

Tax year 2023 BOR no. 0021 **FILED ON** DTE 1 Rev. 12/22
 County Ashtabula Date received JAN 12 2024

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.

	Name	Street address, City, State, ZIP code	
1. Owner of property	Sally Johnson	6577 Lake Road West 44041	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number and email address of contact person <u>614-256-9560 kent.stirling.johnson@gmail.com</u>			
5. Complainant's relationship to property, if not owner			
If more than one parcel is included, see "Multiple Parcels" Instruction.			
6. Parcel numbers from tax bill		Address of property	
170470022100		6577 Lakeroad West Geneva, OH 44041	
7. Principal use of property <u>Residence</u>			
8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.			
Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
170470022100	\$312,000	\$131,850	\$180,150
9. The requested change in value is justified for the following reasons: <u>Certified appraisal completed 1/4/2024 by Karen A Cameron, License # 2007006006</u>			

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale _____
 and sale price \$ _____ ; and attach information explained in "Instructions for Line 10" on back.

11. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.

12. If any improvements were completed in the last three years, show date 10/15/2023 and total cost \$ \$12,000.

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.

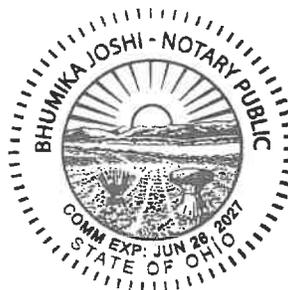
I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date January 5, 2023 Complainant or agent (printed) Sally K. Johnson Title (if agent) N. A.

Complainant or agent (signature) *Sally K. Johnson*

Sworn to and signed in my presence, this 12th (Date) day of January (Month) 2024 (Year)

Notary *B. R. Joshi*



Situs : 6577 LAKE RD W

Map ID: 17-047-00-221-00

LUC: 511

Card: 1 of 1

Tax Year: 2023

Printed: 01/16/24

CURRENT OWNER
JOHNSON SALLY K
6946 VILLAGE WOODS PLACE
COLUMBUS OH 43085

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 047-00 221-00
Class Residential
Living Units 1
Neighborhood 70200
District
Zoning
Alternate Id



Legal Description
Parcel Tieback: Addl. Tieback: Y
Legal Descriptions:
SEC 4--19

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
F	1	1100	90 475		1.24			217,620
								217,620

Total Acres: .9814 Legal Acres: 0.98 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	76,160	217,600	217,600	0	0
Building	55,690	159,100	159,100	0	0
Total	131,850	376,700	376,700	0	0

Manual Override Reason
Base Date of Value
Effective Date of Value

Value Flag 1-COST APPROACH

Current Value

Year	Land	Building	Total Value
2020	167,400	117,900	285,300
2021	167,400	117,900	285,300
2022	167,400	117,900	285,300

Permit Information

Date Issued	Number	Price	Purpose	Note	Status
04/20/12	120364	37,000	ADDN		Close Permit

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
04/11/12			N-Not Open Market / Not Arm'S Leng	591/ 1917	ET-Temp Exempt	JOHNSON KENT S
09/19/00	290,000	2-Land And Building	U-Not Validated		WD-Warranty Deed	OTTERMAN PETER S

Entrance Information

Date	ID	Entry Code	Source
06/26/13	DWP	6-Occupant Not Home	3-Other
01/29/14	MJB	6-Occupant Not Home	3-Other

Property Notes
FLDNC13 ADDN+OFP CONVERTED TO
EFP 100%
NO RECK

Note Codes:
AN-Appraiser'S Note

Situs : 6577 LAKE RD W

Parcel Id: 17-047-00-221-00

LUC: 511

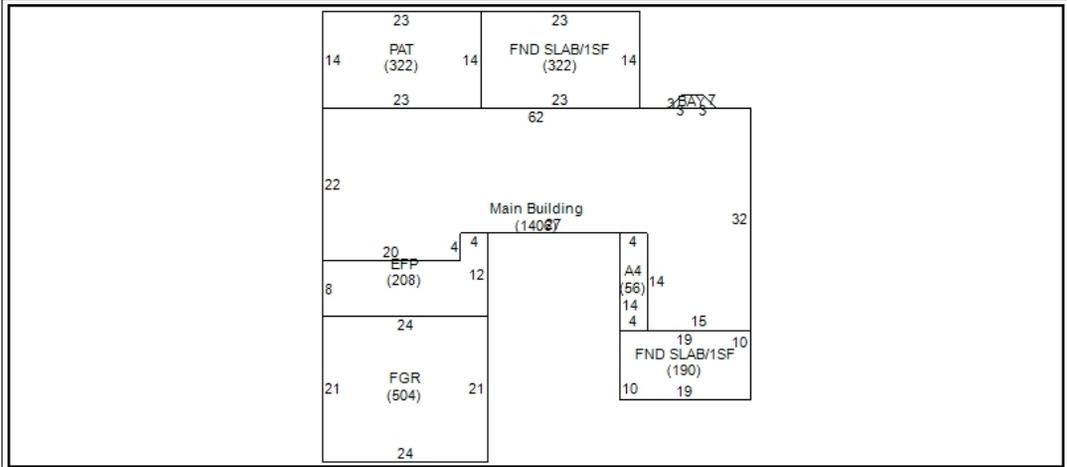
Card: 1 of 1

Tax Year: 2023

Printed: 01/16/24

Dwelling Information

Valuation Method D	Total Rooms 6
Override Model	Dining Rooms 0
Story Height 1	Bedrooms 2
Construction 1-Wood/Vinyl	Family Rooms 0
Style 03-Ranch	Full Baths 2
Year Built 1956	Half Baths 0
Eff Year Built 1970	Addl. Fixtures 0
Year Remodeled 2002	Total Fixtures 9
Kitchen Remod	Unfinished Area 0
Bath Remod	T2 Rec Rm Area
Lower Level D-Full Crawl	T3 Rec Rm Area
Heating 2-Basic	T4 Rec Rm Area
Heat Fuel Type	Fin Bsmt Liv Area 0
System	WBFP Stacks 1
Attic 0-None	WBFP Openings 1
Phy. Condition G-Good Condition	WBFP Add'l Stry
Int vs Ext Cond	Prefab Fireplace
Well / Septic 2	Prefab Add'l Stry
Bsmt Gar # Cars	
Misc 1 Desc	Misc 1 Qty
Misc 2 Desc	Misc 2 Qty
Grade C	Cost & Design 0
CDU GD-GOOD	Functional
% Good Ovr	Economic 100
% Complete 100	NBHD Fact 1.35
GRM Econ Rents	GRM Factor 1
GRM Units	GRM Value 0



Additions

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	%Comp	CDU	Value
0					1,406						
1			PAT		322						1,100
3			FGR		504						11,000
4			OFF		56						1,200
5		SLB	1SF		322						15,500
6			EFP		208	2012		C			8,000
7		SLB	1SF		190	2012		C			9,100
8			FBY		10						500

Dwelling Computations

Base Price	88,590	% Good	70
Plumbing	5,600	Market Adj	
Basement	8,400	Functional	
Heating	0	Economic	100
Attic	0	% Complete	100
Other Features	4,200	C&D Factor	
		Adj Factor	1.35
Subtotal	106,790	Additions	37,500
Ground Floor Area	1,406		
Total Living Area	1,928	Dwelling Value	159,110
Dwelling Notes			

Outbuilding Data

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PC	FN	MA	%Comp	Value
1	RS1-Frame Shr	2000		x		C	1		S				

Condominium / Mobile Home Information

Complex #	Level	MH Make
Type	Elevator	MH Model
Unit No	Location	Serial#
Condo Style	View	MH Title#
Cmplx Name		Park Code

Misc & Gross Bulding Values

Misc Building No	Misc Adjusted Value
Gross Building:	

Situs : 6577 LAKE RD W

Parcel Id: 17-047-00-221-00

LUC: 511

Card: 1 of 1

Tax Year: 2023

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Comments

Number	Code	Status	Comment
4	FLD	NC	6-26-13 DWP- ADDN + OFP CONVERT TO EFP 100% NO RECK
1	FLD	RV	20020822 CG C#01 - 14X22 ADDN TO REAR OF DWLG (1SFR/S) BUILT IN 2002 NV 1/1/02
2	FLD	RV	20020822 CG C#01 - ADD 100% FOR 1/1/03
3	FLD	NC	20030905 JP C#01 - 4-21-03:ADDN COMPL 100% 1-1-03

Situs : 6577 LAKE RD W**Parcel Id: 17-047-00-221-00****LUC: 511****Card: 1 of 1****Tax Year: 2023****Printed: 01/16/24**

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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

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	\$ 129.71	\$ 192.56	\$ 250.41	
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	s12/22;c10/22	s10/22;c09/22
Location	Water Front	Water Front	Water Front	Water Front
Site	1.20 ac	1.03 ac	5227 sf	10977 sf
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	6 Total 2 Bdrms 2.00 Baths	7 Total 4 Bdrms 1.10 Baths	6 Total 3 Bdrms 1.10 Baths	9 Total 4 Bdrms 2.00 Baths
Room Count				
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	None	Partial Basement
Garage/Carport	2 Car Garage	1 Car Garage	None	3 Car Garage
Fireplace	1 Fireplace	1 Fireplace	1 Fireplace	1 Fireplace
Net Adj. (total)		\$ 5,500	\$ 31,300	\$ -16,692
Adjusted Sales Price of Comparables		2.25	10.79	4.52
Date of Prior Sale		7.96	10.79	18.96
Price of Prior Sale		\$ 250,400	\$ 321,300	\$ 352,908

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"/> N/A		\$ 363.44 <input checked="" type="checkbox"/>			\$ 150.45 <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				
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)				+ X - \$ -35,000				+ X - \$ -27,000							
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		\$		\$				\$							
SALES COMPARISON ANALYSIS	Comments on Sales Comparison:														

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

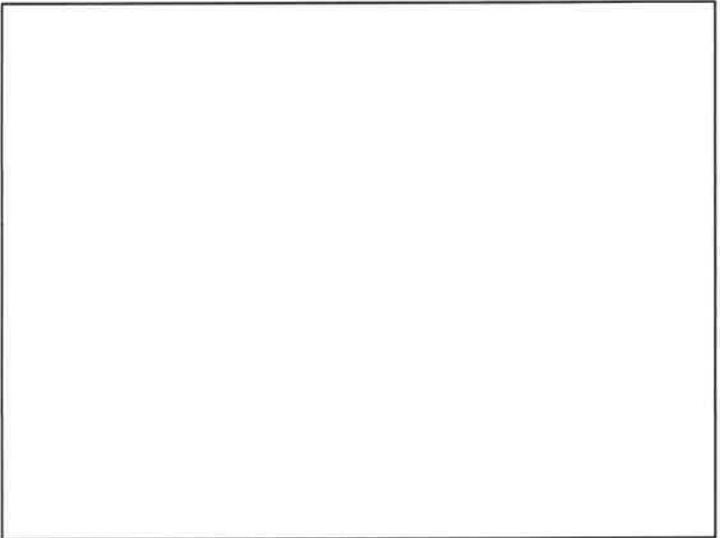
Price 412,500
 Price/SF 363.44
 Date s09/23;c08/23
 Age 67
 Room Count 4-2-2.00
 Living Area 1,135
 Value Indication 377,500



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



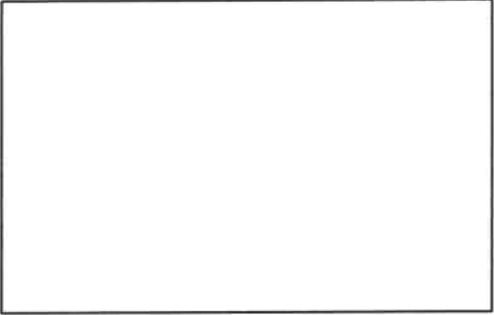
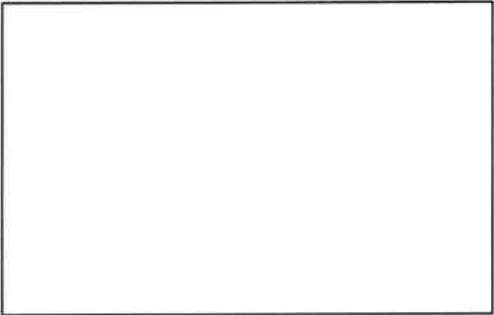
Garage Interior



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			

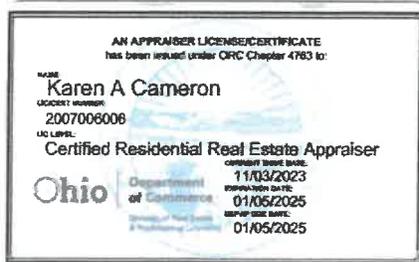


Aerial Map

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

N DEC 40000 04 22

Page 1 of 1

ASHTABULA COUNTY
25 W Jefferson Street
Jefferson OH 44047-1092
(440) 576-1484 Fax: (440) 576-3446

BOARD OF REVISION HEARING NOTICE TO
ASHTABULA COUNTY PROPERTY OWNER OR HIS/HER
AGENT

B.O.R. CASE NUMBER: 2023-0021

April 4, 2024

SALLY K JOHNSON
6577 LAKE RD WEST
GENEVA OH 44041

The Board, in accordance with Ohio Revised Code 5715.19, has scheduled a hearing on:

May 1, 2024 at 11:15 AM

at the Ashtabula County Courthouse, 2nd floor, Room 205, in connection with B.O.R. case number: 2023-0021 filed for tax year 2023 by SALLY K JOHNSON and described as follows:

Parcel ID(s):

1) 17-047-00-221-00 located at 6577 LAKE RD, the market value is \$376,700. The market value sought is \$312,000.

You or a representative must appear at this hearing or the case will be dismissed.

If you have any questions, please call (440) 576-1484.

Ashtabula County Board of Revision

HEARING MINUTES

Case Type VL

The Hearing of Board of Revision Case 2023-0021, SALLY K JOHNSON is being recorded and the date is 5/1/2024.

Board Members

Auditor, David Thomas Treasurer, Angie Maki Cliff Commissioner, Kathryn Whittington

Others present:

Alex Iarocci, Treasurer Alternate

Kent Johnson, husband of owner Sally Johnson via phone

Complainant Seeks: \$312000

Subject Parcel: 170470022100

Auditor Value: \$376700

Hearing No # 7

HEARING MINUTES

BOR Case: 2023-0021

Owner Name: SALLY K JOHNSON

Board Action

Motion to: Agree Set Value \$

CAUV Reinstatement- All Acres No Acres Set Acres _____

No Change Withdrawal Table No Show

Other _____

Based Upon:

failure to meet burden of proof. Appraisal report submitted had numerous inaccuracies. The appraiser was not present at hearing to provide testimony regarding their report. No weight was given to the appraisal.

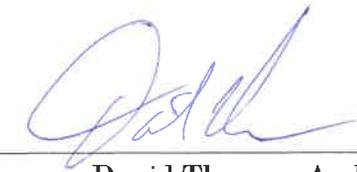
Was Made by: David

2nd by: Kathryn

Roll: Thomas-yes/Iarocci-yes/Whittington-yes

Motion therefore: Passed Failed

Decision Date: 5/1/24



David Thomas, Auditor
Secretary of the Board of Revision

Hearing No # 7

ASHTABULA COUNTY
 Board of Revision
 25 W Jefferson Street
 Jefferson OH 44047-1092
 (440) 576-1484 Fax: (440) 576-3446

Notice of Decision for BOR Case: 2023-0021

SALLY K JOHNSON
 6577 LAKE RD WEST
 GENEVA OH 44041

Based on the decision of the Board of Revision, the County Auditor is hereby authorized to adjust the Tax List accordingly. **Result Below.**

An appeal from this decision may be filed with the County Board of Revision and with either the Board of Tax Appeals, per Ohio R.C. 5717.01 or the Court of Common Pleas, per Ohio R.C. 5717.05. Appeals must be filed within thirty (30) days of the postmark of this Notice of Decision.

PARCEL	CLASS	TAXING DISTRICT		TAX YEAR
17-047-00-221-00	511-1FMLY UNPL 0-9	17-GENEVA TWP-GENEVA CSD		2023
	LAND	IMPR	TOTAL	
Original Value:	\$217,600	\$159,100	\$376,700	
Adjustment:	\$0	\$0	\$0	
New Value:	\$217,600	\$159,100	\$376,700	
RESULT: NO VALUE CHANGE. FAILURE TO MEET BURDEN OF PROOF. SEVERAL INCONSISTENCIES WITH APPRAISAL REPORT.				


 Board of Revision

May 16, 2024

David Thomas, Auditor
Ashtabula County Board of Revision
25 West Jefferson Street
Jefferson, OH 44047-1092

RECEIVED

MAY 20 2024

ASHTABULA COUNTY AUDITOR
DAVID THOMAS

RE: Notice of Decision for BOR Case: 2023-0021

Dear Mr. Thomas,

This letter references your Notice of Decision for BOR Case: 2023-0021 in which you state that my request for a value change on my property was denied. The reason stated is "Failure to meet burden of proof, several inconsistencies with appraisal report."

I have not been provided with any documentation of the so-called inconsistencies in the appraisal report. The only inconsistency that was mentioned on the call I had with your office on May 2, 2024 was that the size of my property was less due to erosion. It was said this was in my favor for valuation reduction.

Your requirement for valuation required that I obtain an appraisal from a qualified appraiser whose valuation included:

- The fair market value
- That the appraiser research local market values and consider many factors that influence value, such as:
 - Physical characteristics such as construction quality, age, structural conditions, desirable features, etc.
 - Recent sales of similar properties provide the best evidence of market value
 - Location and market conditions of neighborhood

I provided you with an appraiser whose appraisal met these requirements.

Your website states that an appeal can be requested when the appeal provides solid evidence that:

- The estimated market value is too high, and you have evidence that similar properties have sold for less
- The estimated market value is inequitable because it's higher than estimated values of similar properties

The appraisal I provided met these criteria. Since you provided me with no documentation that addresses the "inconsistencies", I am now required to take my case before Small Claims Court in Columbus.

When you receive a ticket for speeding, the officer has tracked your speed, usually via radar, and advises you exactly how fast you were driving. He doesn't say there were inconsistencies in your driving. He provides you with the facts.

It would be appreciated if you would provide me with detailed information from your appraisal on our property that reflects how we did not meet the burden of proof. I certainly would accept your decision if my appraisal was invalid and not completed in accordance with The Uniform Standards of Professional Appraisal Practice (USPAP), and your documentation confirms this.

I understand that your process requires that an appeal must be filed with the county Board of Revision. You are placing an undue burden on this 80-year-old to go through another county process to validate the value of the property while not providing any detailed information as to why the appraisal I paid for, and had completed, is in error.

You state on your website "Our property tax system is out of control and unfairly places the burden on those who can least afford it. As County Auditor I work firsthand in property taxes and can no longer sit on the sidelines waiting for Columbus to act. I have testified in Columbus and advocated for more relief to seniors, farmers, and our taxpayers but more must be done. My Platform is Simple: You Deserve More! - More Customer Service, More Conservative Policies, and More Tax Relief!"

It would be helpful to receive a little more "you deserve more." I am not opposed to paying higher property taxes, but please help me understand where my appraisal falls short.

Sincerely,

A handwritten signature in blue ink that reads "Kent S. Johnson". The signature is written in a cursive style with a large, stylized initial "K".

Kent S. Johnson for Sally K. Johnson
6577 Lakeroad West, Geneva, OH 44041



Ashtabula County Auditor David Thomas

25 West Jefferson Street
Jefferson, Ohio 44047-1092
Phone: 440-576-3783 ~ Fax: 440-576-3797
auditor@ashtabulacountyauditor.org

5/24/2024

Mr. and Mrs. Kent and Sally Johnson
6577 Lake Road West
Geneva, Ohio 44041

Mr. and Mrs. Johnson,

Thank you for your letter and questions. Traditionally, the Board of Revision's decision stands on its own merit and further explanation is not given. However, I am more than happy to help explain as you ask several very specific questions and called into question my priorities for tax policy.

Please know that an appraisal is not a requirement as we state in our website. It is encouraged, especially with unique properties such as yours along the lake, but the vast majority of complaints in which we move value are not the result of appraisals.

Your appraiser was not present at the hearing to give further explanations of our concerns of her appraisal and me going through our questions would have been mute as you could not answer for your appraiser. In our mailed hearing notice, we do recommend the author of the appraisal report to be present, but it is not a requirement.

The major Inconsistencies noted regarding the appraisal:

1. Effective date of the appraisal is 1-4-24, however the lien date of the appeal is 1-1-23 and should also be the effective date of the appraisal. The value was a year off.
2. Assignment is for mortgage finance: This appraisal was not made for general purposes but for a specific user with a specific use that is not the Board of Revision.
3. Discrepancy in neighborhood boundaries, did the appraiser take in both Ashtabula & Lake Counties? The appraiser did not explain why she used sales outside the county. At the minimum she should discuss this so it is clear to the reader of the report why they did what they did. Crossing county and political boundaries may impact the value consideration but was not explained.



Where great things happen.

Ashtabula County Auditor David Thomas

25 West Jefferson Street

Jefferson, Ohio 44047-1092

Phone: 440-576-3783 ~ Fax: 440-576-3797

auditor@ashtabulacountyauditor.org

4. No explanation for why she considered the neighborhood to be rural. This area is not considered rural yet the appraiser did not explain why she did what she did with that classification.
5. Acreage is incorrect. .9814 in the Auditor's Records and 1.2 acres is in the report. What is the origin of the acreage the appraiser used?
6. In the Quantitative Sales Comparison Analysis there were 2 sales found, yet 5 sales were given weight in final value conclusion. Shouldn't there have been at least 5 sales if that's what was used in the report?
7. There is no explanation for adjustments used in the comparable sales. Example: Property sells for \$363/ sq ft for land and building yet the sales adjustments were \$15 per sq ft for the home. If land is about a third of the value and the building about two thirds – how can the adjustment for square footage only be \$15 per square foot? The appraiser indicates that she used matched paired sales. Not sure how that's possible if she didn't discuss the sales used for the match.
8. All lot size adjustments are the same, although the lot sizes vary from .12acres to 2.52 acres.

In short, above were the consequential questions or concerns we had with the appraisal. The lack of discussion of various adjustments does not help the reader of the report understand what the appraiser did and may be construed as misleading or incorrect. We could not then give weight to your appraisal. Your verbal and written testimony did not display the evidence needed to back the value you requested.

As you mention, I continually speak regarding the tax policy system we have in Ohio and in fact testified in Columbus this past week. Our value side of the property tax equation however, is based on the market and data and is the only variable the Board of Revision has to review.

David Thomas
Ashtabula County Auditor