

MAR 26 2026

HILLARY HAMILTON
AUDITOR

Tax year 2025 BOR no. 2025-170
County Clark Date received 3/26/2026

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property

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

Attach additional pages if necessary.

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

Original complaint Counter complaint

Notices will be sent only to those named below.

1. Owner of property		Name		Street address, City, State, ZIP code	
2. Complainant if not owner		BRIAN D. + LISA K. COTTERMAN		112 DARTMOUTH RD.	
3. Complainant's agent				SPRINGFIELD, OH, 45504	
4. Telephone number and email address of contact person					
LISA COTTERMAN 937-408-7062 faithbuildersrentals@gmail.com					
5. Complainant's relationship to property, if not owner					
If more than one parcel is included, see "Multiple Parcels" Instruction.					
6. Parcel numbers from tax bill			Address of property		
3400700028411035			1035 BEACON ST. SPRINGFIELD, OHIO		
3400700028309033			833 OAK ST. SPRINGFIELD OHIO		
3400700022310027			2516 MAYFAIR DR. SPRINGFIELD OHIO		
7. Principal use of property RENTAL / SINGLE FAMILY					
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		
3400700028411035	70,000.00	93,810.00	(23,810.00)		
3400700028309033	60,000.00	85,880.00	(25,880.00)		
3400700022310027	75,000.00	101,460.00	(26,460.00)		
9. The requested change in value is justified for the following reasons:					
VERY COMPARABLE PROPERTIES THAT HAVE SOLD IN THE LAST YEAR ARE MUCH LOWER. (COMPARABLES ARE SIMILAR IN SIZE, CONDITION, AND NEIGHBORHOOD)					

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 _____ and total cost \$ _____ .

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

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


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

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

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

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

Date 3/26/26 Complainant or agent (printed) LISA COTTERMAN Title (if agent) OWNER

Complainant or agent (signature) 

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

Notary _____

Comparables for 1035 Beacon St.

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Foreclosure

\$60,000

1202 Burt St, Springfield, OH 45505

2
beds

1
baths

781
sqft

Est. refi payment: **\$310/mo** [Refinance your loan](#)

Single Family Residence

Built in 1936

7,108.99 Square Feet Lot

\$114,900 Zestimate®

\$77/sqft

\$1,095 Estimated rent

Home value

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\$65,000

1823 Rutland Ave, Springfield, OH 45505

2
beds

1
baths

768
sqft

Est. refi payment: **\$335/mo** [Refinance your loan](#)

Single Family Residence

Built in 1955

4,356 Square Feet Lot

\$65,200 Zestimate[®]

\$85/sqft

\$1,050 Estimated rent

Home value

[Zestimate[®]](#)

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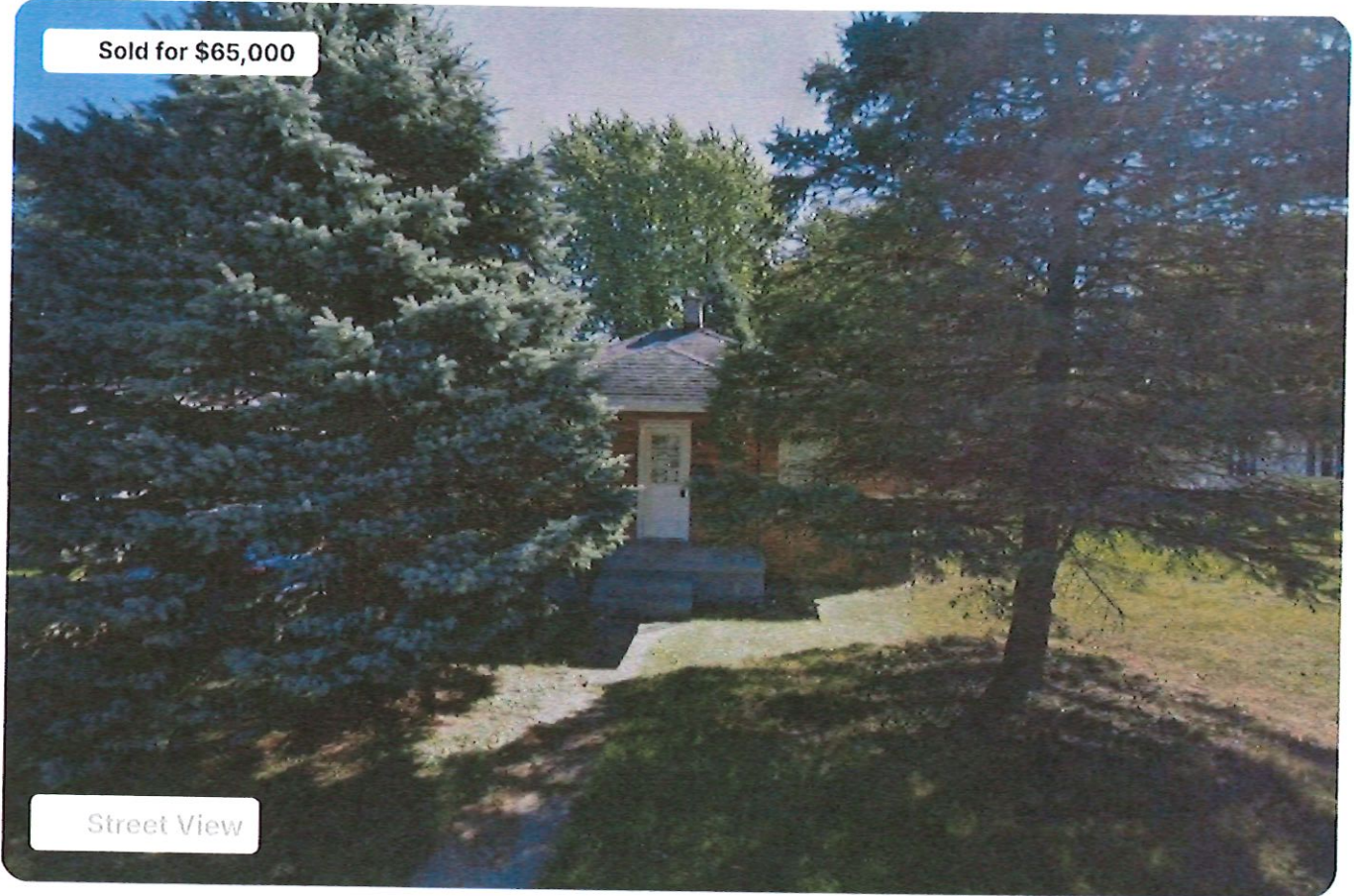


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Sold for \$65,000



Street View

\$65,000

1234 Texas Ave, Springfield, OH 45505

2
beds

1
baths

732
sqft

Est. refi payment: **\$335/mo** [Refinance your loan](#)

Single Family

Built in 1924

0.25 Acres Lot

\$101,500 Zestimate[®]

\$89/sqft

\$1,040 Estimated rent

Home value

Zestimate[®]

\$101,500

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Sold for \$70,000



\$70,000

2627 Morton Dr, Springfield, OH 45505

2

beds

1

baths

672

sqft

Est. refi payment: **\$361/mo** [Refinance your loan](#)

SingleFamily

Built in 1951

6,926 Square Feet Lot

\$125,800 Zestimate[®]

\$104/sqft

\$1,079 Estimated rent

Home value

Zestimate[®]

\$125,800

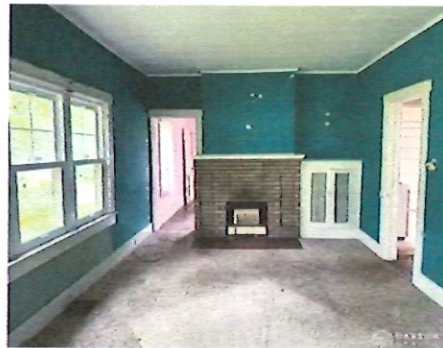
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\$54,000

1047 Cypress St, Springfield, OH 45505

2
beds

1
baths

802
sqft

Est. refi payment: \$279/mo [Refinance your loan](#)

🏠 Single Family Residence

🔧 Built in 1918

📏 6,124.54 Square Feet Lot

🏠 \$-- Zestimate®

📊 \$67/sqft

👤 \$1,152 Estimated rent

Home value

[Zestimate®](#)



Sold for \$54,000

\$54,000

625 Rice St, Springfield, OH 45505

2
beds

1
baths

1,262
sqft

Est. refi payment: \$279/mo [Refinance your loan](#)

Single Family Residence

Built in 1920

6,899.9 Square Feet Lot

\$66,400 Zestimate[®]

\$43/sqft

\$1,136 Estimated rent

Home value

[Zestimate[®]](#)

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Sold for \$47,000



\$47,000

902 Cypress St, Springfield, OH 45505

2

beds

1

baths

1,166

sqft

Est. refi payment: **\$243/mo** [\\$ Refinance your loan](#)

Single Family Residence

Built in 1913

2,051.68 Square Feet Lot

\$47,500 Zestimate[®]

\$40/sqft

\$1,101 Estimated rent

Home value

[Zestimate[®]](#)

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Sold for \$45,000



Street View

\$45,000

1759 Clifton Ave, Springfield, OH 45505

2

beds

2

baths

1,362

sqft

Est. refi payment: **\$232/mo** [Refinance your loan](#)

Single Family

Built in 1923

5,967 Square Feet Lot

\$85,500 Zestimate[®]

\$33/sqft

\$1,357 Estimated rent

Home value

Zestimate[®]
\$85,500

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Sold for \$42,500



Street View

Zestimate®

\$42,500

920 Elder St, Springfield, OH 45505

2

beds

1

baths

1,184

sqft

Est. refi payment: **\$219/mo** [Refinance your loan](#)

Single Family Residence

Built in 1902

4,499.75 Square Feet Lot

\$42,500 Zestimate®

\$36/sqft

\$1,130 Estimated rent

Home value

Comparables for 2516 Mayfair Dr.

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\$80,000

2438 Leland Dr, Springfield, OH 45505

2 beds

1 baths

672 sqft

Est. refi payment: \$413/mo Refinance your loan

Single Family Residence

Built in 1952

6,098.4 Square Feet Lot

\$114,000 Zestimate

\$119/sqft

\$1,052 Estimated rent

Home value

Zestimate

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Sold for \$81,100



🖼️ See all 3 photos

\$81,100

2751 Share St, Springfield, OH 45505

2
beds

1
baths

816
sqft

Est. refi payment: \$419/mo [📄 Refinance your loan](#)

🏠 Single Family Residence

🔧 Built in ----

👤 -- sqft lot

🏠 \$127,600 Zestimate®

📏 \$99/sqft

👤 \$1,093 Estimated rent

Home value

[Zestimate®](#)

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Sold for \$77,400



Street View

\$77,400

412 Cape Cod Dr, Springfield, OH 45505

2

beds

1

baths

720

sqft

Est. refi payment: **\$399/mo** [Refinance your loan](#)

Single Family Residence

Built in 1946

5,227.2 Square Feet Lot

\$115,000 Zestimate[®]

\$108/sqft

\$1,018 Estimated rent

Home value

Zestimate[®]

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Sold for \$67,600



Street View

\$67,600

632 Mavor St, Springfield, OH 45505

2

beds

1

baths

672

sqft

Est. refi payment: **\$349/mo** [Refinance your loan](#)

SingleFamily

Built in 1951

7,013 Square Feet Lot

\$68,100 Zestimate[®]

\$101/sqft

\$1,032 Estimated rent

Home value

Zestimate[®]
\$68,100

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Sold for \$75,000



Street View

\$75,000

2623 Sunset Ave, Springfield, OH 45505

2

beds

1

baths

704

sqft

Est. refi payment: **\$387/mo** [Refinance your loan](#)

SingleFamily

Built in 1952

6,534 Square Feet Lot

\$114,400 Zestimate[®]

\$107/sqft

\$1,022 Estimated rent

Home value

Zestimate[®]

\$114,400

MAR 26 2026

Tax year 2025 BOR no. 2025-170
County clark Date received 3/26/2026

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Rev. 12/22

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Attach additional pages if necessary.

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Notices will be sent only to those named below.

Name		Street address, City, State, ZIP code	
1. Owner of property	BRIAN D. + LISA K. COTTERMAN		112 DARTMOUTH RD.
2. Complainant if not owner			SPRINGFIELD, OH, 45504
3. Complainant's agent			
4. Telephone number and email address of contact person LISA COTTERMAN 937-408-7062 faithbuildersrentals@gmail.com			
5. Complainant's relationship to property, if not owner If more than one parcel is included, see "Multiple Parcels" instruction.			
6. Parcel numbers from tax bill		Address of property	
3400700035217008		611 CASSILLY ST., SPRINGFIELD, OHIO	
7. Principal use of property SINGLE FAMILY RENTAL			
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
3400700035217008	61,500.00	107,910	46,410.00
9. The requested change in value is justified for the following reasons: PROPERTY WAS APPRAISED FOR POSSIBLE SALE. APPRAISAL ATTACHED.			

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 _____ and total cost \$ _____ .
13. Do you intend to present the testimony or report of a professional appraiser? Yes No Unknown

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

- The property was sold in an arm's length transaction.
- The property lost value due to a casualty.
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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 3/26/26 Complainant or agent (printed) LISA COTTERMAN Title (if agent) OWNER

Complainant or agent (signature) 

Sworn to and signed in my presence, this _____ day of _____

(Date) (Month) (Year)

Notary _____

APPRAISAL OF REAL PROPERTY



LOCATED AT

611 E Cassilly St
Springfield, OH 45503
RODGERS PLACE PTS EACH 9400 & 9401

FOR

Merchants National Bank
100 North High Street
Hillsboro, OH 45122

OPINION OF VALUE

61,500

AS OF

03/10/2026

BY

Tim Lane
Lane's Real Estate Services
5925 W Myers Rd
Covington, OH 45318-8954
(937) 205-8776
TimLane@LanesAppraisals.com
www.LanesAppraisals.com

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us any time if you have any questions about the confidentiality of the information that you provide to us.

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	611 E Cassilly St
	Legal Description	RODGERS PLACE PTS EACH 9400 & 9401
	City	Springfield
	County	Clark
	State	OH
	Zip Code	45503
	Census Tract	0006.00
	Map Reference	44220
SALES PRICE	Sale Price	\$ 115,000
	Date of Sale	02/27/2026
CLIENT	Borrower	Jared Michael Rice
	Lender/Client	Merchants National Bank
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,245
	Price per Square Foot	\$ 92.37
	Location	N;Res;
	Age	115
	Condition	C5
	Total Rooms	5
	Bedrooms	2
Baths	1.0	
APPRAISER	Appraiser	Tim Lene
	Date of Appraised Value	03/10/2026
VALUE	Opinion of Value	\$ 61,500

USPAP ADDENDUM

Main File No. RiceMichaelJared

RiceMichaelJared
File No. RiceMichaelJared

Borrower	Jared Michael Rice		
Property Address	611 E Cassilly St		
City	Springfield	County	Clark
		State	OH
		Zip Code	45503
Lender	Merchants National Bank		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: See the sales comments on the attached addenda pages.

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

I have NOT performed 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.

- 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.
- 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).

Additional Comments

APPRAISER:

Signature: *Tim Lane*

Name: Tim Lane

Date Signed: 03/11/2026

State Certification #: 2007006061

or State License #: _____

State: OH

Expiration Date of Certification or License: 03/19/2026

Effective Date of Appraisal: 03/10/2026

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Uniform Residential Appraisal Report

RiceMichaelJared
File # RiceMichaelJared

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

Property Address **611 E. Cassilly St** City **Springfield** State **OH** Zip Code **45503**
 Borrower **Jared Michael Rice** Owner of Public Record **Brian D & Lisa K Cotterman** County **Clark**
 Legal Description **RODGERS PLACE PTS EACH 9400 & 9401**
 Assessor's Parcel # **3400700035217008** Tax Year **2025** R.E. Taxes \$ **1,681**
 Neighborhood Name **Springfield** Map Reference **44220** Census Tract **0006.00**
 Occupant Owner Tenant Vacant Special Assessments \$ **322** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client: **Merchants National Bank** Address **100 North High Street, Hillsboro, OH 45122**
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 Report data source(s) used, offering price(s), and date(s). **DOM 0; Multiple Listings Service, County Records. The subject is being sold as a FSBO property. As a result, no formal MLS listing, formal asking price, or DOM exist.**

SUBJECT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Arms length sale; The contract is typical in terms of conditions and expectations for both parties.**

Contract Price \$ **115,000** Date of Contract **02/27/2026** Is the property seller the owner of public record? Yes No Data Source(s) **Assessor Records**
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. **\$0; The contract notes that any closing cost in excess of 3% of the purchase price, will be paid by the seller. As a result, the amount, if any, is not specifically known.**

CONTRACT

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	90 %			
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	45	Low	Multi-Family	2 %			
Neighborhood Boundaries The neighborhood area is bound to the north by Roosevelt Dr, to the east by Gonder Dr, to the south by Warden St, and to the west by N Limestone St.		220	High	Commercial	6 %			
		141	Pred.	Other	%			

Neighborhood Description **The subject is located within a reasonable proximity to the area's community services such as schooling, police, fire, and rescue. Amenities such as shopping, restaurants, parks are located within an acceptable distance of the subject. The subject's market area does demonstrate a large variety of different types of homes in terms of ages, designs, utility, condition and quality.**
 Market Conditions (including support for the above conclusions) **See attached addenda, line #431.**

NEIGHBORHOOD

Dimensions **40 x 150** Area **6000 sq ft** Shape **Rectangular** View **N, R, S;**
 Specific Zoning Classification **CITY R-HD** Zoning Description **Medium-Density, Single-Family Residence District**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input checked="" type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **39023C0191E** FEMA Map Date **02/17/2010**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 See attached addenda, starting on line #431.

SITE

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Average	Floors	Wood/LVP/Avg
# of Stories 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Wood/Fair	Walls	Plaster/Average
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 1,245 sq.ft.	Roof Surface	Shingle/Poor	Trim/Finish	Wood/Average
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Aluminum/Average	Bath Floor	Tile/Average
Design (Style) Bungalow	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Wood Hung/Fair	Bath Wallscot	Tile/Average
Year Built 1911	Evidence of <input type="checkbox"/> Infestation <input type="checkbox"/> None Noted	Storm Sash/Insulated	None Noted	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 45	<input checked="" type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Mesh/Average	Driveway # of Cars	0
Atic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel
<input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Fence	<input checked="" type="checkbox"/> Garage # of Cars	2
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	Patio/Deck <input type="checkbox"/> None	<input checked="" type="checkbox"/> Porch Porch	<input type="checkbox"/> Carport # of Cars	0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	Pool <input type="checkbox"/> None	<input type="checkbox"/> Other None	<input type="checkbox"/> Alt. <input checked="" type="checkbox"/> Del. <input type="checkbox"/> Built-In	

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) **All Personal Property**
 Finished area above grade contains: **5 Rooms 2 Bedrooms 1.0 Bath(s) 1,245 Square Feet of Gross Living Area Above Grade**
 Additional features (special energy efficient items, etc.). **None Noted**

IMPROVEMENTS

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C5:Kitchen-not updated;Bathrooms-updated-timeframe unknown;See attached addenda, line #460.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 For repairs/inspections that are needed, see addenda lines #465-481.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
 The subject does generally conform to the market area in of style, functionality, condition, and property usage.

Uniform Residential Appraisal Report

RiceMichaelJared
File # RiceMichaelJared

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 74,900 to \$ 189,900
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 45,500 to \$ 164,000

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	611 E Cassilly St Springfield, OH 45503	925 Sherman Ave Springfield, OH 45503	914 Mitchell Blvd Springfield, OH 45503	240 E College Ave Springfield, OH 45503
Proximity to Subject		0.49 miles SE	0.41 miles NE	0.42 miles SW
Sale Price	\$ 115,000	\$ 45,500	\$ 55,000	\$ 87,000
Sale Price/Gross Liv. Area	\$ 92.37 sq.ft.	\$ 45.00 sq.ft.	\$ 73.33 sq.ft.	\$ 119.18 sq.ft.
Data Source(s)		WRIST MLS# 1037817;DOM 116	WRIST MLS# 1038524;DOM 67	WRIST MLS# 1042065;DOM 107
Verification Source(s)		Ext. Observation/Realtor/Auditor	Ext. Observation/Realtor/Auditor	Ext. Observation/Realtor/Auditor
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing		ArmLth	ArmLth	ArmLth
Concessions		Conv;0	Cash;0	Conv;0
Date of Sale/Time		s07/25;c06/25	s07/25;c06/25	s02/26;c12/25
Location	N;Res;	N;Res;	A;Res;BsyRd	N;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	6000 sf	17000 sf	5850 sf	3162 sf
View	N;Res;	N;Res;	N;Res;	N;Res;
Design (Style)	DT1;Bungalow	DT1;Bungalow	DT1;Bungalow	DT1;Bungalow
Quality of Construction	Q4	Q4	Q4	Q4
Actual Age	115	126	79	102
Condition	C5	C6	C5	C4
Above Grade	Total Bdrms, Baths	Total Bdrms, Baths	Total Bdrms, Baths	Total Bdrms, Baths
Room Count	5 2 1.0	5 2 1.0	4 2 1.0	5 2 1.0
Gross Living Area	1,245 sq.ft.	1,011 sq.ft.	750 sq.ft.	730 sq.ft.
Basement & Finished Rooms Below Grade	1245sqftsin	0sf	750sqftsin	0sf
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA	FWA/CA	FWA	FWA
Energy Efficient Items	None Noted	Similar	Similar	Similar
Garage/Carport	2gd	2gd2dw	1gd2dw	None
Porch/Patio/Deck	Porch/Encl Porch	Porch	Porch/Patio	Porch
Outbuilding	None	Outbuilding	None	None
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 12,748	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 9,684	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,696
Adjusted Sale Price of Comparables		Net Adj. 28.0 % Gross Adj. 40.8 % \$ 58,248	Net Adj. 17.6 % Gross Adj. 27.6 % \$ 64,684	Net Adj. 3.1 % Gross Adj. 43.1 % \$ 89,696

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

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) Assessor records
My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data Source(s) Assessor records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).
ITEM SUBJECT COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3
Date of Prior Sale/Transfer
Price of Prior Sale/Transfer
Data Source(s) Assessor Records Assessor Records Assessor Records Assessor Records
Effective Date of Data Source(s) 03/10/2026 03/10/2026 03/10/2026 03/10/2026
Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not been transferred within 36 months of the date of this report.
The comparables have not been transferred within 12 months of the date of this report.
The exact date of transfer shown on MLS may differ from what the county assessor has because the transfer can take several days to be recorded, but must be recorded within 30 days.

Summary of Sales Comparison Approach See attached addenda, starting on line #518.

Indicated Value by Sales Comparison Approach \$ 61,500
Indicated Value by: Sales Comparison Approach \$ 61,500 Cost Approach (if developed) \$ 111,216 Income Approach (if developed) \$
See attached addenda.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. This report is made "As Is" with no conditions attached to the value. Digital signatures are used and are considered to be as original.
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 61,500 as of 03/10/2026, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

RiceMichaelJared
File # RiceMichaelJared

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	611 E Cassilly St Springfield, OH 45503	1015 Rodgers Dr Springfield, OH 45503								
Proximity to Subject		0.16 miles NE								
Sale Price	\$ 115,000	\$ 74,900								
Sale Price/Gross Liv. Area	\$ 92.37 sq.ft.	\$ 83.11 sq.ft.			\$ sq.ft.			\$ sq.ft.		
Data Source(s)		WRIST MLS# 1043335;DOM 55								
Verification Source(s)		Est. Observation/Realist/Auditor								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sales or Financing Concessions		Listing								
Date of Sale/Time		Active								
Location	N;Res;	N;Res;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	6000 sf	2480 sf			0					
View	N;Res;	N;Res;								
Design (Style)	DT1;Bungalow	DT1;Bungalow								
Quality of Construction	Q4	Q4								
Actual Age	115	96			0					
Condition	C5	C4			-14,980					
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	5 2 1.0	5 2 1.0								
Gross Living Area	1,245 sq.ft.	898 sq.ft.			+5,600			sq.ft.		
Basement & Finished Rooms Below Grade	1245sqftsfm	898sqftsfm			0					
Functional Utility	Average	Average								
Heating/Cooling	FWA	FWA/CA			-1,498					
Energy Efficient Mats	None Noted	Similar			0					
Garage/Carport	2gd	None			+7,490					
Porch/Patio/Deck	Porch/Encl Porch	Porch			0					
Outbuilding	None	None								
Net Adjustment (Total)		+ - \$ -3,388			+ - \$			+ - \$		
Adjusted Sale Price of Comparables		Net Adj. 4.5 % Gross Adj. 39.5 % \$ 71,512			Net Adj. % Gross Adj. % \$			Net Adj. % Gross Adj. % \$		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Assessor Records	Assessor Records								
Effective Date of Data Source(s)	03/10/2026	03/10/2026								
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments An additional listing is added as further support for the subjects market value at this time. Adjustments for dissimilarities are made concurrent with adjustments from the sales approach earlier in this report.										

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Due to the lack of similar properties that are traded in the area, the income approach could not be developed. The income approach is considered to be irrelevant for a home that is unrented, occupied, and located in a market with predominant owner occupancy.

Mold may be present in areas that the appraiser cannot see. If the borrower or client would like a more detailed report concerning the condition, structural, or mechanical elements of the property, a professional home inspector should be contacted.

The Appraiser's visual observation did not include testing the well and septic systems (if applicable to the assignment), HVAC systems, plumbing systems, electrical systems, interior wall cover, the foundation, radon, soil, or other items that are beyond the scope of work as defined appropriate by the type of assignment requested. The cost condition is based on a visual observation for the ground only. If any latent defects are found regarding the subject property, the opinion of market value of this appraisal may not be valid, and the appraiser reserves the right to re-evaluate the validity of the indicated market value for the possible impact on value. If the client, borrower, lender, or any other interested parties have concerns about the functionality of the above mentioned items, a professional home inspector should be contacted. The appraiser provides no warranty, either expressed, implied, or otherwise as to the functionality of these items. The Appraiser does not test and inspect all possible areas of the home, for all possible issues. This report should NOT be considered as a Home Inspection. It is not. A professional Home Inspection is strongly recommended for any and all home purchases, whether any concerns exist or not.

Every effort was made to conform as much as possible to leading practices, though it must be understood by the client that the highest authority for appraisers is not Fannie Mae, Freddie Mac, or any other investor. The appraiser's highest legal responsibility is to comply with the Uniform Standards of Professional Appraisal Practice (USPAP) and federal and investor guidelines record. Should the client's own underwriting department fails to follow its own underwriting guidelines, the appraiser assumes no responsibility for any potential losses that could have been avoided with proper underwriting.

Purpose, Intended Use, and Intended User of the Appraisal:

The purpose of the appraisal is to estimate the market value of the subject property, as defined in this report, on behalf of the referenced client as the intended user of this report. The intended use of the appraisal is to assist the client, as the intended user of this report, in evaluating the subject property for lending purposes. The use of this appraisal by any one other than the stated intended user, or for any other use than the stated intended use, is prohibited. The appraisal was only developed with the guidelines and requirements in place as of the effective date of this report, as expressed by the appraiser ONLY.

In any case in which it appears that the lender/client made a reference with fraudulent mortgage applications, straw borrowers, or falsified documents, the appraiser assumes no responsibility for any losses to the client or any possible future holder of the property that was assigned during the course of business from the originator.

The Intended Use is to estimate the value of property that is the subject of this appraisal, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and type of value requested. No additional Intended Users are identified by the appraiser unless noted within the body of this report.

** Effective age comment: An appraiser's estimate of the physical condition of a building based on condition, utility, and concrete appeal. The actual age of a building may be older or newer than its effective age. The number of years of age that is deducted from the condition of the improvement rather than from its actual chronological age. The effective age should not in any way be confused with its actual physical age.

Information used in the report was verified when possible through parcel records, M/LN agents, and exterior inspection. This reduced verification that the maps are actually correct. No verification technique is always accurate, but the appraiser has made the extraordinary assumption that the data is accurate as reported from the above sources to the appraiser.

At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support the opinion of market value. Because there is insufficient market evidence to credibly support the site value/derivation of total depreciation, the cost approach is not given any consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any reasonable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Finally, the cost approach may not be a reliable indicator of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

Search criteria used to pull comparable sales...

The market area as noted on page 1 of the URAR under "Neighborhood Boundaries". Same usage type as the subject. Sold in the past twelve months. 2 bedrooms.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value for the subject property was determined using the Allocation Method, which indicated an Allocation rate of 16.85%.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	10,360
Source of cost data Craftsman Books - NIBCM	DWELLING 1,245 Sq.Ft. @ \$ 125.00	= \$	155,625
Quality rating from cost service Average Effective date of cost data 01/01/2026	1,245 Sq.Ft. @ \$ 40.00	= \$	49,800
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$	
Cost estimates are taken from above mentioned sources, and are based on the replacement cost. Though the home is not a new construction, the cost approach is used to demonstrate the likely high end of the value range for the subject in this market area. The cost to build far exceeds the market value of existing construction at this time because the cost of lumber and other supplies needed to construct a home has risen nearly 30% over the past 36 months, far outpacing the increase in market values in the area.	Garage/Carport 288 Sq.Ft. @ \$ 32.00	= \$	9,216
Estimated Remaining Economic Life (HUD and VA only) 30 Years	Total Estimate of Cost-New	= \$	214,641
	Less Physical Depreciation 128,785	= \$	(128,785)
	Depreciated Cost of Improvements	= \$	85,856
	"As-Is" Value of Site Improvements	= \$	15,000
	INDICATED VALUE BY COST APPROACH	= \$	111,216

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) The income approach is not completed because the area does not have enough available rentals sales to develop a reliable GRM.

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

Total number of phases Total number of units Total number of units sold

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

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

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

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

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

Describe common elements and recreational facilities.

PUD INFORMATION

Uniform Residential Appraisal Report

RiceMichaelJared
File # RiceMichaelJared

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

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

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

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

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

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

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

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

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

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RiceMichaelJared
File # RiceMichaelJared

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

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

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

APPRAISER Tim Lane

Signature *Tim Lane*

Name Tim Lane

Company Name Lane's Real Estate Services

Company Address 5925 W Myers Rd
Covington, OH 45318-8954

Telephone Number (937) 205-8776

Email Address TimLane@LanesAppraisals.com

Date of Signature and Report 03/11/2026

Effective Date of Appraisal 03/10/2026

State Certification # 2007006061

or State License # _____

or Other (describe) _____ State # _____

State OH

Expiration Date of Certification or License 03/19/2026

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

611 E Cassilly St

Springfield, OH 45503

APPRAISED VALUE OF SUBJECT PROPERTY \$ 61,500

SUBJECT PROPERTY

Did not inspect subject property

Did inspect exterior of subject property from street

Date of Inspection _____

Did inspect interior and exterior of subject property

Date of Inspection _____

LENDER/CLIENT

Name No AMC

Company Name Merchants National Bank

Company Address 100 North High Street, Hillsboro, OH 45122

Email Address _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street

Date of Inspection _____

Market Conditions Addendum to the Appraisal Report

Main File No. RiceMichaelJared
RiceMichaelJared
File No. RiceMichaelJared

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

Property Address: 611 E. Cassilly St. City: Springfield State: OH ZIP Code: 45503

Borrower: Jared Michael Rice

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	0	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	0	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	2	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	3.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	97,500	0	125,500	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	66	0	109	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price	0	126,000	189,900	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	109	33	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.68	0	99.70	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller (developer, builder, etc.) paid financial assistance prevalent? Yes No
 Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). In this area seller concessions are typical, and tend run around 3%, with the seller paying closing cost and p/c paid. Buy downs are found but not prevalent in the market place.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
 REO properties are noted in the area, but are not driving the market at this time to the degree they did in recent years. At this time the largest impact being noted in the market is overly restrictive lending guidelines that are actively hurting the market at this time.

Cite data sources for above information. Multiple Listing Service.

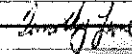
Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
 When determining the neighborhood conditions the appraiser looked at current active listings in terms of both the number of listings, and the value range.
 The appraiser also analyzed sold properties on the MLS over the past 12 months to determine if the current number of listings is sustainable and can reasonably be expected to sell without having to discount the asking price.

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

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

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

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

Signature:  Appraiser Name: Tim Lane Company Name: Lane's Real Estate Services Company Address: 5925 W. Myers Rd, Covington, OH 45318-8954 State License/Certification #: 2007006061 State: OH Email Address: Tim.Lane@LanesAppraisals.com	Signature: Supervisory Appraiser Name: Company Name: Company Address: State License/Certification #: State: Email Address:
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Appraiser Certification

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

NAME:
Timothy D Lane

LIC/CERT NUMBER:
2007006061

LIC LEVEL:
Certified Residential Real Estate Appraiser



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

CURRENT ISSUE DATE:
02/20/2025
EXPIRATION DATE:
03/19/2026
USPAP DUE DATE:
03/19/2026

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Stus : 1035 BEACON ST

Map ID: 340-07-00028-411-035

LUC: 510-SINGLE FAMILY, PLATTED

Card: 1 of 1

Tax Year: 2025

Printed: 03/31/26

CURRENT OWNER

COTTERMAN BRIAN D & LISA K

GENERAL INFORMATION

Routing No. 0021-01 324-00
 Class Residential
 Living Units 1
 Neighborhood 340R0097
 District
 Zoning
 Alternate Id
 Tax District Springfield Corp. Scsd

CAUV

Field Review Flag:

Property Notes

Note Codes:

SV-1



3400700028411035 12/10/2023

Land Information

Type	Size	Influence Factors	Influence %	Value
F-Regular Lot	F 40 140			13,610

Total Acres: .1286

Legal Acres: 0.0000

NBHD Fact: 1.0000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	4,760	13,610	13,610	0	13,610
Building	28,070	80,200	80,200	0	70,200
Total	32,830	93,810	93,810	0	83,810

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

Entrance Information

Date	ID	Entry Code	Source
06/21/24	KQ	10-Adv	3-Other
05/21/18	JHR	R-Review	3-Other
11/22/17	KRT	10-Adv	3-Other
09/15/11	DLY	2-Information At Door	1-Owner
03/15/06	J1		

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
01/23/19	25,200	2-Land & Building	0-Valid Sale			LOUDERMILK CHARLES L & JANET L
05/01/82	24,400			340/5765		WEST BRUCE W & JUDY A

Property Factors

Topo: 1-Level
 Utilities: 1-All Public
 Street/Road: 1-Paved
 Traffic: 1-Light
 5-Sidewalk

Legal Description

Parcel Tieback:
 Range - Township - Section: 09 - 05 - 28
 Legal Descriptions:
 W SI BEACON S OF KENTON
 Addl. Tieback:

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Situs : 1035 BEACON ST

Parcel Id: 340-07-00028-411-035

LUC: 510-SINGLE FAMILY, PLATTED L4

Card: 1 of 1

Tax Year: 2025

Printed: 03/31/26

Dwelling Information

Story height	1	Total Rooms	5
Exterior Walls	6-AL/Vinyl	Bedrooms	2
Style	04-Old Style	Family Rooms	0
Year Built	1924	Full Baths	1
Eff Year Built		Half Baths	0
Year Remodeled		Addl. Fixtures	2
Kitchen Remod		Total Fixtures	5
Bath Remod			
Basement	4-Full Bsmt		

Heat Type	2-Central Heat	Masonry Trim	
Fuel Type	2-Gas	Unfinished Area	
System Type	1-Hot Air	Rec Rm Size	
Attic	1-None	FBLA Size	
Phy. Condition	A-Average Condition	Openings	
Int vs Ext	2-Same	# Car Bsmt Gar	
Stacks			
Pre-Fab			

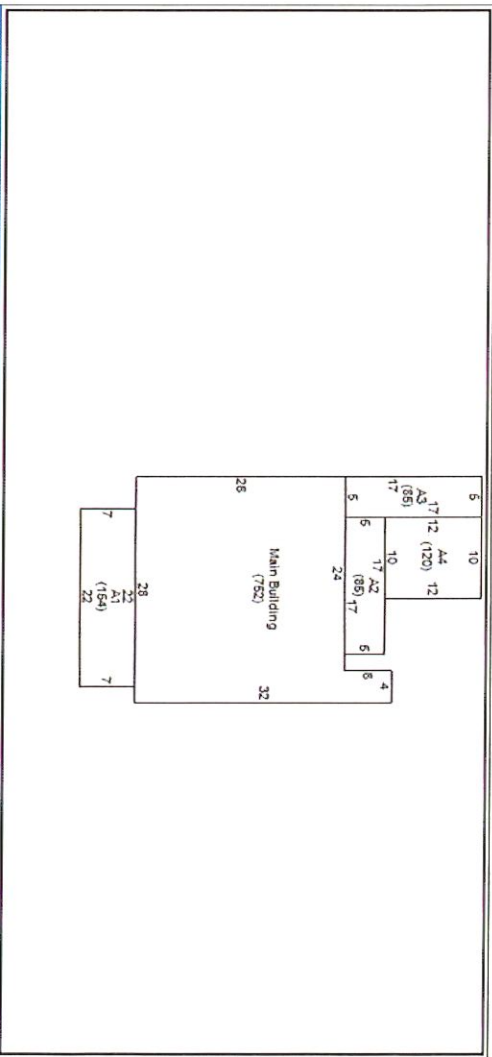
Misc	Qty	Functional Economic	
Grade	C-	% Good Ovr	1
CDU	AV-AVERAGE	NBHD Fact	1
Market Adj			
% Complete	0		
Cost & Design	0		

Dwelling Computations

Base Price	114,420	% Good	60
Plumbing		Market Adj	
Basement		Functional Economic	
Heating	0	% Complete	
Attic	0	C&D Factor	
Other Features	0	Adj Factor	1
Subtotal	114,420	Additions	10,700
Ground Floor Area	752		
Total Living Area	837	Dwelling Value	79,350

Misc & Gross Building Values

Misc Building No	Misc Adjusted Value	100
Gross Building:		



Additions

Line	Low	1st	2nd	3rd	Area	Yr Bilt	Eff Yr	Grade	CDU	%Comp	Value
0					752						
1		1			154						6,500
2	58	35			85						5,700
3		25			85						1,600
4		25	54		120						4,000

Outbuilding Data

Type	Yr Bilt	Eff Yr	Size	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
RS1-Frame Shed	1991		16X20	320	D	1		F	F			750

Condominium / Mobile Home Information

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

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Situs : 833 OAK ST

Map ID: 340-07-00028-309-033

LUC: 510-SINGLE FAMILY, PLATTED

Card: 1 of 1

Tax Year: 2025

Printed: 03/3/26

CURRENT OWNER

COTTERMAN BRIAN & LISA

GENERAL INFORMATION

Routing No. 0028-03 174-00
 Class Residential
 Living Units 1
 Neighborhood 340R0093
 District
 Zoning
 Alternate Id
 Tax District Springfield Corp. Scsd

CAUV

Field Review Flag:

Property Notes

Note Codes:



3400700028309033 12/9/2023

Land Information

Type	Size	Influence Factors	Influence %	Value
F-Regular Lot	F	50 138		8,990

Total Acres: .1584

Legal Acres: 0.0000

NBHD Fact: 1.0000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	3,150	8,990	8,990	0	8,990
Building	26,910	76,890	76,890	0	50,730
Total	30,060	85,880	85,880	0	59,720

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
06/19/24	KQ	10-Adv	3-Other
05/15/18	JHR	R-Review	3-Other
11/28/17	KRT	10-Adv	3-Other
08/05/11	JCW	6-Prop Unoccupied At Listing	3-Other
03/30/06	AC		

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
06/08/11			S-Sheriff			SECRETARY OF HOUSING & URBAN DEV
09/21/10			S-Sheriff	QC-Quit Claim Deed		WELLS FARGO BANK NA
06/01/10	68,800	2-Land & Building	S-Sheriff	SD-Sheriff's Deed		SPENCER STEVEN R
03/21/05	63,300					FOSTER MICHAEL A TRUSTEE

Property Factors

Topo: 1-Level
 Utilities: 1-All Public
 Street/Road: 1-Paved
 Traffic: 1-Light
 5-Sidewalk

Legal Description

Parcel Tieback:
 Range - Township - Section: - - -
 Legal Descriptions:
 JOHNSON & SCOTT ALL
 3274
 Addl. Tieback:

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Status : 2516 MAYFAIR DR

Map ID: 340-07-00022-310-027

LUC: 510-SINGLE FAMILY, PLATTED

Card: 1 of 1

Tax Year: 2025

Printed: 03/3/26

CURRENT OWNER

COTTERMAN BRIAN D & USA K

GENERAL INFORMATION

Routing No. 0022-02 027-00
 Class Residential
 Living Units 1
 Neighborhood 340R0104
 District
 Zoning
 Alternate Id
 Tax District Springfield Corp. Scsd

CAUV

Field Review Flag:

Property Notes

Note Codes:



3400700022310027 12/28/2023

Land Information

Type	Size	Influence Factors	Influence %	Value
F-Regular Lot	F	53 150		16,010
Total Acres: .1825		Legal Acres: 0.0000		NBHD Fact: 1.0000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	5,600	16,010	16,010	0	16,010
Building	29,910	85,450	85,450	0	85,050
Total	35,510	101,460	101,460	0	101,060

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
06/20/24	LB	10-Adv	3-Other
05/17/18	GSK	R-Review	3-Other
11/15/17	AGS	10-Adv	3-Other
02/21/14	LA	7-Quality Check	
09/08/11	DLY	5-Occupant Not Home	3-Other

Permit Information

Date Issued	Number	Price	Purpose	Note	Status
10/22/13	COUNTY	FD CK	NVC		Closed Permit

Sales/Ownership History

Transfer Date	Price	Type	Validity
02/04/14	28,000	2-Land & Building	5-Liquidation/Foreclosure
08/20/13	26,700	2-Land & Building	S-Sheriff
06/30/05	69,000		
08/09/01			

Deed Reference

Deed Reference	Deed Type	Grantor
SD-Sheriff's Deed		PNC BANK NA CHADWELL APRIL D VERNON DARREN R & REBECCA A

Property Factors

Topo: 1-Level
 Utilities: 1-All Public
 Street/Road: 1-Paved
 Traffic: 1-Light

5-Sidewalk

Legal Description

Parcel Tieback:
 Range - Township - Section: - - -
 Legal Descriptions:
 LAYNES 1ST ADD
 13543

Addl. Tieback:

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Situs : 2516 MAYFAIR DR

Parcel Id: 340-07-00022-310-027

LUC: 510-SINGLE FAMILY, PLATTED L

Card: 1 of 1

Tax Year: 2025

Printed: 03/31/26

Dwelling Information

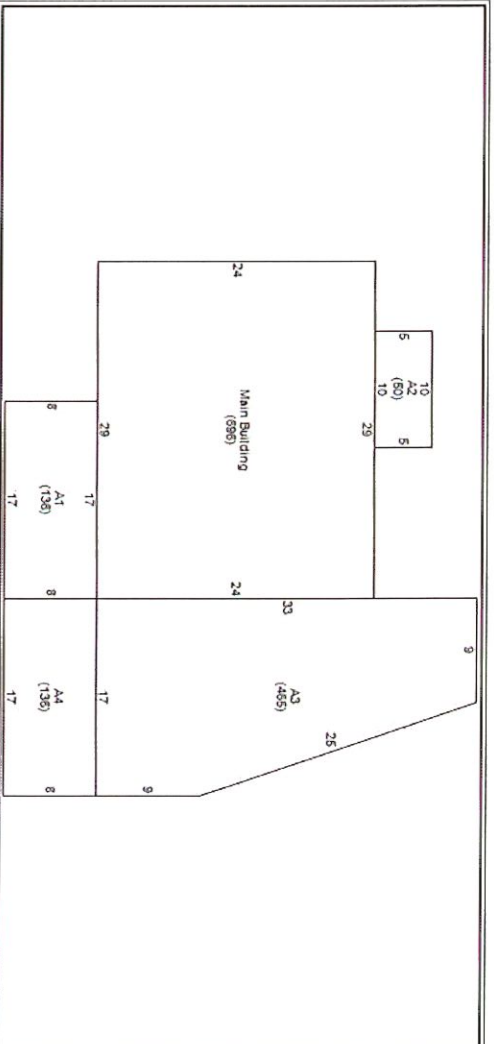
Story height	1	Total Rooms	5
Exterior Walls	1-Frame	Bedrooms	2
Style	03-Ranch	Family Rooms	0
Year Built	1951	Full Baths	1
Eff Year Built		Half Baths	0
Year Remodeled		Addl. Fixtures	2
Kitchen Remod		Total Fixtures	5
Bath Remod			
Basement	2-Crawl		
Heat Type	2-Central Heat	Masonry Trim	
Fuel Type	2-Gas	Unfinished Area	
System Type	1-Hot Air	Rec Rm Size	
Attic	1-None	FBLA Size	
Phy. Condition	A-Average Condition	Openings	
Int vs Ext	2-Same	# Car Bsmt Gar	
Stacks			
Pre-Fab			
Misc		Qty	
Grade	D+		
CDU	AV-AVERAGE	Functional	
Market Adj		Economic	
% Complete		% Good Ovr	
Cost & Design	0	NBHD Fact	1

Dwelling Computations

Base Price	103,700	% Good	70
Plumbing		Market Adj	
Basement	-3,630	Functional	
Heating	0	Economic	
Attic	0	% Complete	
Other Features	0	C&D Factor	
Subtotal	100,070	Adj Factor	1
		Additions	15,400
Ground Floor Area	696		
Total Living Area	696	Dwelling Value	85,450
Building Notes			

Misc & Gross Bulding 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					696						5,500
1		28	54		136						300
2		26			50						14,300
3		59			465						1,900
4		54			136						1,900

Outbuilding Data

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

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

Stus : 611 E CASSILLY ST

Map ID: 340-07-00035-217-008

LUC: 510-SINGLE FAMILY, PLATTED

Card: 1 of 1

Tax Year: 2025

Printed: 03/31/26

CURRENT OWNER

COTTERMAN BRIAN D & LISA K

GENERAL INFORMATION

Routing No. 0035-01 020-00
 Class Residential
 Living Units 1
 Neighborhood 340R0030
 District
 Zoning
 Alternate Id
 Tax District Springfield Corp. Secd

CAUV

Field Review Flag:

Property Notes

Note Codes:



3400700035217008 12/11/2023

Land Information

Type	Size	Influence Factors	Influence %	Value
F-Regular Lot	F 40 150			18,180

Total Acres: .1377

Legal Acres: 0.0000

NBHD Fact: 1.0000

Assessment Information

Assessed	Appraised	Cost	Income	Market
Land 6,360	18,180	18,180	0	18,180
Building 31,410	89,730	89,730	0	94,280
Total 37,770	107,910	107,910	0	112,460

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

Entrance Information

Date	ID	Entry Code	Source
04/19/24	LB	10-Adv	3-Other
06/07/18	GSK	R-Review	3-Other
04/26/18	LA	7-Quality Check	3-Other
10/10/17	AGS	10-Adv	3-Other
08/03/11	DWP	7-Quality Check	3-Other

Permit Information

Date Issued	Number	Price	Purpose	Note	Status
04/24/18	COUNTY	FD CK			Closed Permit

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
06/18/18	21,500	2-Land & Building	2-Not Open Market	340/4599	SD-Sheriff's Deed	ALLY BANK
03/22/18	25,000	2-Land & Building	S-Sheriff			BROWN DAVID S
10/24/96	50,900					STAMPER JACK D
07/06/89	39,000					

Property Factors

Topo: 2-Above Street
 Utilities: 1-All Public
 Street/Road: 1-Paved
 Traffic: 1-Light

Legal Description

Parcel Tieback:
 Range - Township - Section: - -
 Legal Descriptions:
 RODGERS PLACE PTS EACH
 9400 & 9401

Addl. Tieback:

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Situs : 611 E CASSILLY ST

Parcel Id: 340-07-00035-217-008

LUC: 510-SINGLE FAMILY, PLATTED L

Card: 1 of 1

Tax Year: 2025

Printed: 03/31/26

Dwelling Information

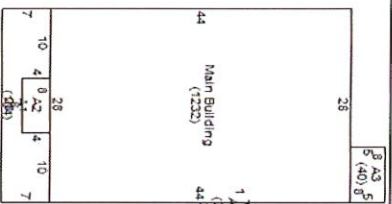
Story height	1	Total Rooms	5
Exterior Walls	1-Frame	Bedrooms	2
Style	05-Bungalow	Family Rooms	0
Year Built	1911	Full Baths	2
Eff Year Built		Half Baths	0
Year Remodeled		Addl. Fixtures	2
Kitchen Remod		Total Fixtures	8
Bath Remod			
Basement	8-.75 Bsmt/.25 Crawl		
Heat Type	2-Central Heat	Masonry Trim	
Fuel Type	2-Gas	Unfinished Area	
System Type	1-Hot Air	Rec Rm Size	
Attic	3-Pt+Fin	FBLA Size	
Phy. Condition	A-Average 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	
Cost & Design	0	NBHD Fact	1

Dwelling Computations

Base Price	157,990	% Good	44
Plumbing	4,100	Market Adj	
Basement	-1,390	Functional	
Heating	0	Economic	
Attic	18,770	% Complete	
Other Features	6,612	C&D Factor	1
Subtotal	186,080	Adj Factor	1
Ground Floor Area	1,232	Additions	5,400
Total Living Area	1,498	Dwelling Value	87,280
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					1,232						
1		1			164						7,000
2		1	57		32						1,800
3		3			40						2,700
4		50			7						600

Outbuilding Data

Type	Yr Bit	Eff Yr	Size	Area	Gr	Qty	ModCd	PH	FV	MA	%Comp	Value
RG1-Det Garage	1911		18x16	288	D	1		F	F			2,450

Condominium / Mobile Home Information

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