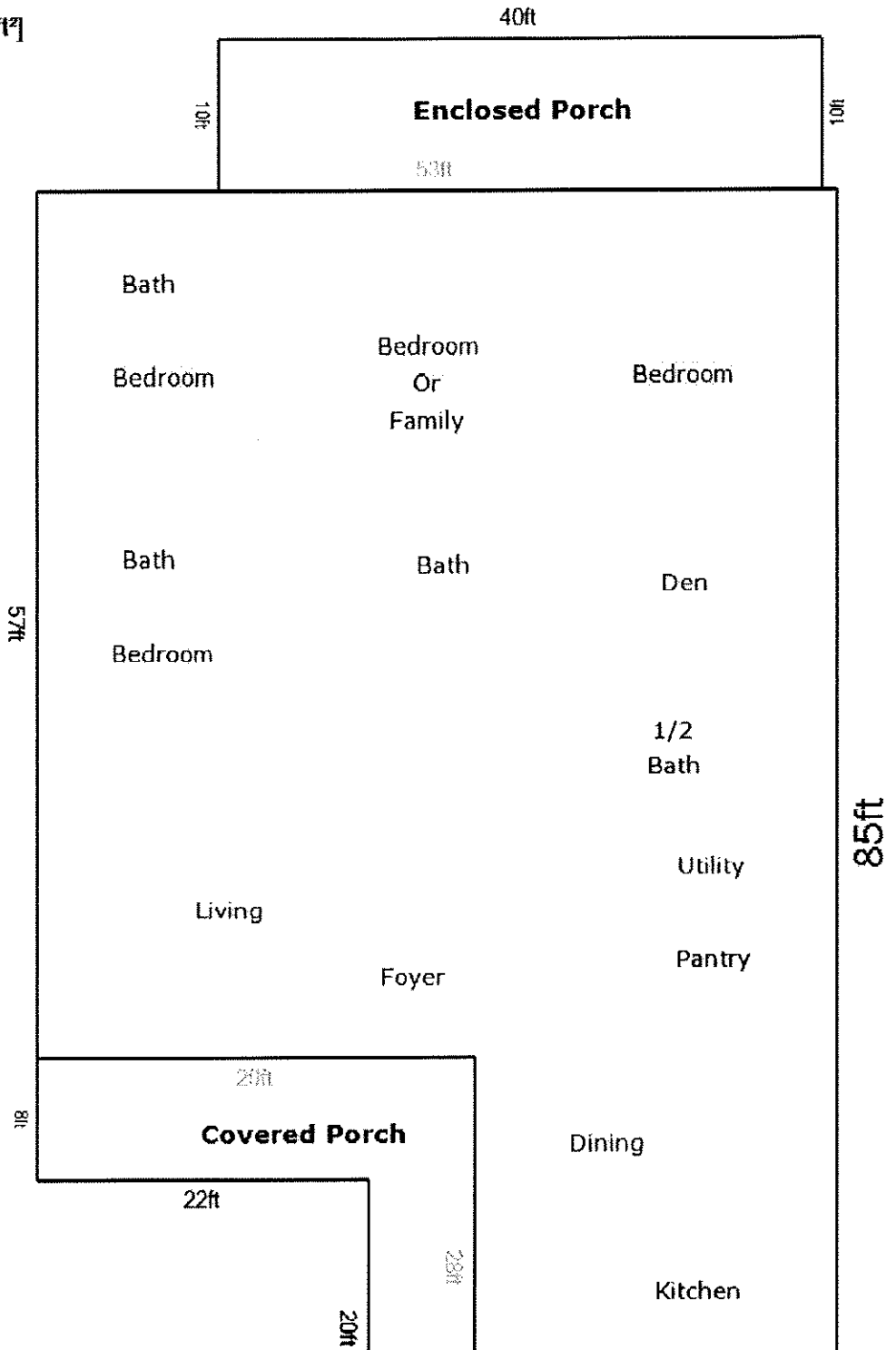
State: OH

Zip: 45502

Sketch

## First Floor Over Crawl

[Area: 3693 ft<sup>2</sup>]



Plot Map

Client: Stan & Teresa L MacDonald

File No.: 200727

Property Address: 3591 Upper Valley Pike

Case No.:

City: Springfield

State: OH

Zip: 45502



AERIAL MAP

Client: Stan & Teresa L MacDonald

File No.: 200727

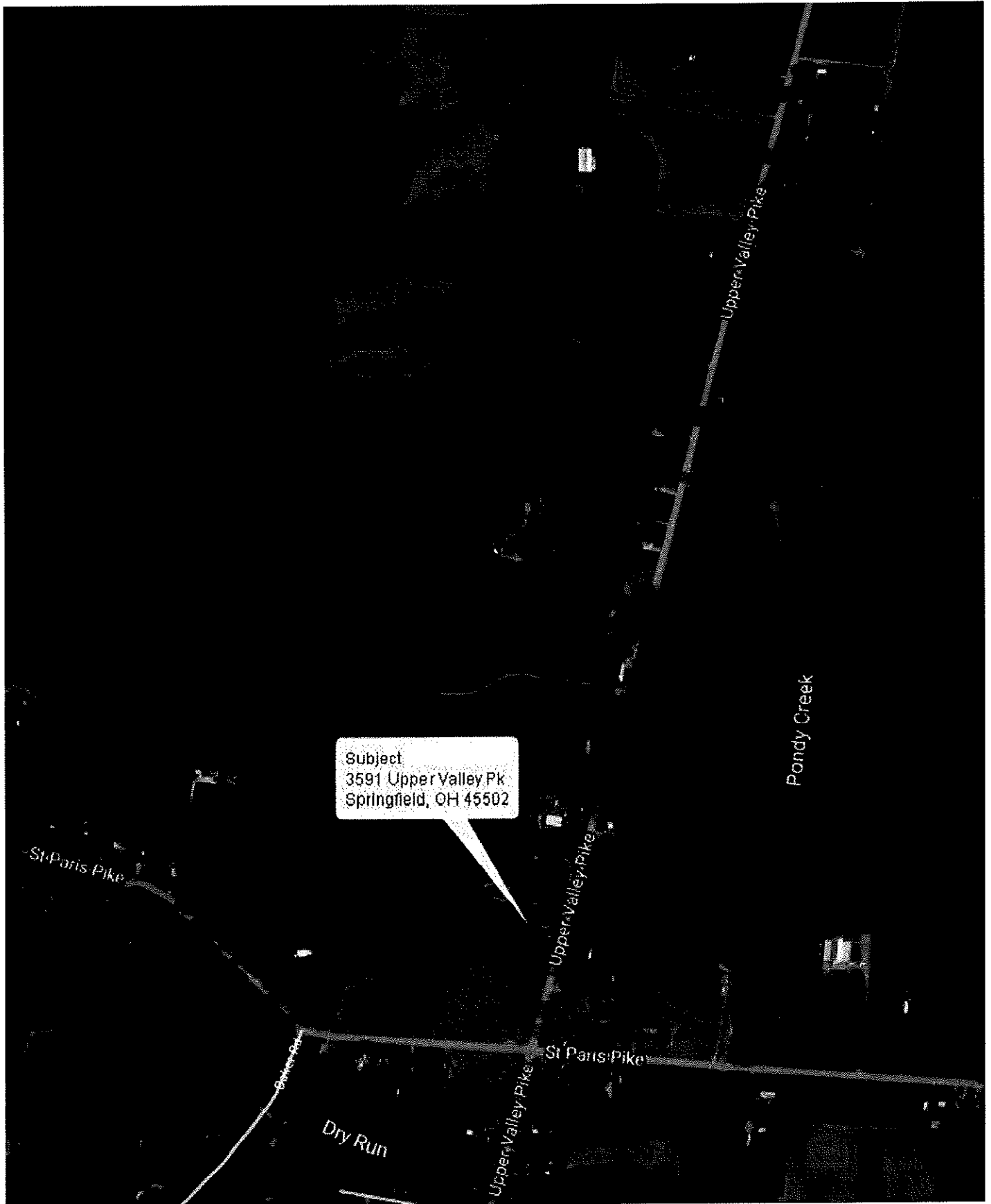
Property Address: 3591 Upper Valley Pike

Case No.:

City: Springfield

State: OH

Zip: 45502



# FLOOD MAP

Client: Stan & Teresa L MacDonald

File No.: 200727

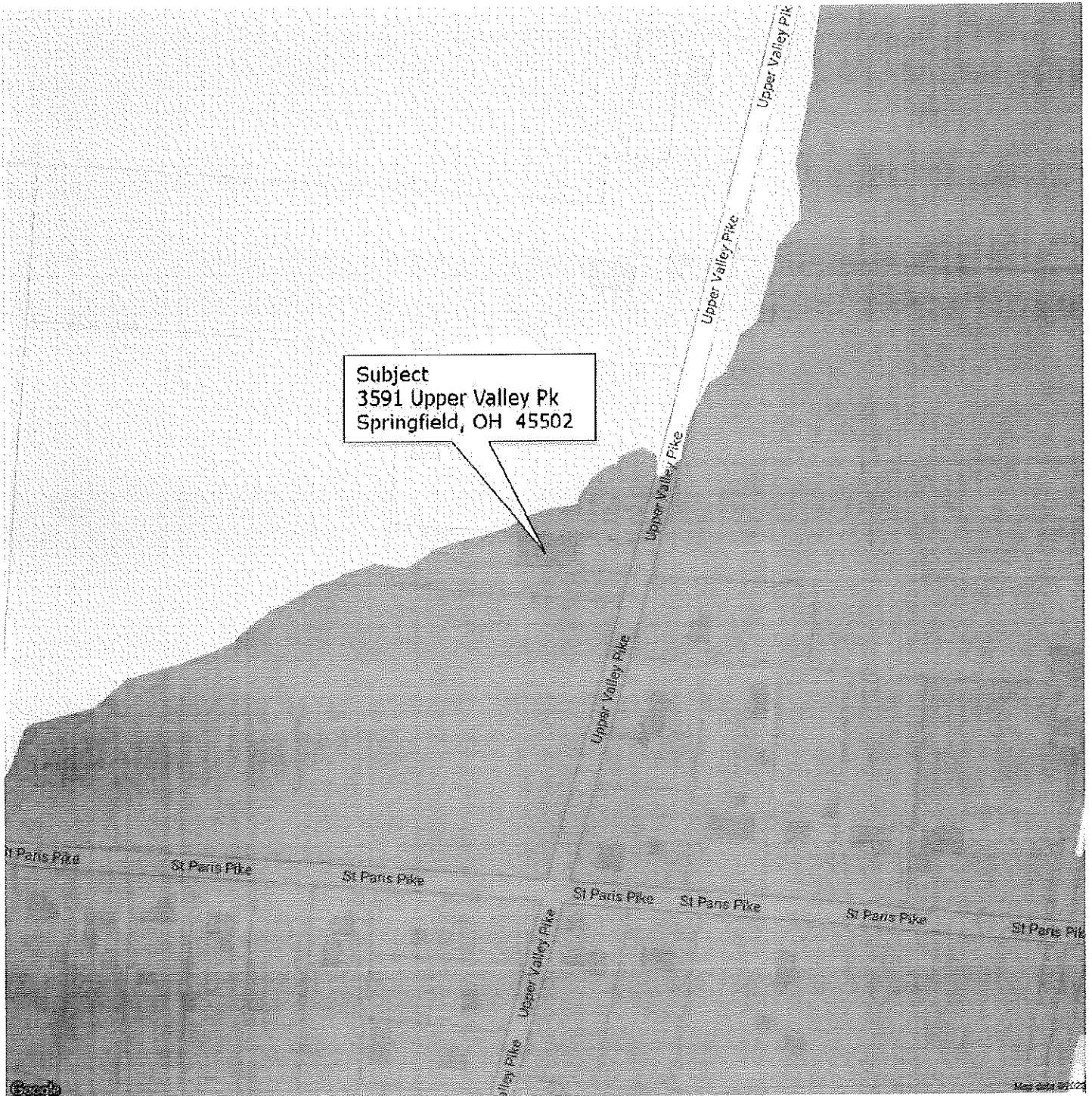
Property Address: 3591 Upper Valley Pike

Case No.:

City: Springfield

State: OH

Zip: 45502




## FLOOD INFORMATION

Community: CLARK COUNTY

Property is in a FEMA Special Flood Hazard Area - High Risk

## LEGEND

 = FEMA Special Flood Hazard Area - High Risk

 = FEMA Special Flood Hazard Area - Moderate to High Risk

Client: Stan & Teresa L MacDonald

File No.: 200727

Property Address: 3591 Upper Valley Pike

Case No.:

City: Springfield

State: OH

Zip: 45502

**STATE OF OHIO  
DIVISION OF REAL ESTATE  
AND PROFESSIONAL LICENSING**

**AN APPRAISER LICENSE/CERTIFICATE  
has been issued under ORC Chapter 4763 to:**

**NAME: Todd A Grimm**

**LIC/CERT NUMBER: 2008003400**

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

**CURRENT ISSUE DATE: 08/27/2019**

**EXPIRATION DATE: 09/25/2020**

**USPAP DUE DATE: 09/25/2020**

# RESTRICTED APPRAISAL REPORT

File No.: 220916-2

Property Address: **3591 Upper Valley Pike** City: **Springfield** State: **OH** Zip Code: **45502**  
 County: **Clark** Legal Description: **Range 10, Town 04, Section 08, PT SE PT NW QR, German Township**  
 Assessor's Parcel #: **050020008100019 and 050020008100019**  
 Tax Year: **2022** R.E. Taxes: \$ **3,880** Special Assessments: \$ **0** Borrower (if applicable): **N/A**  
 Current Owner of Record: **Teresa L Macdonald** Occupant:  Owner  Tenant  Vacant  Manufactured Housing  
 Property Type:  SFR  2-4 Family  # of Units: **1** Ownership Restriction:  None  PUD  Condo  Co-  
 Market Area Name: **German Township** Map Reference: **44220** Census Tract: **0026.02**  Flood Hazard

The purpose of this appraisal is to develop an opinion of:  Market Value (as defined), or  other type of value (describe)  
 This report reflects the following value (if not Current, see comments):  Current (the Inspection Date is the Effective Date)  Retrospective  Prospective  
 Approaches developed for this appraisal:  Sales Comparison Approach  Cost Approach  Income Approach  Other:  
 Property Rights Appraised:  Fee Simple  Leasehold  Leased Fee  Other (describe)

Intended Use: **To determine market value for tax appeal purposes.**  
 Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the use of the client and any other named intended user.  
 Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

Client: **Stan & Teresa L MacDonald** Address: **3591 Upper Valley Pk. Springfield, OH 45502**  
 Appraiser: **Todd A Grimm** Address: **3736 Miller Rd, Springfield, OH 45502-7616**

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	3591 Upper Valley Pike Springfield, OH 45502	6258 Zachary Ave Springfield, OH 45502			3010 W 1st St Springfield, OH 45504			3315 Upper Valley Pike Springfield, OH 45504		
Proximity to Subject		4.25 miles W			2.30 miles SW			0.27 miles S		
Sale Price	\$	\$ 146,000			\$ 188,000			\$ 170,000		
Sale Price/GLA	\$ /sq.ft.	\$ 70.91 /sq.ft.			\$ 79.32 /sq.ft.			\$ 82.32 /sq.ft.		
Data Source(s)	Inspection	Wrist #424848;DOM 72			DABR #812108;DOM 122					
Verification Source(s)	County Records	Auditor Records/MLS/App Files			Auditor Records/MLS/App Files			Auditor Records/MLS/App Files		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing		REO	+4,400	ArmLth		ArmLth		ArmLth		
Concessions		Conv;0		Cash;0		VA;				
Date of Sale/Time		04/18/2019		07/15/2020		02/24/2021				
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Location	Northwestern SD	Northwestern SD		Northwestern SD		Northwestern SD				
Site	.95 ac	1.31 ac		1.03 ac		28314 sf				
View	Residential	Residential		N;Woods;Traffic		Residential				
Design (Style)	Cape Cod	Ranch		Traditional		Ranch				
Quality of Construction	Average	Average		Average		Average				
Age	72	27	-4,500	80		53				
Condition	Average/Deferred	Average/Deferred		Average/Updated	-18,800	Average/Deferred				
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
Room Count	7 3 3.1	7 3 2.0	+4,500	7 3 1.1	+6,000	7 3 2.0	+4,500			
Gross Living Area	3,693 sq.ft.	2,059 sq.ft.	+16,300	2,370 sq.ft.	+13,200	2,065 sq.ft.	+16,300			
Basement & Finished Rooms Below Grade	Crawl N/A	Crawl N/A		768sf Bsmnt	-5,300	2065sf Bsmnt	-14,500			
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	FWA/CA	FWA/CA		FWA/CA		FWA/CA				
Energy Efficient Items	Insul Windows	Insul Windows		Insul Windows		Insul Windows				
Garage/Carport	None	2ga2dw	-10,000	2gd2dw	-10,000	2ga2dw	-10,000			
Porch/Patio/Deck	C.Prch.E.Prch	C.Porch/E.Patio		Porch/Deck	+1,500	Deck	+2,000			
	None	None		None		Otbldg 1440 sf	-7,000			
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 10,700	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -13,400	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -8,500			
Adjusted Sale Price of Comparables			\$ 156,700		\$ 174,600		\$ 161,500			

Summary of Sales Comparison Approach All sales are closed sales from the subject market area and are the most recent and similar sales of record.  
 Comparables sale date range was from 01/01/2019 through 12/31/2021 per auditor requirements. The subject is superior in gross living area than typical single family homes within this market area and is considered an over improvement, therefore the gross living area adjustment factor is tempered downward at \$10 per square foot. Unadjusted items hold no measurable differences in value. All other adjustments were based on historical paired sale analysis retained in appraiser's workfile as well as the appraisers general knowledge and experience gained working within this market area. All four sales considered with most weight accorded to comps #1 and #3 due to condition, and comp #4 due to size.



# RESTRICTED APPRAISAL REPORT

File No.: 220916-2

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Corelogic Public Records

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: Per county auditor records, there were no
Date:	prior transfers for the subject in the past 36 months and no prior transfers for the comparables in the past 12
Price:	months of their settled dates.
Source(s):	
2nd Prior Subject Sale/Transfer	
Date:	
Price:	
Source(s):	

Subject Market Area and Marketability: The general market conditions in the subject market area has seen a steady increase over the past 36 months with inventory remaining at historic lows. It appears a market correction is in process attributed to rising interest rates. A variety of mortgage financing is available including VA, FHA & Conventional. Market rates and terms are in line with national averages. Seller paid costs are not unusual, typically 2-6 percent of mortgage amount. This can affect price, but not market value.

Site Area: .95 ac Site View: Residential Topography: Mostly Level Drainage: Fair  
Zoning Classification: R-2 Description: Single Family Residential  
Zoning Compliance:  Legal  Legal nonconforming (grandfathered)  Illegal  No zoning

Highest & Best Use:  Present use, or  Other use (explain) \_\_\_\_\_  
Actual Use as of Effective Date: \_\_\_\_\_ Use as appraised in this report: \_\_\_\_\_  
Opinion of Highest & Best Use: The current use of the subject property, improved with a single-family residence, is considered to be the highest and best use

FEMA Spec'l Flood Hazard Area  Yes  No FEMA Flood Zone A FEMA Map # 39023C0180E FEMA Map Date 02/17/2010

Site Comments: The site is serviced by available utilities for the market area. Private septic and well are common in the subjects market and accepted by buyers and sellers. Per the Fema Flood Map Center and the appraisers software, the subject is partially located in a flood plane, however per homeowners they are not required to pay flood insurance. Subjects site size and taxes noted above include two contiguous parcels which are indicated above. The house is built across both parcels, therefore they could not be divided.

Improvements Comments: The subject property has been adequately maintained and is in average condition overall with some deferred maintenance noted. Recent updates include, but are not limited to a new partial roof (south side) and a well pump. Several electrical fixtures throughout the house have exposed wiring and some switches and light fixtures are inoperable. Ceiling damage noted in den area and bathrooms from prior roof leaks are considered in the overall condition of the subject. Square footage utilized in this report includes the first floor only and does not include the finished attic. The finished attic area does not currently have heating and/or cooling, and is not completely finished therefore not included in the gross living area, however is given contributory value within the Sales Comparison Approach due to being partially finished. Rear enclosed porch has missing vinyl siding on the exterior, is unfinished, and open to the outside (no windows installed). Outbuildings are in poor condition and given no contributory value.

Indicated Value by: Sales Comparison Approach \$ 165,000

Indicated Value by: Cost Approach (if developed) \$

Indicated Value by: Income Approach (if developed) \$

Final Reconciliation In the appraisal of residential real estate the strongest consideration is given the Direct Sales Comparison Approach which reflects the attitudes of typical buyers and sellers in the marketplace. The Cost Approach not completed due to the age of the subject and the difficulty of accurately determining depreciation of the subject. The Income Approach was not completed based on the lack of similar rental properties due to the market area being predominately owner occupied.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed,  subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: Signature may be a digitized image as defined by USPAP. Digital photos may be used when available.

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 165,000, as of: 03/09/2023, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains 20 pages, including exhibits which are considered an integral part of the report. This appraisal report may not properly understood without reference to the information contained in the complete report.

Attached Exhibits:

Scope of Work  Limiting Cond./Certifications  Narrative Addendum  Photograph Addenda  Sketch Addendum  
 Map Addenda  Additional Sales  Cost Addendum  Flood Addendum  Manuf. House Addendum  
 Hypothetical Conditions  Extraordinary Assumptions  \_\_\_\_\_  \_\_\_\_\_

Client Contact: \_\_\_\_\_

Client Name: Stan &amp; Teresa L MacDonald

## Supplemental Addendum

File No. 220916-2

Borrower	N/A				
Property Address	3591 Upper Valley Pike				
City	Springfield	County	Clark	State	OH Zip Code 45502
Lender/Client	N/A				

• **URAR: Improvements - Conform to the Neighborhood**

The subject property conforms well with other residences in the neighborhood in terms of functional utility, style, condition, use and construction. Building Compliance: All improvements including additions or alterations are expected to comply with local zoning and building codes, unless specified within the report. It is further expected that all permits for these improvements, if required, were obtained. No significant functional obsolescence was observed at time of inspection.

Appraiser	N/A	File No. 220916-2		
Property Address	3591 Upper Valley Pike			
City	Springfield	County	Clark	State OH Zip Code 45502
Appraiser/Client	N/A			

## APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

## Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

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

**Reasonable Exposure Time** (USPAP defines Exposure Time as the 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.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 0-3 Months

Exposure time is defined in USPAP 2021-2022 as "the estimated length of time 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; a retrospective opinion based on an analysis of past events assuming a competitive and open market". (SMT-6, Page U90). The estimated exposure time for the subject property that is utilized to arrive at the opinion of market value is 0 to 3 months.

## Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is Stan & Teresa MacDonald. The Intended Use is to evaluate the property that is the subject for a tax appeal purposes, 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.

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

File No. 220916-2

Name of Appraiser: Todd A Grimm

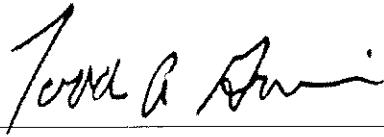
Class of Certification/Licensure:  Certified General  
 Certified Residential  
 Licensed Residential  
 Temporary     General     Licensed

Certification/Licensure Number: 2008003400

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 appraiser:  [esign.alamode.com/verify](https://esign.alamode.com/verify) Serial: ADE26970

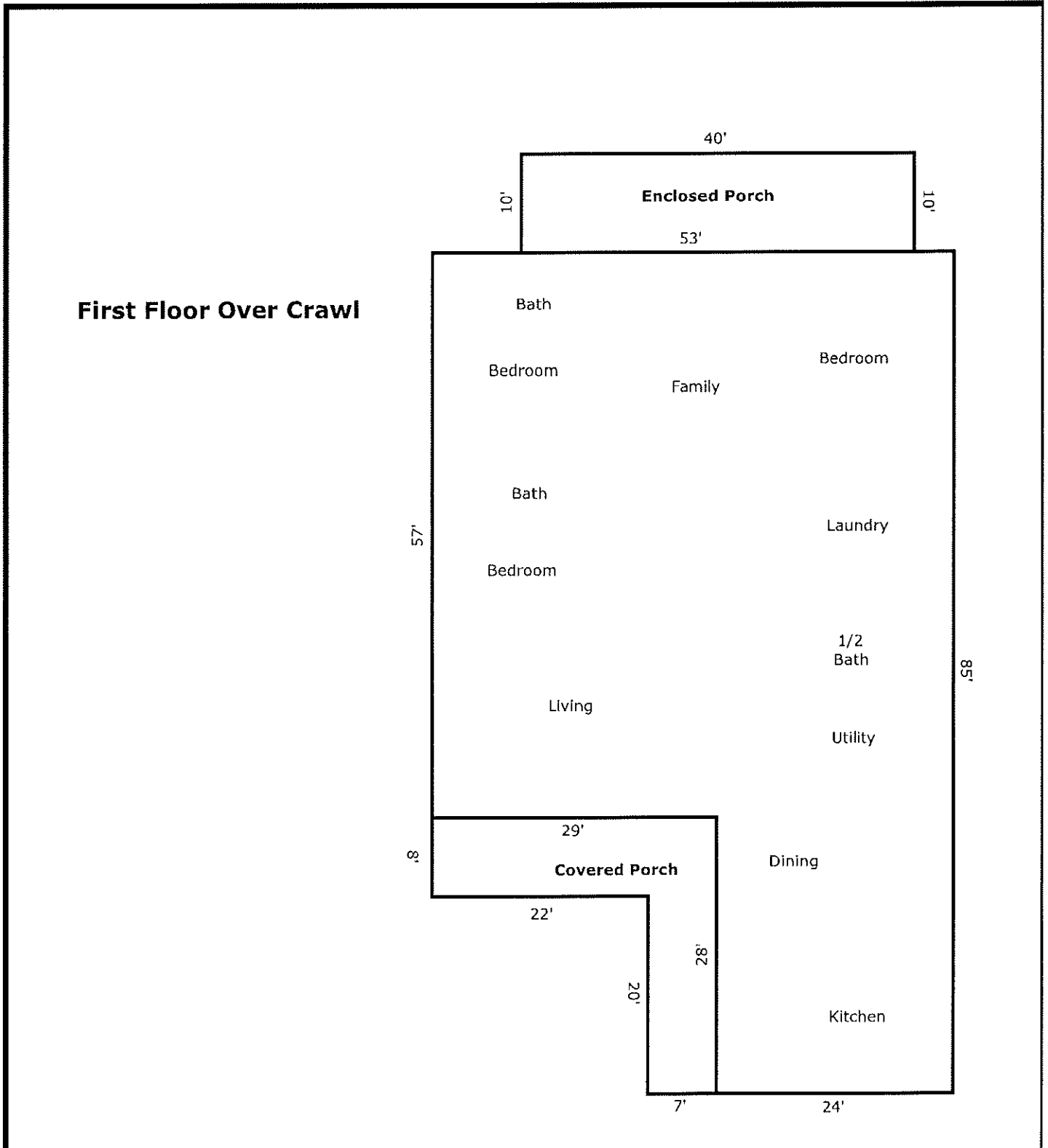


This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser

State of Ohio  
Department of Commerce  
Division of Real Estate Appraiser Section  
Cleveland (216) 787-3100

# Building Sketch

Borrower	N/A			
Property Address	3591 Upper Valley Pike			
City	Springfield	County Clark	State OH	Zip Code 45502
Lender/Client	N/A			



## Subject Photo Page

Borrower	N/A						
Property Address	3591 Upper Valley Pike						
City	Springfield	County	Clark	State	OH	Zip Code	45502
Lender/Client	N/A						



### Subject Front

3591 Upper Valley Pike

Sales Price

Gross Living Area 3,693

Total Rooms 7

Total Bedrooms 3

Total Bathrooms 3.1

Location Northwestern SD

View Residential

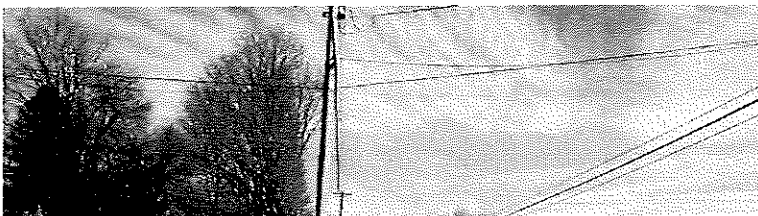
Site .95 ac

Quality Average

Age 72



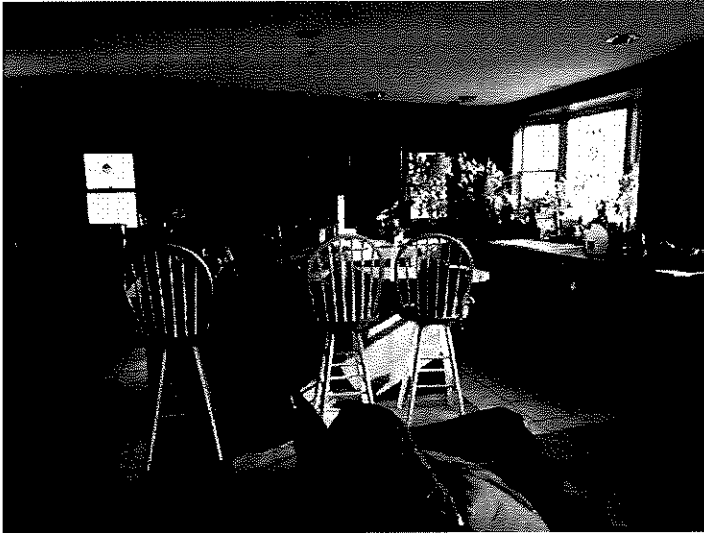
### Subject Rear



### Rear View

## Interior Photos

Borrower	N/A						
Property Address	3591 Upper Valley Pike						
City	Springfield	County	Clark	State	OH	Zip Code	45502
Lender/Client	N/A						



**Kitchen**



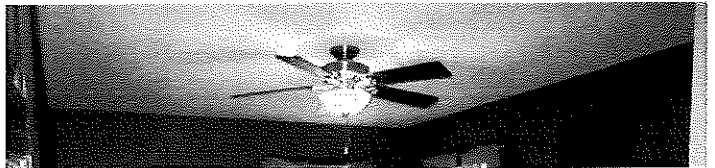
**Dining Area**



**Living Room**



**Family Room**

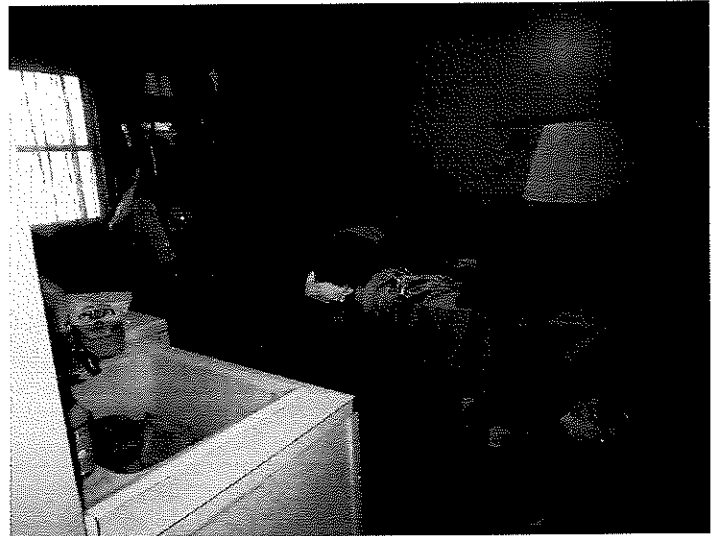


## Interior Photos

Borrower	N/A						
Property Address	3591 Upper Valley Pike						
City	Springfield	County	Clark	State	OH	Zip Code	45502
Lender/Client	N/A						



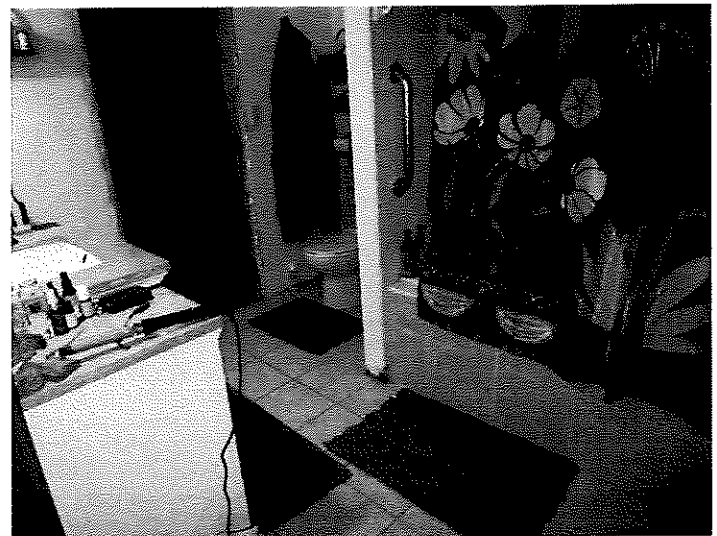
**Bedroom**



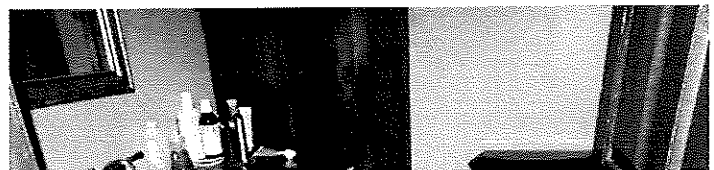
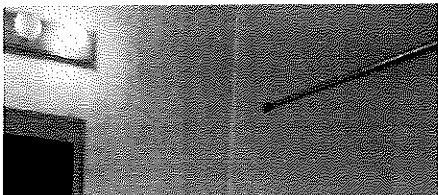
**Laundry Room**



**Bathroom**

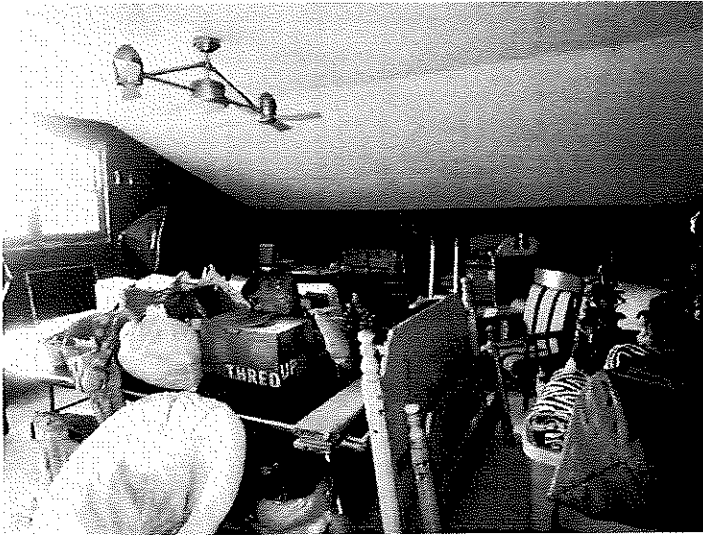


**Bathroom**



## Interior Photos

Borrower	N/A						
Property Address	3591 Upper Valley Pike						
City	Springfield	County	Clark	State	OH	Zip Code	45502
Lender/Client	N/A						



**Finished Attic**



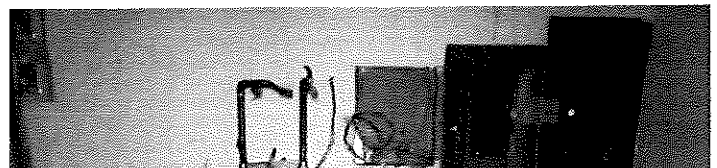
**Finished Attic**



**Finished Attic**

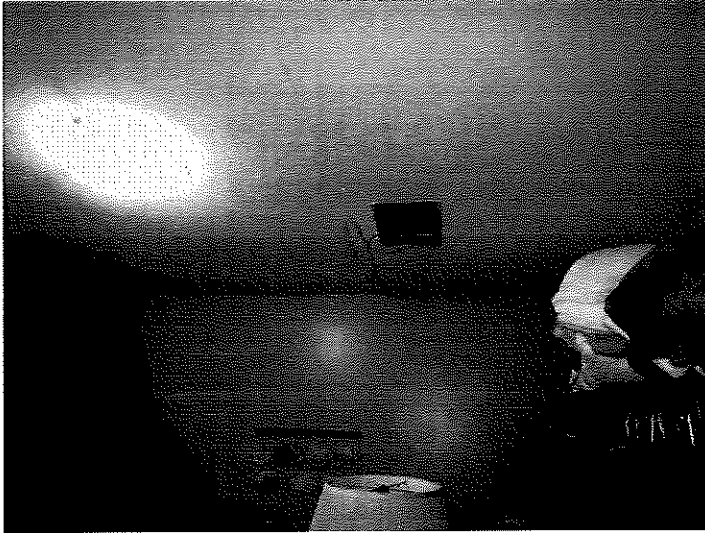


**Finished Attic**



## Interior Photos

Borrower	N/A						
Property Address	3591 Upper Valley Pike						
City	Springfield	County	Clark	State	OH	Zip Code	45502
Lender/Client	N/A						



**Ceiling Damage**



**Exposed Wiring**



**Rear Enclosed Porch**



**Additional Exterior View**



## Comparable Photo Page

Borrower	N/A						
Property Address	3591 Upper Valley Pike						
City	Springfield	County	Clark	State	OH	Zip Code	45502
Lender/Client	N/A						



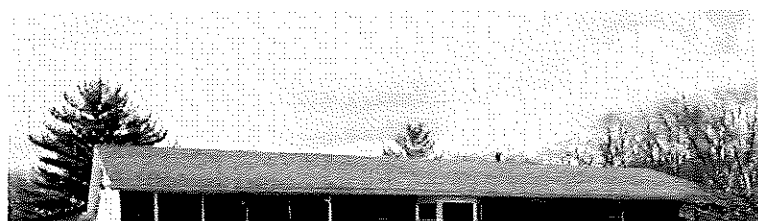
### Comparable 1

6258 Zachary Ave  
 Prox. to Subject 4.25 miles W  
 Sale Price 146,000  
 Gross Living Area 2,059  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location Northwestern SD  
 View Residential  
 Site 1.31 ac  
 Quality Average  
 Age 27



### Comparable 2

3010 W 1st St  
 Prox. to Subject 2.30 miles SW  
 Sale Price 188,000  
 Gross Living Area 2,370  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 1.1  
 Location Northwestern SD  
 View N;Woods;Traffic  
 Site 1.03 ac  
 Quality Average  
 Age 80



### Comparable 3

3315 Upper Valley Pike  
 Prox. to Subject 0.27 miles S  
 Sale Price 170,000  
 Gross Living Area 2,065  
 Total Rooms 7  
 Total Bedrooms 3

## Comparable Photo Page

Borrower	N/A				
Property Address	3591 Upper Valley Pike				
City	Springfield	County	Clark	State	OH Zip Code 45502
Lender/Client	N/A				



### Comparable 4

6525 Dialton Rd  
Prox. to Subject 6.23 miles NW  
Sale Price 157,000  
Gross Living Area 3,300  
Total Rooms 9  
Total Bedrooms 4  
Total Bathrooms 2.0  
Location Northwestern SD  
View N;Res;  
Site 22656 sf  
Quality Q4  
Age 133

### Comparable 5

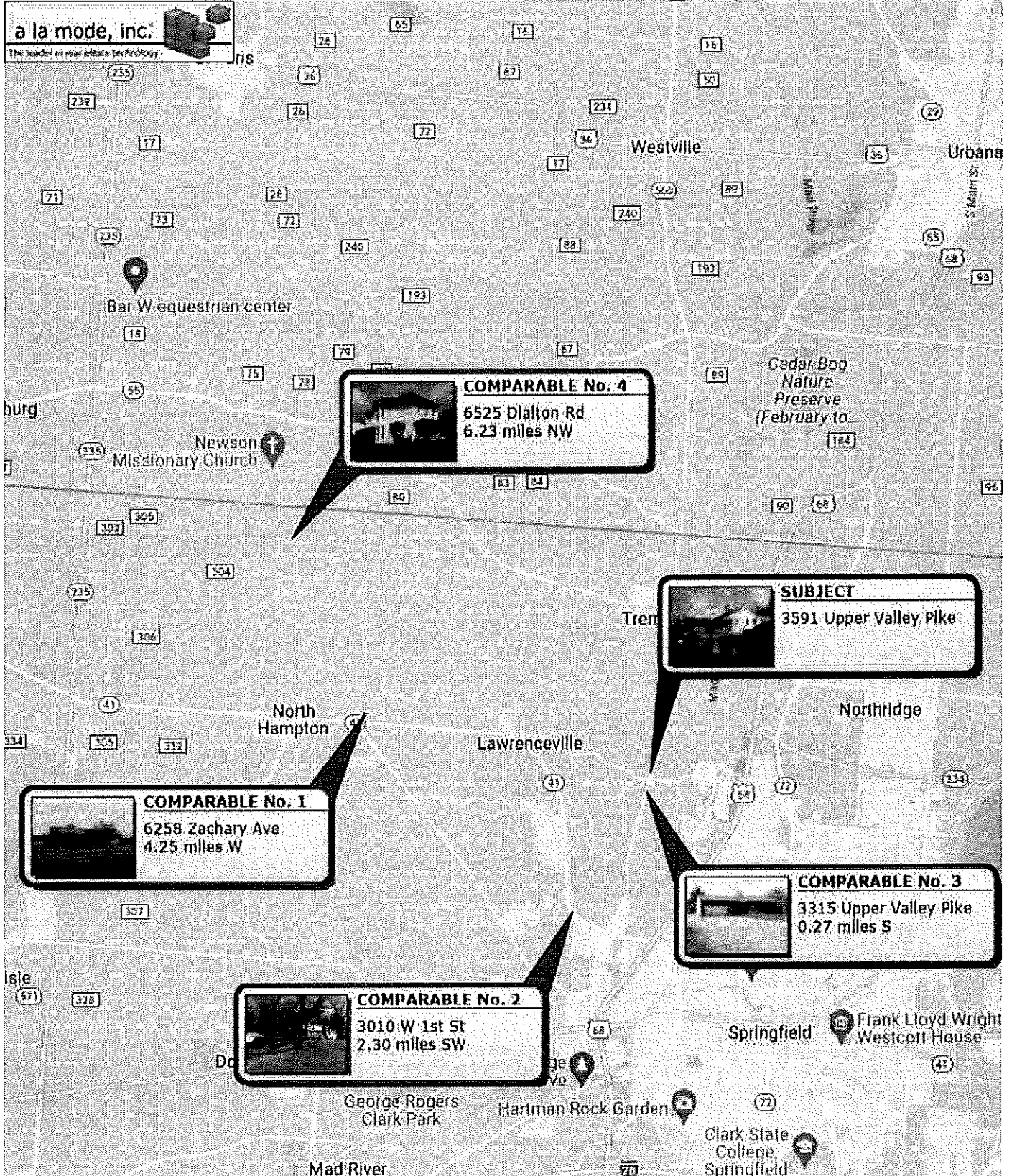
Prox. to Subject  
Sale Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age

### Comparable 6

Prox. to Subject  
Sale Price  
Gross Living Area  
Total Rooms  
Total Bedrooms

# Location Map

Borrower	N/A		
Property Address	3591 Upper Valley Pike		
City	Springfield	County Clark	State OH Zip Code 45502
Lender/Client	N/A		



# Plat Map

Borrower	N/A						
Property Address	3591 Upper Valley Pike						
City	Springfield	County	Clark	State	OH	Zip Code	45502
Lender/Client	N/A						



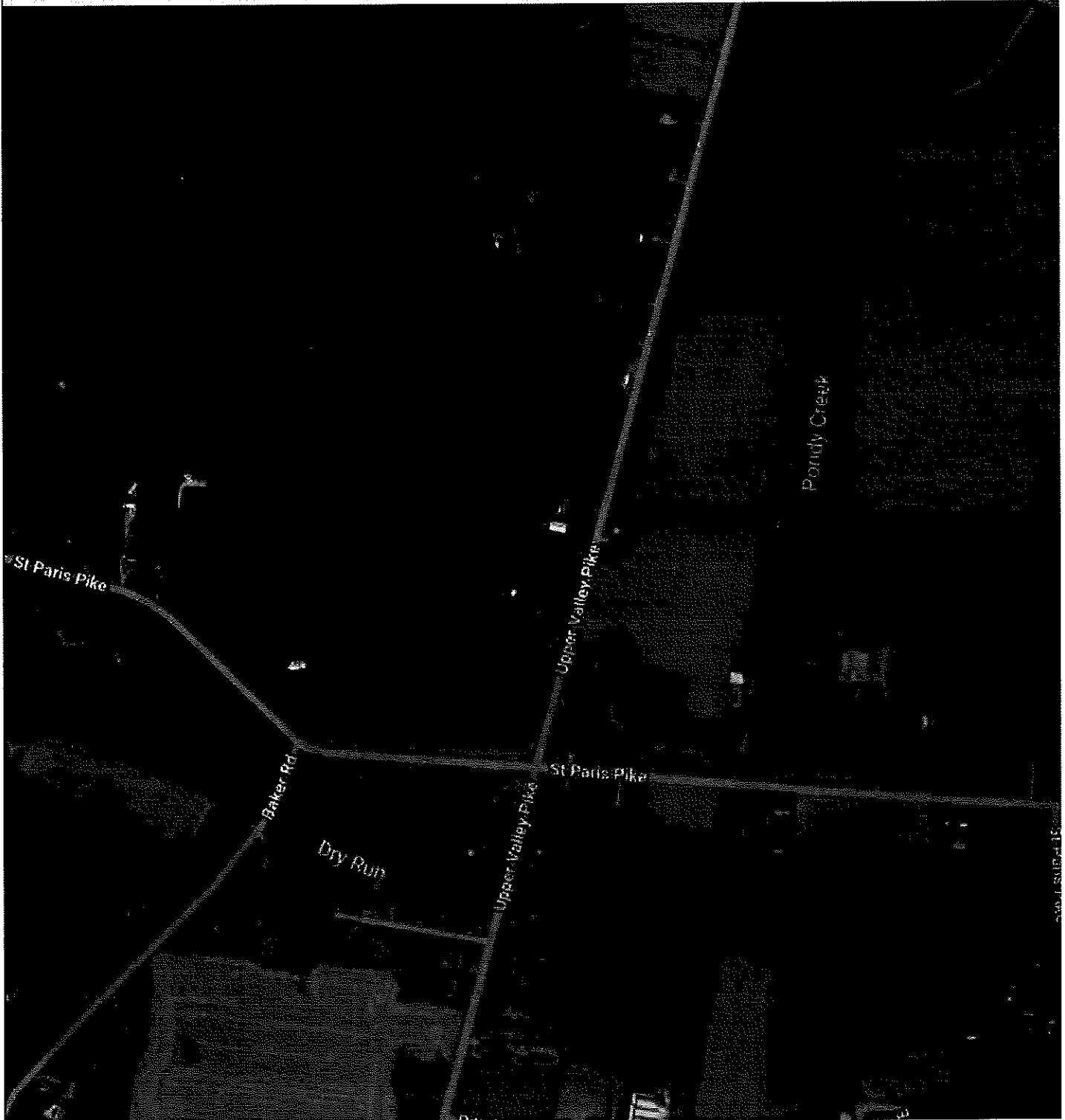
*Tom O. Davis*

# Flood Map

Borrower	N/A			
Property Address	3591 Upper Valley Pike			
City	Springfield	County	Clark	State OH Zip Code 45502
Lender/Client	N/A			

**InterFlood** by a la mode

Prepared for: True Point Valuation Services  
3591 Upper Valley Pike  
Springfield, OH 45502



License

AN APPRAISER LICENSE/CERTIFICATE  
has been issued under ORC Chapter 4763 to:

NAME:  
**Todd A Grimm**

LIC/CERT NUMBER:  
**2008003400**

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

**Ohio**

**Department  
of Commerce**

Division of Real Estate  
& Professional Licensing

CURRENT ISSUE DATE:

**09/07/2022**

EXPIRATION DATE:

**09/25/2023**

USPAP DUE DATE:

**09/25/2024**

*Todd A Grimm*



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
07/03/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> NORTHEAST AGENCIES INC/PHS 01210619 The Hartford Business Service Center 3600 Wiseman Blvd San Antonio, TX 78251	<b>CONTACT NAME</b> PHONE (888) 487-8730 (A/C, No. Ext.)		<b>FAX</b> (A/C, No.)
	<b>E-MAIL ADDRESSES</b>		
<b>INSURER(S) AFFORDING COVERAGE</b>			<b>NAICS</b>
<b>INSURED</b> TODD GRIMM 3736 MILLER RD SPRINGFIELD OH 45502-7618	<b>INSURER A:</b> Hartford Casualty Insurance Company		29424
	<b>INSURER B:</b>		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

**COVERAGES**      **CERTIFICATE NUMBER:**      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

PROD LTR	TYPE OF INSURANCE	ADDD INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> General Liability			01 SBM RE8973	08/01/2022	08/01/2023	EACH OCCURRENCE \$1,000,000
	<input type="checkbox"/> GEN'L AGGREGATE LIMIT APPLIES PER <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ <input checked="" type="checkbox"/> LOC OTHER:						DAMAGE TO RENTED PREMISES (EA OCCURRENCE) \$300,000 MED EXP (Any one person) \$10,000 PERSONAL & ADY INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP ALGS \$2,000,000
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (EA ACCIDENT) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE						EACH OCCURRENCE AGGREGATE
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in MD) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT
A	<b>EMPLOYMENT PRACTICES LIABILITY</b>			01 SBM RE8973	08/01/2022	08/01/2023	Each Claim Limit \$5,000 Aggregate Limit \$5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations.

CERTIFICATE HOLDER

CANCELLATION

**RESIDENTIAL PROPERTY RECORD CARD**

**CLARK COUNTY**

Stitus : 3591 UPPER VALLEY PIKE

Map ID: 050-02-00008-100-019

LUC: 511-SINGLE FAMILY, 0-9.999 A1

Card: 1 of 1

Tax Year: 2025

Printed: 03/27/26

**CURRENT OWNER**

MACDONALD TERESA L

**GENERAL INFORMATION**

Routing No. GSE4-00 075-00  
 Class Residential  
 Living Units 1  
 Neighborhood 050R0000  
 District  
 Zoning  
 Alternate Id  
 Tax District German Township Nwisd

CAUV

Field Review Flag:

**Property Notes**

Note Codes:  
 F2-Fema Flood Zone 51%-75%



0500200008100019 12/29/2023

**Land Information**

Type	Size	Influence Factors	Influence %	Value
A-Homesite	AC .4600	0-Flooding	-10	29,830
A-Right Of Way	AC .0200			

Total Acres: .48

Legal Acres: 0.4800

NBHD Fact: 1.0000

**Assessment Information**

	Assessed	Appraised	Cost	Income	Market
Land	10,440	29,830	29,830	0	29,830
Building	92,000	262,850	262,850	0	239,180
<b>Total</b>	<b>102,440</b>	<b>292,680</b>	<b>292,680</b>	<b>0</b>	<b>269,010</b>

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

**Entrance Information**

Date	ID	Entry Code	Source
10/02/24	KQ	10-Adv	3-Other
06/28/18	GBL	R-Review	3-Other
12/12/17	ASH	10-Adv	3-Other
11/15/11	DLY	6-Prop Unoccupied At Listing	3-Other
07/18/06	PJ		

**Sales/Ownership History**

Transfer Date	Price	Type	Validity
09/29/14	105,500	2-Land & Building	
02/25/13	79,500	2-Land & Building	
06/13/12	56,700		
09/06/94			

**Property Factors**

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

**Permit Information**

Date Issued	Number	Price	Purpose	Note	Status
07/11/12	COUNTY	FD CK		12-Bor	Closed Permit

**Legal Description**

Parcel Tieback: 0500200008100020  
 Range - Township - Section: 10 - 04 - 08  
 Legal Descriptions:  
 PT S E PT N W QR  
 Addl. Tieback:  
 Deed Reference Deed Type Deed Grantor  
 WD-General Warranty Deed MOORE JENNINGS WAYNE  
 SD-Sheriffs Deed PESHEK BRUCE J  
 PESHEK HOPE FORD

**RESIDENTIAL PROPERTY RECORD CARD**

**CLARK COUNTY**

Situs : 3591 UPPER VALLEY PIKE

Parcel Id: 050-02-00008-100-019

LUC: 511-SINGLE FAMILY, 0-9.999 AC 1

Card: 1 of 1

Tax Year: 2025

Printed: 03/27/26

**Dwelling Information**

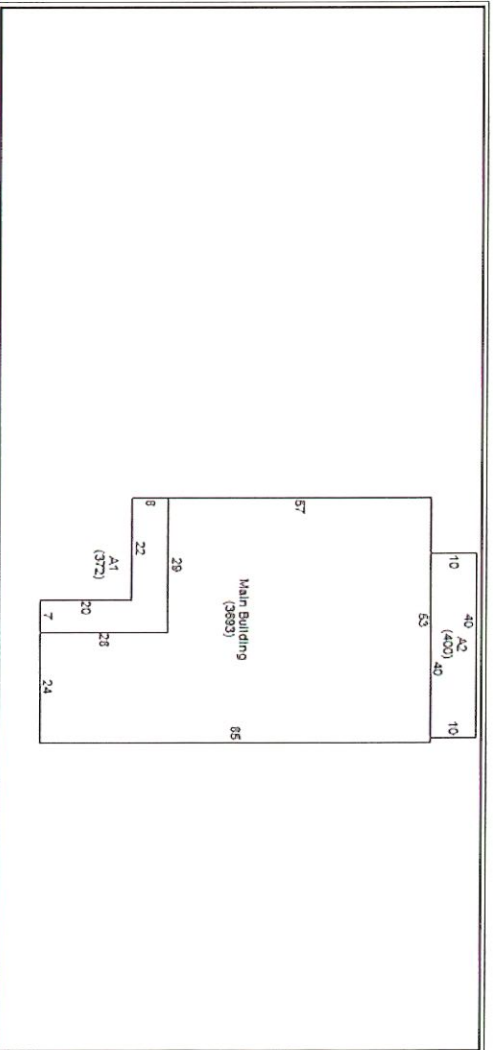
Story height	1	Total Rooms	7
Exterior Walls	6-AM/Inyl	Bedrooms	3
Style	03-Ranch	Family Rooms	0
Year Built	1951	Full Baths	1
Eff Year Built	2000	Half Baths	0
Year Remodeled	2000	Addl. Fixtures	2
Kitchen Remod		Total Fixtures	5
Bath Remod			
Basement	2-Crawl		
Heat Type	3-Central Heat W/ Ac	Masonry Trim	
Fuel Type	4-Oil	Unfinished Area	
System Type	1-Hot Air	Rec Rm Size	
Attic	1-None	FBLA Size	
Phy. Condition	G-Good Condition	Openings	1
Int vs Ext	2-Same	# Car Bsmt Gar	
Stacks	1		
Pre-Fab			
Misc		Qty	
Grade	C-		
CDU	FR-FAIR	Functional	
Market Adj		Economic	
% Complete	0	% Good Ovr	1
Cost & Design	0	NBHD Fact	1

**Dwelling Computations**

Base Price	380,780	% Good	61
Plumbing		Market Adj	
Basement	-13,330	Functional	
Heating	13,550	Economic	
Attic	0	% Complete	
Other Features	6,612	C&D Factor	1
Subtotal	387,610	Adj Factor	1
		Additions	25,800
Ground Floor Area	3,693		
Total Living Area	3,693	Dwelling Value	262,240
Building Notes			

**Misc & Gross Building Values**

Misc Building No  
Gross Building: Misc Adjusted Value



**Additions**

Line	Low	1st	2nd	3rd	Area	Yr Bit	Eff Yr	Grade	CDU	%Comp	Value
0					3,693						
1		1			372						15,800
2		3			400						26,500

**Outbuilding Data**

Type	Yr Bit	Eff Yr	Size	Area	Gr Qty	ModCd	PH	FV	MA	%Comp	Value
AP3-1s Op Mt	1900		16X55	880	D 1		U	U			610

**Condominium / Mobile Home Information**

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

**RESIDENTIAL PROPERTY RECORD CARD**

**CLARK COUNTY**

Situs : 3591 UPPER VALLEY PIKE

Map ID: 050-02-00008-100-020

LUC: 599-OTHER RESIDENTIAL

Card: 1 of 0

Tax Year: 2025

Printed: 03/27/26

**CURRENT OWNER**

MACDONALD TERESA L

**GENERAL INFORMATION**

Routing No. GSE4-00 076-00  
 Class Residential  
 Living Units  
 Neighborhood 050R0000  
 District  
 Zoning  
 Alternate Id  
 Tax District German Township Nw/sd

CAUV

Field Review Flag:

**Property Notes**

Note Codes:  
 F3-Fema Flood Zone 76%-100%



0500200008100020 12/29/2023

**Land Information**

Type	Size	Influence Factors	Influence %	Value
A-Undeveloped	AC .4500			4,020
A-Right Of Way	AC .0200			

Total Acres: .47

Legal Acres: 0.4700

NBHD Fact: 1.0000

**Assessment Information**

	Assessed	Appraised	Cost	Income	Market
Land	1,410	4,020	4,020	0	0
Building	110	300	300	0	0
<b>Total</b>	<b>1,520</b>	<b>4,320</b>	<b>4,320</b>	<b>0</b>	<b>0</b>

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

**Entrance Information**

Date	ID	Entry Code	Source
10/02/24	KQ	10-Adv	3-Other
06/28/18	GBL	R-Review	3-Other
11/15/11	DLY	0-Vac Or Oby Only	3-Other
07/18/06	PJ		

**Permit Information**

Date Issued	Number	Price	Purpose	Note	Status

**Sales/Ownership History**

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
09/29/14	105,500	2-Land & Building		WD-General Warranty Deed		MOORE JENNINGS WAYNE
02/25/13	79,500	2-Land & Building				US BANK NATIONAL ASSOCIATION TRUS
06/13/12	56,700			SD-Sheriff's Deed		PESHAK BRUCE J
09/06/94						PESHAK HOPE FORD

**Property Factors**

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

**Legal Description**

Parcel Tieback:  
 Range - Township - Section: 10 - 04 - 08  
 Legal Descriptions:  
 PT N W QR  
 Addl. Tieback:

**RESIDENTIAL PROPERTY RECORD CARD**

**CLARK COUNTY**

Situs : 3591 UPPER VALLEY PIKE Parcel Id: 050-02-00008-100-020

LUC: 599-OTHER RESIDENTIAL

Card: 1 of 0

Tax Year: 2025

Printed: 03/27/26

**Dwelling Information**

Story height	Total Rooms
Exterior Walls	Bedrooms
Style	Family Rooms
Year Built	Full Baths
Eff Year Built	Half Baths
Year Remodeled	Addl. Fixtures
Kitchen Remod	Total Fixtures
Bath Remod	
Basement	
Heat Type	Masonry Trim
Fuel Type	Unfinished Area
System Type	Rec Rm Size
Attic	FBLA Size
Phy. Condition	Openings
Int vs Ext	# Car Bsmt Gar
Stacks	
Pre-Fab	
Misc	Qty
Grade C	
CDU AV-AVERAGE	
Market Adj	Functional
% Complete	Economic
Cost & Design 0	% Good Ovr
	NBHD Fact

**Dwelling Computations**

Base Price	% Good
Plumbing	Market Adj
Basement	Functional
Heating	Economic
Attic	% Complete
Other Features	C&D Factor
Subtotal	Adj Factor
	Additions
Ground Floor Area	Dwelling Value
Total Living Area	
Building Notes	

**Misc & Gross Building Values**

Misc Building No	Misc Adjusted Value
Gross Building:	300

**Additions**

Line	Low	1st	2nd	3rd	Area	Yr Bit	Eff Yr	Grade	CDU	%Comp	Value
------	-----	-----	-----	-----	------	--------	--------	-------	-----	-------	-------

**Outbuilding Data**

Type	Yr Bit	Eff Yr	Size	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
------	--------	--------	------	------	----	-----	-------	----	----	----	-------	-------

**Condominium / Mobile Home Information**

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