

MAR 31 2026

Tax year 2025 BOR no. 2025-208
County Clark Date received 3/31/2026

DTE 1
Rev. 12/22

HILLARY HAMILTON **Complaint Against the Valuation of Real Property**
AUDITOR

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

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

Original complaint Counter complaint

Notices will be sent only to those named below.

		Name	Street address, City, State, ZIP code
1. Owner of property		Mary E. and William R. Loden	5966 OLD CLIFFORD RD, SPFD, OH 45502
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number and email address of contact person 937-605-6617 mary@maryloden.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	
0901200029000105		5966 OLD CLIFFORD RD, SPFD, OH 45502	
7. Principal use of property - AGRICULTURE - RURAL RESIDENCE.			
8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.			
Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
0901200029000105	\$ 360,500	\$ 513,510	\$ 153,010
9. The requested change in value is justified for the following reasons: NO IMPROVEMENTS SINCE LAST COUNTY VALUATION. CORRECTION OF AUDITOR RECORDS. THERE IS NOT 4464 SF OF LIVING AREA.			

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.

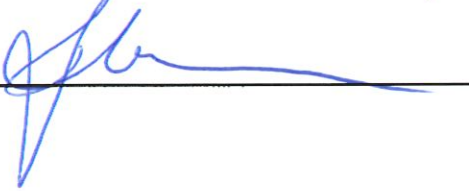
- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

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 3/31/26 Complainant or agent (printed) Mary Loden Title (if agent) _____

Complainant or agent (signature) 

Sworn to and signed in my presence, this 03/31/2026 day of March 2026
(Date) (Month) (Year)

Notary 



**APPRAISAL
of
REAL ESTATE**

Known as
5966 Old Clifton Rd.
Springfield, Ohio 45502

Prepared for

Mary E. and William R. Loden
5966 Old Clifton Rd.
Springfield, Ohio 45502

HARVEY PLUS LLC
SPRINGFIELD, OHIO

HP26022F

HARVEY PLUS LLC

Realtors – Auctioneers - Appraisers

2184 E. Possum Road • Springfield, Ohio 45502 • (937) 323-6545 • Fax (888) 876-280

March 28, 2026

Mary E. and William R. Loden
5966 Old Clifton Rd
Springfield, Ohio 45502

Dear Mary and William:

Pursuant to the request for appraisal, I have inspected the property located at 5966 Old Clifton Rd Springfield, Ohio 45502, for the purpose of estimating the market value of the subject real estate, as per retrospective date of January 1, 2025.

The subject property consists of 27.5 +/- acres. Improvements include: 2005-built pole barn (70x145) utilized for indoor riding arena; 2005-built pole barn (72x622) with horse stalls; 2005-built attached lean-to pole barn (62x20) for machinery storage; second story living area (900 SF) in pole barn with 2 bedrooms, bath kitchen and living room. Buildings serviced by one private well and private septic system. The improvements are situated back gravel drive with minimal frontage access on Old Clifton Rd. for ingress and egress.

The parcel is known as Clark County parcel #0901200029000105 situated in Green Township, Clark County, Ohio.

Based upon the investigation and analysis of market conditions, it is my opinion that the market value of the subject property, as per date of, January 1, 2025, is estimated to be:

Three Hundred Sixty Thousand, Five Hundred Dollars
(\$360,500)

I hereby certify that I have no present or prospective interest in this property, and that I have no personal interest or bias with respect to the parties involved.

Sincerely,



Jeffrey S. Harvey
Ohio GA #383584

**Appraisal Report
Summary of Salient Facts and Conclusions**

Location: Known as 5966 Old Clifton Rd., Springfield, Ohio 45503 45502

Improvements: Description
Improvements include: 2005-built pole barn (70x145) utilized for indoor riding arena; 2005-built pole barn (72x622) with horse stalls; 2005-built attached lean-to pole barn (62x20) for machinery storage; second story living area (900 SF) in pole barn with 2 bedrooms, bath kitchen and living room. Buildings serviced by one private well and private septic system. Average condition.

Site:

Size: The subject property consists of 27.5 +/- acres.

Highest and Best Use: Agriculture and Rural residential use.
Those consistent with applicable zoning code.

Property Rights Appraised: Fee Simple

Final Estimate of Value: \$360,500

Date of Valuation: January 1, 2025

Date of Inspection: March 27, 2026

Date of Report: March 28, 2026

SCOPE OF WORK

The appraiser performed the following research, inspections, analyses and reconciliation in the course of applying the appraisal process in completion of this assignment:

- 1) Identified the subject property through analysis of legal descriptions, aerial photos, and tax map and parcel data. This information was either supplied with the appraisal request by the client or researched from the public records in the subject property's county.
- 2) Inspected the subject property (to include the interior and exterior of building improvements). The subject inspection included a review of subject plat map, aerial map, and county Auditor parcel data. Building improvement inspections were limited to the determination of general condition, physical depreciation and functionality. The building improvement inspections did not encompass a determination of environmental concerns.
- 3) Analyzed the physical and economic characteristics of the subject relative to its market. This included analysis of regional, county and local trends researched concerning employment, demographic, socio-economic, and agricultural data. This data was researched from various local, state and federal governmental, academic and economic development agency sources and is maintained along with real estate sales and value trend analysis in the appraiser's office.
- 4) Comparable sales were researched and analyzed in the subject's market. These sales are maintained in the appraiser's office that is periodically updated in conjunction with ongoing sales database maintenance performed by the appraiser.
- 5) The data collected in the previously summarized step was analyzed in order to determine the subject's Highest and Best Use.
- 6) The approach (es) performed is sufficient to achieve a credible appraisal result. Reconciliation to a market value conclusion was based upon the merits of each approach performed relative to the other approaches in terms of its relevance and amount of available market data support.

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

Value Definition: "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 & seller each acting prudently, knowledgeable, & for self interest, & assuming that neither is under undue duress".

Identification of the Property

The subject property is situated in Greene Township, Clark County, State of Ohio. The property may be further identified as Parcel: #0901200029000105 in the Auditor's records of said county.

<i>Client:</i>	Mary E. and William R. Loden, 5966 Old Clifton Rd., Springfield, Ohio 45502
<i>Typical Buyer:</i>	Owner/Occupant
<i>Property Rights Appraised:</i>	Fee Simple
<i>Scope of Appraisal:</i>	Area of Analysis centered in the subject market area of the Springfield area.
<i>Basis and Function of Report:</i>	Basis for Clark County Auditor valuation appeal per 2025 tax valuation. This value estimate applies to the land and land improvements. Excluded from consideration are non-realty items of free-standing personal items.

This appraisal is made with the understanding and assumption that the ownership of the subject property includes all the rights which may be lawfully owned, that the title to the property is good and marketable, and that fee simple ownership is transferable free from all encumbrances.

Transfer History: Ownership longer than three years.

Date of Appraisal: The subject property was personally inspected by the appraiser on March 27, 2026.

Subject Property



HP26022F

Subject Photos – 5966 Old Clifton Rd., Springfield, Ohio 45502



Front View



Attached Lean-to



Access Gravel Drive

2025 Valuation - 5966 Old Clifton Rd., Springfield, Ohio 45502

Land: 27.5 Acres at \$8,000 per Acre - \$220,000

Contributory Value of Improvements:

2005-built pole barn (70x145) utilized for indoor riding arena
10,150 sf x \$20/sf, less 60% depreciation* - \$81,200

2005-built pole barn (72x622) with horse stalls
4,464 sf x \$20/sf, less 60% depreciation* - 35,712

2005-built attached lean-to pole barn (62x20) for machinery storage
1,240 sf x \$15/sf, less 60% depreciation* - 7,440

Second story living area (900 SF)
900 sf x \$45/sf, less 60% depreciation* - 16,200

Total Contributory Value of Improvements - 140,552

Total Land and Improvements - \$360,552

(Rounded to \$360,500)

*Age/Life Method of Depreciation – 35 year life

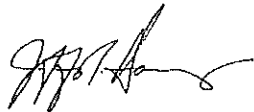
ADDENDUM

Certification
Statement of Contingent
and Limiting Condition
Qualifications
Appraiser Disclosure Statement

APPRAISER CERTIFICATION

The Appraiser certifies and agrees that:

1. The Appraiser has no present or contemplated future interest in the property appraised; & neither the employment for the appraisal nor compensation for it, is contingent upon the appraised value of the property.
2. The Appraiser has no personal interest in or bias with respect to the subject of the appraisal report or the participants to the sale or in the property appraised. The "estimate of value" in the appraisal report is not based in whole or in part upon the race, color, or national origin of the prospective owners or occupants of the properties in the vicinity of the property appraised.
3. The Appraiser has inspected the subject property & sales documented in the report. To the best of the Appraiser's knowledge & belief, all statements & information in this report are true and correct, & the Appraiser has not knowingly withheld any significant information which would have an impact on valuation.
4. All contingent and limiting conditions are contained herein (imposed by the terms of the assignment or by the undersigned affecting the analyses, opinions, & conclusions contained in the report).
5. Appraisal report has been made in conformity with & is subject to requirements of the Code of Professional Ethics and Standards of Professional Conduct of the appraisal organizations with which the Appraiser is affiliated, and/or State license/certification requirements of the state in which the property appraised is located.
6. All conclusions and opinions concerning the real estate that are set forth in the appraisal report, along with the analysis of relevant data, were prepared by the Appraiser whose signature appears on the appraisal report, unless otherwise indicated. No change of any item in the appraisal report shall be made by anyone other than the Appraiser, and the Appraiser shall not be responsible for any such unauthorized change.
7. The appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan. The appraiser is associated with the auction agents and may potentially market the subject property in the future.
8. The appraiser has not performed appraisal services regarding the subject property within the last 3 years.



Jeffrey S. Harvey, OH GA # 383584

ASSUMPTIONS & LIMITING CONDITIONS

The Appraiser's certification appearing in the appraisal report is subject to the following conditions and to such other specific and limiting conditions as set forth in the report.

1. The Appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or the title thereto, nor does the Appraiser render any opinion as to title, which is assumed to be good and marketable. The property is appraised as though under reasonable ownership.
2. Sketches in the report may show approximate dimensions and are included only to assist the reader in visualizing the property. The Appraiser has made no survey of the property. Drawings and/or plats are not represented as an engineer's work product, nor are they provided for legal reference.
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.
4. Any distribution of the valuation in the report applies only under the existing program of utilization. The separate valuations of components must not be used outside of this appraisal and are invalid if so used.
5. The Appraiser has, in the process of exercising due diligence, requested, reviewed, and considered information provided by the ownership of the property and client, and the Appraiser has relied on such information and assume 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, for engineering which might be required to discover such factors, or the cost of discovery or correction.
6. While the Appraiser has inspected the subject property and has considered the information developed in the course of such inspection together with the information provided by the ownership and client, the Appraiser is not qualified to verify or detect the presence of hazardous substances by visual inspection or otherwise, nor qualified to determine the effect, if any, of known or unknown substances present. Unless otherwise stated, the final value conclusion is based on the subject property being free of hazardous waste contaminations, and it is specifically assumed that present and subsequent ownership will exercise due diligence to ensure that the property does not become otherwise contaminated.
7. Information, estimates, and opinions furnished to the Appraiser, and contained in this report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished the Appraiser can be assumed by the Appraiser.
8. Unless specifically cited, no value has been allocated to mineral rights or deposits.
9. This report was prepared for the client's use at the client's sole discretion within the framework of the function stated in the report and its use for any other purpose is beyond the scope contemplated in the appraisal.

HARVEY PLUS LLC
HARVEY AUCTION COMPANY LLC
Realtors – Auctioneers - Appraisers

2184 East Possum Road
Springfield, Ohio 45502
Phone (937) 244-2121
jeff@harveyplus.com

January 1, 2026
QUALIFICATIONS - Jeffrey S. Harvey

GENERAL

Licensed Real Estate Broker, State of Ohio
Licensed Auctioneer, State of Ohio and Indiana
Certified General Appraiser, State of Ohio, No. 383584
B.S. College of Agriculture, The Ohio State University, 1978
Professional Course work completed in: Real Estate Appraisal, Finance, Conservation Easements,
Estate Planning, Brokerage, Real Estate Law, Marketing, Title and Legal Considerations.

EXPERIENCE

Forty-five years experience in the Real Estate, Appraisal, Auction and Consultation Business.
Experience in the sale and appraisal of residential property, farms, agri-businesses,
Commercial and development real estate, personal and business property, farm chattels,
antiques and livestock throughout Ohio and neighboring states.

PROFESSIONAL

Member of - National Association of Realtors, Ohio Association of Realtors,
2012 President - The Ohio Auctioneers Association
2016 and 1995 President - Springfield Board of Realtors
1999 State President - Ohio Chapter, American Society of Farm Mgrs. and Rural Appraisers
1998 State Chairman - Ohio Association of Realtors, Auction Committee
30 Year Member - State of Ohio Agricultural Advisory Committee for the Ohio Department of
Taxation
Yellow Book – Uniform Appraisal Standards for Federal Land Acquisition
Uniform Standards of Professional Appraisal Practice – USPAP Current
American Society of Farm Managers and Rural Appraisers
Uniform Agricultural Appraisal
Business Valuation - American Institute of Real Estate Appraisers
Real Estate Appraisal coursework - American Institute
Rural Appraisal and Easement- American Society of Farm Managers and Rural Appraisers

CLIENTS SERVED

US Bank, PNC Bank, WesBanco, Key Bank, Huntington Bank, Security National Bank, Home City Federal
Savings Bank, Agri-Business Finance, National Bank and Trust, Sky Bank, New Carlisle Federal Savings
& Loan, Citizens National Bank, Farm Credit Services, American Farm Mortgage, Fifth Third Bank of
Western Ohio, Minster State Bank, USDA, NRCS- Natural Resources Conservation Service, Universities,
Corporations, Attorneys, Accountants, and Individuals. Expert witness testimony in Federal Bankruptcy
Court, State Court of Appeals, and County Probate and Municipal Courts.

APPRAISER DISCLOSURE STATEMENT

In compliance with Ohio Revised Code Section 4763.12(C)

1. Name of Appraiser **Jeffrey S. Harvey**

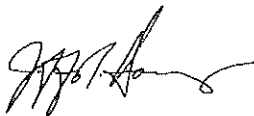
2. Class of Certification/Licensure Certified General
 Licensed Residential
 Temporary General Licensed

Certification/Licensure Number **383584**

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

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

5. Signature of person preparing and reporting the appraisal



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
Appraisal Section
Cleveland (112.46) 787-3100

RESIDENTIAL PROPERTY RECORD CARD

CLARK COUNTY

Situs : 5966 OLD CLIFTON RD

Map ID: 090-12-00029-000-105

LUC: 111-CASH GRAIN/GENERAL-C/

Card: 1 of 1

Tax Year: 2025

Printed: 03/31/26

CURRENT OWNER

LODEN MARY E & WILLIAM R

GENERAL INFORMATION

Routing No. ENW4-00 002-00
 Class A
 Living Units 1
 Neighborhood 090A00000
 District
 Zoning
 Alternate Id
 Tax District Greenon Local Sd

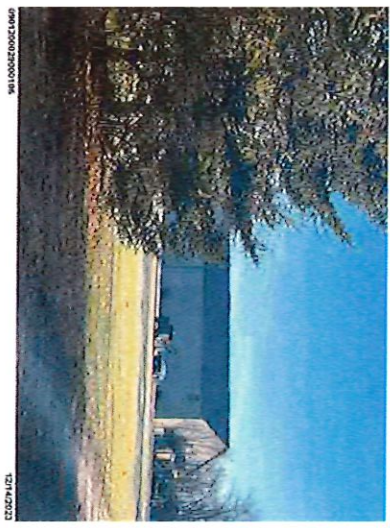
CAUV Y

Field Review Flag:

Property Notes

TY25 LIVING QRTS W/IN BARN MOVED TO DWLG CARD/EST LIVING AREA SIZE

Note Codes:



Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	23,920	230,750	230,750	0	230,750
Building	98,970	282,760	282,760	0	271,410
Total	122,890	513,510	513,510	0	502,160

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

Total Acres: 27.5

Legal Acres: 27.5000

NBHD Fact: 1.0000

Land Information

Type	Size	Influence Factors	Influence %	Value
A-Right Of Way	AC .0700			
A-Homesite	AC 1.0000			38,500
A-Tillable	AC .3700			4,160
A-Pasture	AC 11.3400			85,050
A-Woodland	AC 14.7200			103,040

Entrance Information

Date	ID	Entry Code	Source
11/18/24	JAL	10-Adv	3-Other
07/25/18	GSK	R-Review	3-Other
12/27/17	AKF	10-Adv	3-Other

Permit Information

Date Issued	Number	Price Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity
09/26/17	275,000	2-Land & Building	0-Valid Sale
04/24/14			

Deed Reference

SV-Survivorship Deed
 QC-Quit Claim Deed

Grantor

LAMAR SPRACKLEN PARTNERS LTD

Property Factors

Topo: 1-Level
 Utilities: 7-None
 Street/Road: 1-Paved
 Traffic: 1-Light

Legal Description

Parcel Tieback:
 Range - Township - Section: 08 - 05 - 29
 Legal Descriptions:
 PT S W QR

Addl. Tieback:

