



6577 Lake Rd W
Geneva, OH 44041

Kent Johnson
6946 Village Wood Place
Worthington, OH 43085

01/04/2024

Karen A. Cameron
268 Morgan Ter,
Roaming Shores, OH 44084

The Cameron Appraisal Company, LLC



Fannie Mae
Desktop Underwriter Quantitative Analysis Appraisal Report

File No. **K24A003**

THIS SUMMARY APPRAISAL IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY.

Property Address **6577 Lake Rd W** City **Geneva** State **OH** Zip Code **44041**
 Legal Description **Sec 4-19** County **Ashtabula**
 Assessor's Parcel No. **170470022100** Tax Year **2022** R.E. Taxes \$ **4,930.00** Special Assessments \$ **9.50**
 Borrower **N/A** Current Owner **Sally K Johnson** Occupant Owner Tenant Vacant
 Neighborhood or Project Name **Geneva** Project Type PUD Condominium HOA\$ **/Mo.**
 Sales Price \$ **N/A** Date of Sale _____ Description / \$ amount of loan charges/concessions to be paid by seller _____
 Property rights appraised Fee Simple Leasehold Map Reference **047-00-221** Census Tract **9.00**
 Note: Race and the racial composition of the neighborhood are not appraisal factors.
 Location Urban Suburban Rural Property Values Increasing Stable Declining Single family housing PRICE \$ (000) **60** Low **1** Condominium housing PRICE \$ (000) (if applic.) **N/A** Low **1**
 Built up Over 75% 25-75% Under 25% Demand/supply Shortage In balance Over supply
 Growth rate Rapid Stable Slow Marketing time Under 3 mos. 3-6 mos. Over 6 mos.
 Neighborhood boundaries **The subject is located North of Route 20, South of Lake Erie, West of the State Line and East of Townline Rd.** **650** High **180** High
170 Predominant **68** Predominant
 Dimensions **94x583xIrregularx524** Site area **1.20 ac** Shape **Irregular**
 Specific zoning classification and description **R-2: Single Family Residential**
 Zoning compliance Legal Legal nonconforming (Grandfathered use) Illegal, attach description No zoning
 Highest and best use of subject property as improved (or as proposed per plans and specifications): Present use Other use, attach description.
 Utilities Public Other Public Other Off-site improvements Type Public Private
 Electricity Water Street **Pavement**
 Gas Sanitary sewer **Septic System** Alley
 Are there any apparent adverse site conditions (sewerage, encroachments, special assessments, slide areas, etc.)? Yes No If Yes, attach description.
 Source(s) used for physical characteristics of property: Interior and exterior inspection Exterior inspection from street Previous appraisal files
 MLS Assessment and tax records Prior inspection Property owner Other (Describe): _____
 No. of Stories **1** Type (Det/Alt) **DET** Exterior Walls **Wood** Roof Surface **Comp Shingle** Manufactured Housing Yes No
 Does the property generally conform to the neighborhood in terms of style, condition, and construction materials? Yes No If No, attach description.
 Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property?
 Yes No If Yes, attach description. **None apparent.**
 Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property?
 Yes No If Yes, attach description. **None apparent**
 I researched the subject market area for comparable listings and sales that are the most similar and proximate to the subject property.
 My research revealed a total of **2** sales ranging in sales price from \$ **325,000** to \$ **475,000**
 My research revealed a total of **9** listings ranging in list price from \$ **200,000** to \$ **500,000**
 The analysis of the comparable sales below reflects market reaction to significant variations between the sales and the subject property.

FEATURE	SUBJECT	SALE 1	SALE 2	SALE 3
Address	6577 Lake Rd W Geneva, OH 44041	1114 Lake Rd Conneaut, OH 44030	2417 Linwood Dr Ashtabula, OH 44004	5403 Lake Overlook Dr Madison, OH 44057
Proximity to Subject		21.89 miles E	6.31 miles E	5.82 miles W
Sales Price	\$ N/A	\$ 244,900	\$ 290,000	\$ 369,600
Price/Gross Liv. Area	\$ <input checked="" type="checkbox"/> 129.71 <input checked="" type="checkbox"/>	\$ 192.56 <input checked="" type="checkbox"/>	\$ 250.41 <input checked="" type="checkbox"/>	
Data & Verification Sources	MLS/Public Record	MLS/Public Record	MLS/Public Record	MLS/Public Record
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment
Sales or Financing		ArmLth	ArmLth	ArmLth
Concessions		Cash:0	Conventional:0	Conventional:7392
Date of Sale/Time		s10/22;c08/22 10,000	s12/22;c10/22 10,000	s10/22;c09/22 10,000
Location	Water Front	Water Front	Water Front	Water Front
Site	1.20 ac	1.03 ac	5227 sf 10,000	10977 sf 10,000
View	Lake Erie	Lake Erie	Lake Erie	Lake Erie
Design (Style)	Ranch	Cp Cod	Ranch	Multi-Lvl
Actual Age (Yrs.)	68	73	62	61
Condition	Average	Average	Average	Good
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	6 2 2.00	7 4 1.10	6 3 1.10	9 4 2.00
Gross Living Area	1,928 Sq. Ft.	1,888 Sq. Ft.	1,506 Sq. Ft.	1,476 Sq. Ft.
Basement & Finished Rooms Below Grade	None	Full Basement -7,000	None	Partial Basement -3,500
Garage/Carport	2 Car Garage	1 Car Garage 2,500	None 5,000	3 Car Garage -2,500
Fireplace	1 Fireplace	1 Fireplace	1 Fireplace	1 Fireplace
Net Adj. (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 5,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 31,300	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -16,692
Adjusted Sales Price of Comparables		2.25 7.96 \$ 250,400	10.79 10.79 \$ 321,300	4.52 18.96 \$ 352,908
Date of Prior Sale		None	None	None
Price of Prior Sale		\$	\$	\$

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of the prior sales of subject and comparables: **No other transfers or sales of the subject in the past 36 months or comparables in the past 12 months.**
 Summary of sales comparison and value conclusion: **Comparables are recent, closed sales of homes, similar to the subject in appeal, quality, function and utility. Typical market extracted adjustments are within most guidelines. The appraiser did not use either the cost nor the income approaches to value in this report, although these approaches would be considered meaningful in appraising a property of this type. Sales with the least adjustments were given the most weight in this appraisal. Exposure time is days according to current survey. All utilities were on and functional at the time of this appraisal. The subject has not been listed on NEOHREX MLS service in the past 12 months. 40% weight to sale #1, 20% weight each to sales #2 & 4, with the remaining sales given 10% weight each respectively.**
 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, or subject to the following repairs, alterations or conditions:
 BASED ON AN EXTERIOR INSPECTION FROM THE STREET OR AN INTERIOR AND EXTERIOR INSPECTION, I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT TO BE \$ **312,000** . AS OF **01/04/2024**

Desktop Underwriter Quantitative Analysis Appraisal Report

File No. **K24A003**

Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No
 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:
 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) _____
P Was the project created by the conversion of existing buildings into a PUD? Yes No If yes, date of conversion: _____
U Does the project contain any multi-dwelling units? Yes No Data Source: _____
D Are the common elements completed? Yes No If No, describe status of completion: _____
 Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.
 Describe common elements and recreational facilities: _____

Project Information for Condominiums (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No
 Provide the following information for all Condominium Projects:
C Total number of phases _____ Total number of units _____ Total number of units sold _____
O Total number of units rented _____ Total number of units for sale _____ Data Source(s) _____
N Was the project created by the conversion of existing buildings into a condominium? Yes No If yes, date of conversion: _____
D Project Type: Primary Residence Second Home or Recreational Row or Townhouse Garden Midrise Highrise _____
M Condition of project, quality of construction, unit mix, etc.: _____
I Are the common elements completed? Yes No If No, describe status of completion: _____
N Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.
J Describe common elements and recreational facilities: _____

PURPOSE OF APPRAISAL: The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report based on a quantitative sales comparison analysis for use in a mortgage finance transaction.

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 considers his 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* granted by anyone associated with the sale.

*Adjustments 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 judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided any required sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. 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.
4. The appraiser has noted in the appraisal report any adverse conditions (such as, but not limited to, needed repairs, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
6. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
7. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the report to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

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

1. I performed this appraisal by (1) personally inspecting from the street the subject property and neighborhood and each of the comparable sales (unless I have otherwise indicated in this report that I also inspected the interior of the subject property); (2) collecting, confirming, and analyzing data from reliable public and/or private sources; and (3) reporting the results of my inspection and analysis in this summary appraisal report. I further certify that I have adequate information about the physical characteristics of the subject property and the comparable sales to develop this appraisal.
2. I have researched and analyzed the comparable sales and offerings/listings in the subject market area and have reported the comparable sales in this report that are the best available for the subject property. I further certify that adequate comparable market data exists in the general market area to develop a reliable sales comparison analysis for the subject property.
3. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware, have considered these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them, and have commented about the effect of the adverse conditions on the marketability of the subject property. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
4. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
5. 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 the estimate of market value in the 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.
6. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
7. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
8. I estimated the market value of the real property that is the subject of this report based on the sales comparison approach to value. I further certify that I considered the cost and income approaches to value, but, through mutual agreement with the client, did not develop them, unless I have noted otherwise in this report.
9. I performed this appraisal as a limited appraisal, subject to the Departure Provision 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 as of the effective date of the appraisal (unless I have otherwise indicated in this report that the appraisal is a complete appraisal, in which case, the Departure Provision does not apply).
10. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value. The exposure time associated with the estimate of market value for the subject property is consistent with the marketing time noted in the Neighborhood section of this report. The marketing period concluded for the subject property at the estimated market value is also consistent with the marketing time noted in the Neighborhood section.
11. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. I further certify that no one provided significant professional assistance to me in the development of this appraisal.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have examined the appraisal report for the compliance with the Uniform Standards of Professional Appraisal Practice, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 5 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

APPRAISER:

Signature: *Karen A. Cameron*
 Name: Karen A. Cameron
 Company Name: The Cameron Appraisal Company, LLC
 Company Address: 268 Morgan Ter.
Roaming Shores, OH 44084
 Date of Report / Signature: 01/05/2024
 State Certification #: 2007006006
 or State License #: _____
 State: OH
 Expiration Date of Certification or License: 01/05/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

Signature: _____
 Name: _____
 Company Name: _____
 Company Address: _____
 Date of Report / Signature: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

ADDRESS OF PROPERTY APPRAISED:

6577 Lake Rd W
Geneva, OH 44041

APPRAISED VALUE OF SUBJECT PROPERTY \$ 312,000
EFFECTIVE DATE OF APPRAISAL / INSPECTION 01/04/2024

LENDER/CLIENT:

Name: Kent Johnson
 Company Name: Kent Johnson
 Company Address: 6946 Village Wood Place, Worthington, OH 43085

SUPERVISORY APPRAISER:

- SUBJECT PROPERTY**
- Did not inspect subject property
 - Did inspect exterior of subject property from street
 - Did inspect interior and exterior of subject property
- COMPARABLE SALES**
- Did not inspect exterior of comparable sales from street
 - Did inspect exterior of comparable sales from street

**Additional Comparables
Desktop Underwriter Quantitative Analysis Appraisal Report**

File No. K24A003

SUBJECT	Borrower/Owner N/A												
	Property Address: 6577 Lake Rd W												
	City Geneva			County Ashtabula			State OH			Zip Code 44041			
	Lender/Client Kent Johnson												
	FEATURE		SUBJECT			SALE 4			SALE 5			SALE 6	
	6577 Lake Rd W		3427 Lake Rd			4473 Lake Rd E							
	Address Geneva, OH 44041		Conneaut, OH 44030			Geneva, OH 44041							
	Proximity to Subject		17.82 miles E			3.99 miles E							
	Sales Price		\$ N/A			\$ 412,500			\$ 430,000			\$	
	Price/Gross Liv. Area		\$ <input checked="" type="checkbox"/> 363.44 <input checked="" type="checkbox"/>			\$ 150.45 <input checked="" type="checkbox"/>			\$ <input checked="" type="checkbox"/>		\$ <input checked="" type="checkbox"/>		
Data & Verification Sources		MLS/Public Record			MLS/Public Record								
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment		
Sales or Financing Concessions		Armlth Cash:0			Armlth Conventional:0								
Date of Sale/Time		s09/23:c08/23			s07/22:c05/22			10,000					
Location		Water Front			Water Front			Water Front					
Site		1.20 ac			2.52 ac -10,000			24699 sf 10,000					
View		Lake Erie			Lake Erie			Lake Erie					
Design (Style)		Ranch			Ranch			Cp Cod					
Actual Age (Yrs.)		68			67			102					
Condition		Average			Good -30,000			Good -30,000					
Above Grade		Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count		6 2 2.00			4 2 2.00			10 4 2.00					
Gross Living Area		1,928 Sq. Ft.			1,135 Sq. Ft. 12,000			2,858 Sq. Ft. -14,000			Sq. Ft.		
Basement & Finished Rooms Below Grade		None			Full Basement -7,000			Partial Basement -3,500					
Garage/Carport		2 Car Garage			2 Car Garage			1 Car Garage 2,500					
Fireplace		1 Fireplace			1 Fireplace			2 Fireplaces -2,000					
Net Adj. (total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -35,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -27,000			<input type="checkbox"/> + <input type="checkbox"/> - \$					
Adjusted Sales Price of Comparables		8.48			6.28								
Date of Prior Sale		14.30 \$ 377,500			16.74 \$ 403,000								
Price of Prior Sale		\$			\$			\$		\$			
Comments on Sales Comparison:													

SALES COMPARISON ANALYSIS

Borrower/Owner N/A

Property Address 6577 Lake Rd W

City Geneva

County Ashtabula

State OH

Zip Code 44041

Lender/Client Kent Johnson

The subject has not had recent updating, is adequately maintained and considered in "average" condition due to the lack of updating. All comparables in good condition were adjusted appropriately to account for condition and bring the subject to more "marketable" good condition.

The subject is considered marketable with it's "lake front" status and close proximity to all amenities of Geneva. It is usual and customary to expand the search out to the entire county (and beyond) and back 24 months to find sales and listings which bracket all amenities of the subject to arrive at an estimate of market value. The subject exceeds the predominant value as most sales do not have "lake front" status with acreage. The range of value is wide due to the lack of comparable properties available of similar within this limited market. Sales are extremely limited in similar condition. Sale #1 with the least number of adjustments was given the most weight in the appraisal as it is in similar condition with few updates. All dated sales were adjusted appropriately for increases in values as it was necessary to use slightly dated sales. In this limited Rural market of lake front homes.

Site value is \$130,000

Remaining economic life is 80 years.

Special assessments of \$4.50 per year for 911 emergency telephone service and \$5.00 per year for countywide recycling.

The appraiser has not performed services on this property in the past 36 months.

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved. My compensation is not contingent on an action or event resulting from the analysis, opinion or conclusions in, or the use of, this review report. My analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional appraisal Practice.

The subject property is located 12 miles from my office and have 20 years experience working within this market. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and supply and demand factors relating to the specific property type and location involved.

THE ADJUSTMENT WERE DERIVED THROUGH MATCHED PAIR ANALYSIS, BASED ON THE ANALYSIS OF SIMILAR HOMES WITHIN THIS MARKET AND THEIR DIFFERENCES IN SALES VALUES. The difference in sales price can then be attributed to the difference in a characteristic of the subject property and the percentage of difference becomes the adjustment between the subject and comparable property. All 3 sales line items were bracketed within the report, in conjunction with historical sales retained within the appraisers work files and reflected within the MLS, the appraisers geographic competence and years of experience analyzing the subject's competitive market area. Regression analysis models are misleading with such diversity in this market.

PHOTOGRAPH ADDENDUM

Borrower/Owner N/A

Property Address 6577 Lake Rd W

City Geneva

County Ashtabula

State OH

Zip Code 44041

Client Kent Johnson



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**



**STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Borrower/Owner N/A
Property Address 6577 Lake Rd W
City Geneva **County** Ashtabula **State** OH **Zip Code** 44041
Client Kent Johnson



COMPARABLE #1

1114 Lake Rd
 Conneaut, OH 44030

Price 244,900
 Price/SF 129.71
 Date s10/22;c08/22
 Age 73
 Room Count 7-4-1.10
 Living Area 1,888
 Value Indication 250,400



COMPARABLE #2

2417 Linwood Dr
 Ashtabula, OH 44004

Price 290,000
 Price/SF 192.56
 Date s12/22;c10/22
 Age 62
 Room Count 6-3-1.10
 Living Area 1,506
 Value Indication 321,300



COMPARABLE #3

5403 Lake Overlook Dr
 Madison, OH 44057

Price 369,600
 Price/SF 250.41
 Date s10/22;c09/22
 Age 61
 Room Count 9-4-2.00
 Living Area 1,476
 Value Indication 352,908

PHOTOGRAPH ADDENDUM

Borrower/Owner N/A

Property Address 6577 Lake Rd W

City Geneva

County Ashtabula

State OH

Zip Code 44041

Client Kent Johnson



COMPARABLE #4

3427 Lake Rd
Conneaut, OH 44030

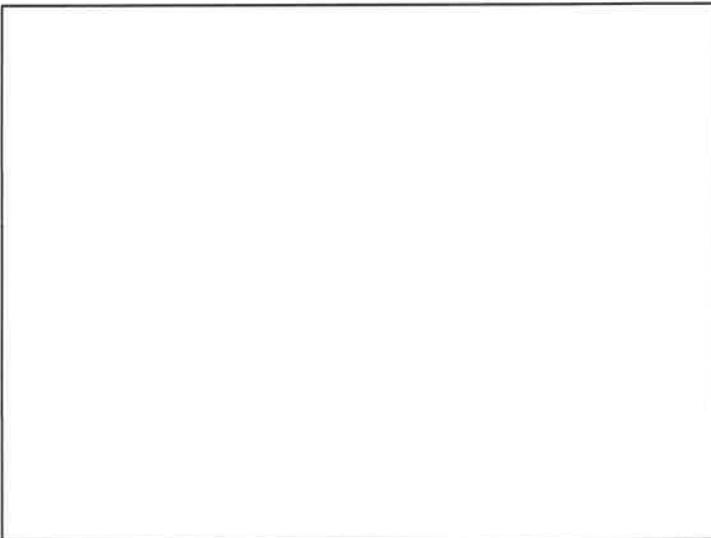
Price 412,500
Price/SF 363.44
Date s09/23;c08/23
Age 67
Room Count 4-2-2.00
Living Area 1,135
Value Indication 377,500



COMPARABLE #5

4473 Lake Rd E
Geneva, OH 44041

Price 430,000
Price/SF 150.45
Date s07/22;c05/22
Age 102
Room Count 10-4-2.00
Living Area 2,858
Value Indication 403,000



COMPARABLE #6

Price
Price/SF
Date
Age
Room Count
Living Area
Value Indication

DataMaster Market Graph Addendum

Borrower/Owner N/A
Property Address 6577 Lake Rd W
City Geneva County Ashtabula State OH Zip Code 44041
Client Kent Johnson



Living Room



Kitchen



Family Room



Bedroom



Bedroom



Bath

PHOTOGRAPH ADDENDUM

Borrower/Owner N/A
Property Address 6577 Lake Rd W
City Geneva County Ashtabula State OH Zip Code 44041
Client Kent Johnson



Bath



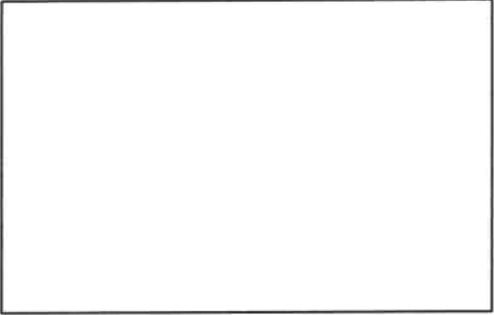
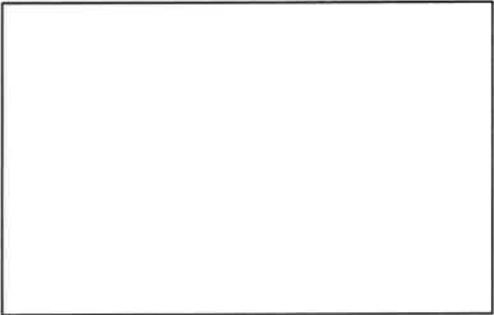
Garage Interior



Shed (given no consideration with no foundation)



Lake Front



LOCATION MAP

Borrower/Owner N/A			
Property Address 6577 Lake Rd W			
City Geneva	County Ashtabula	State OH	Zip Code 44041
Client Kent Johnson			

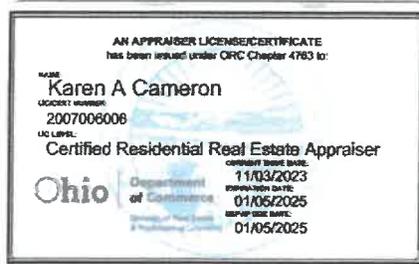


Aerial Map

Borrower/Owner N/A
Property Address 6577 Lake Rd W
City Geneva County Ashtabula State OH Zip Code 44041
Client Kent Johnson



License
License



E & O

Accelerant National Insurance Company
 (A Stock Company)
 400 Northridge Road, Suite 800
 Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
 ERRORS AND OMISSIONS INSURANCE POLICY
 DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL103213-00

Renewal of: New

1. **Named Insured:** Karen A Cameron
2. **Address:** 268 Morgan Ter
Roaming Shores, OH 44084
3. **Policy Period:** From: August 29, 2023 To: August 29, 2024
12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.
4. **Limit of Liability:**

	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000
5. **Deductible (Inclusive of Claims Expenses):**

	Each Claim	Aggregate
	5A. \$500	5B. \$1,000
6. **Policy Premium:** \$ 515
7. **Retroactive Date:** August 29, 2008
8. **Notice to Company:** Notice of a Claim or Potential Claim should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115
9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org
10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: June 23, 2023

By:

Isaac Peck

 Authorized Representative

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