

**INVOICE****FROM:**

MARLOWE APPRAISAL INC  
 7400 Center Street  
 Suite 200  
 Mentor, OH 44060  
 Telephone Number: 440-299-5266      Fax Number:

**INVOICE NUMBER**

23-0076

**DATES**

Invoice Date: 02/27/2023

Due Date:

**REFERENCE**

Internal Order #: 23-0076

Lender Case #:

Client File #:

FHA/VA Case #:

Main File # on form: 23-0076

Other File # on form:

Federal Tax ID:

Employer ID:

**TO:**

Donna Durrant

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

**DESCRIPTION**

Lender: NONE      Client: Donna Durrant  
 Purchaser/Borrower: NONE  
 Property Address: 4228 Clay St  
 City: Geneva  
 County: Ashtabula      State: OH      Zip: 44041  
 Legal Description: 17 W

**FEES****AMOUNT**

Full Appraisal

450.00

**SUBTOTAL**

450.00

**PAYMENTS****AMOUNT**

Check #:      Date:      Description: PAID CREDIT CARD

450.00

Check #:      Date:      Description:

Check #:      Date:      Description:

**SUBTOTAL**

450

**TOTAL DUE****\$**

0.00

Borrower	NONE	File No. 23-0076		
Property Address	4228 Clay St			
City	Geneva	County Ashtabula	State OH	Zip Code 44041
Lender/Client	NONE			

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## SUMMARY OF SALIENT FEATURES

<b>SUBJECT INFORMATION</b>	Subject Address	4228 Clay St
	Legal Description	17 W
	City	Geneva
	County	Ashtabula
	State	OH
	Zip Code	44041
	Census Tract	0008.02
	Map Reference	11780
<b>PRICE &amp; DATE</b>	Contract Price	\$
	Date of Contract	
<b>PARTIES</b>	Borrower	NONE
	Lender/Client	NONE
<b>DESCRIPTION OF IMPROVEMENTS</b>	Size (Square Feet)	1,235
	Price per Square Foot	\$
	Location	N;Res;BsyRd
	Age	62
	Condition	C5
	Total Rooms	6
	Bedrooms	3
	Baths	1.1
<b>APPRAISER</b>	Appraiser	Richard G. Marlowe
	Effective Date of Appraisal	1/01/2022
<b>VALUE</b>	Opinion of Value	\$ 120,000

# RESIDENTIAL APPRAISAL REPORT

File No.: 23-0076

<b>SUBJECT</b>	Property Address: 4228 Clay St	City: Geneva	State: OH	Zip Code: 44041
	County: Ashtabula	Legal Description: 17 W		
	Assessor's Parcel #: 220010001300		Borrower (if applicable): NONE	
	Tax Year: 2022	R.E. Taxes: \$ 1,975	Special Assessments: \$ 10	
Current Owner of Record: DURRANT DONNA LYNNE		Occupant: <input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant
Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month		
Market Area Name: HARPERSFIELD TWP		Map Reference: 11780	Census Tract: 0008.02	

<b>ASSIGNMENT</b>	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
	This report reflects the following value (if not Current, see comments): <input type="checkbox"/> Current (the Inspection Date is the Effective Date) <input checked="" type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)			
Intended Use: Retrospective appraisal for asset valuation real estate tax dispute.				
Intended User(s) (by name or type): Donna Durrant, Ashtabula County Auditor				
Client: Donna Durrant		Address: 4228 Clay St. Harpersfield Twp, OH 44041		
Appraiser: Richard G. Marlowe		Address: 7400 Center St, #200, Mentor, OH 44060		

<b>MARKET AREA DESCRIPTION</b>	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	<b>Predominant Occupancy</b>	<b>One-Unit Housing</b>	<b>Present Land Use</b>	<b>Change in Land Use</b>
	Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner 67	PRICE AGE	One-Unit 68%	<input checked="" type="checkbox"/> Not Likely
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Tenant 24	\$(000) (yrs)	2-4 Unit 2%	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> Vacant (0-5%)	30 Low 0	Multi-Unit 1%	* To: _____
Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input checked="" type="checkbox"/> Vacant (>5%)	425 High 183	Comm'l 2%		
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		153 Pred 64	Other 27%		

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): COMMUNITY PROFILE REFLECTS STABLE TO SLIGHTLY INCREASING PROPERTY VALUES. SUPPLY AND DEMAND ARE IN BALANCE. MARKETING TIME IS UNDER THREE MONTHS. THERE IS A GENERAL LACK OF SALES IN THE 90 DAY PERIOD DUE TO WINTER WHEN THERE TRADITIONALLY ARE LESS SALES AND SLIGHTLY LOWER VALUES.

The neighborhood is bound as follows: E Maple Ave (North), Forman Rd (East), S River Rd E (South) and County Line Rd (West). All other land use is vacant land.

Dimensions: 288 x Irregular	Site Area: 4.83 ac
Zoning Classification: R-1	Description: Single & Two Family Residential (2 ac)
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning	

Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown	Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Ground Rent (if applicable) \$ /
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain) There Are No Alternative Uses Which Would Be Legally Permissible Or Physically Possible Which Would Maximize Value Over And Above The Current Use at this time.		
Actual Use as of Effective Date: Single Family Residential Use as appraised in this report: Single Family Residential		
Summary of Highest & Best Use: The use as a single family home is the current highest and best use for the property as it is legally permissible and conforms to the neighborhood of which single-family homes are predominant.		

<b>SITE DESCRIPTION</b>	<b>Utilities</b>	Public <input checked="" type="checkbox"/> Other <input type="checkbox"/>	Provider/Description	<b>Off-site Improvements</b>	Type	Public <input checked="" type="checkbox"/> Private <input type="checkbox"/>	Topography	Mostly Level
	Electricity	<input checked="" type="checkbox"/>		Street	Asphalt		Size	4.83 ac
	Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/> Oil-Typical	Curb/Gutter	NONE		Shape	Basically Rectangular
	Water	<input type="checkbox"/>	<input checked="" type="checkbox"/> Well-Typical	Sidewalk	NONE		Drainage	Adequate
Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/> Septic-Typical	Street Lights	NONE		View	N;Res;	
Storm Sewer	<input checked="" type="checkbox"/>		Alley	NONE				
Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)								
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			FEMA Flood Zone X	FEMA Map # 39007C0145D	FEMA Map Date 12/18/2007			

<b>General Description</b>	<b>Exterior Description</b>	<b>Foundation</b>	<b>Basement</b>	<input type="checkbox"/> None	<b>Heating</b>
# of Units 1 <input type="checkbox"/> Acc.Unit	Foundation Block/Average	Slab NONE	Area Sq. Ft. 1,196		Type FWA
# of Stories 1	Exterior Walls Vinyl/Average	Crawl Space NONE	% Finished 2		Fuel Oil
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface AsphShgl/Good	Basement Full	Ceiling NONE		<b>Cooling</b>
Design (Style) DT2;Ranch	Gutters & Dwnspnts. Alum/Average	Sump Pump <input type="checkbox"/>	Walls Block		Central Yes
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type Csmnt/Average	Dampness <input checked="" type="checkbox"/> Moderate	Floor Cement		Other
Actual Age (Yrs.) 62	Storm/Screens WoodStorm/Avg	Settlement Moderate	Outside Entry NONE		
Effective Age (Yrs.) 60	Screens Full/Average	Infestation NONE			
<b>Interior Description</b>	<b>Appliances</b>	<b>Attic</b> <input type="checkbox"/> None	<b>Amenities</b>	<b>Car Storage</b>	<input type="checkbox"/> None
Floors HdWd,Vinyl/Fair	Refrigerator <input type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) # 1	Garage # of cars ( 7 Tot.)	
Walls Panel,DW/Average	Range/Oven <input type="checkbox"/>	Drop Stair <input checked="" type="checkbox"/>	Woodstove(s) # 0	Attach. 2	
Trim/Finish HdWd/Avg	Disposal <input type="checkbox"/>	Scuttle <input type="checkbox"/>	Patio Enclosed	Detach. 0	
Bath Floor Vinyl/Average	Dishwasher <input checked="" type="checkbox"/>	Doorway <input type="checkbox"/>	Deck NONE	Blt.-In 0	
Bath Wainscot Fiberglass/Fair	Fan/Hood <input type="checkbox"/>	Floor <input type="checkbox"/>	Porch Front	Carport 0	
Doors wood/fair	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Fence NONE	Driveway 5	
	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>	Pool NONE	Surface Gravel	

Finished area above grade contains: 6 Rooms 3 Bedrooms 1.1 Bath(s) 1,235 Square Feet of Gross Living Area Above Grade
Additional features: Ceiling fans, Garage door opener, Upgraded electric and NEWER Water treatment system and Roof.

Describe the condition of the property (including physical, functional and external obsolescence): The Subject Is In Average To Fair Condition. Most Of The Finishes Are At The End Of Their Useful Lives And Could Be Replaced. Extensive Physical Depreciation Was Noted, Other Than The Roof And Electric. There Is No Measurable Evidence Of Functional Or External Obsolescence, Other Than The Subject Being On A Busy Street(Adjusted In Grid) In The County Records The Old Garage Has Been Converted To Living Space It Was Not Completed To The Same Quality As The Rest Of The Home And There Is No Heat In This Area, For This Reason It Is Considered Workshop Or Old Garage And Not Living Area As Garage Doors Have Been Replaced. The basement at one time would be considered finished, due to excessive water intrusion the walls are deteriorating and the floors(asbestos tile) are coming up, with mold these would not be considered finished



# RESIDENTIAL APPRAISAL REPORT

File No.: 23-0076

**COST APPROACH TO VALUE (if developed)**  The Cost Approach was not developed for this appraisal.  
 Provide adequate information for replication of the following cost figures and calculations.  
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): N/A DUE TO AGE OF HOME.

<b>COST APPROACH</b>	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....			= \$
	Source of cost data:	DWELLING	Sq.Ft. @ \$		= \$
	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$		= \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.): N/A DUE TO AGE OF HOME.		Sq.Ft. @ \$		= \$
			Sq.Ft. @ \$		= \$
			Sq.Ft. @ \$		= \$
			Sq.Ft. @ \$		= \$
		Garage/Carport	Sq.Ft. @ \$		= \$
		Total Estimate of Cost-New			= \$
		Less Physical	Functional	External	
	Depreciation			= \$( )	
	Depreciated Cost of Improvements			= \$	
	"As-is" Value of Site Improvements			= \$	
				= \$	
				= \$	
Estimated Remaining Economic Life (if required):	80 Years	<b>INDICATED VALUE BY COST APPROACH</b>		= \$	

**INCOME APPROACH TO VALUE (if developed)**  The Income Approach was not developed for this appraisal.  
 Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach  
 Summary of Income Approach (including support for market rent and GRM): N/A THIS IS AN AREA OF MOSTLY OWNER OCCUPIED PROPERTIES

**PROJECT INFORMATION FOR PUDs (if applicable)**  The Subject is part of a Planned Unit Development.  
 Legal Name of Project:  
 Describe common elements and recreational facilities:

**Indicated Value by: Sales Comparison Approach \$ 120,000 Cost Approach (if developed) \$ Income Approach (if developed) \$**  
 Final Reconciliation COMPARATIVE SALES APPROACH DEEMED MOST REFLECTIVE OF SUBJECT VALUE, TAKING PROXIMITY SIMILAR DWELLINGS AND MOST RECENT SALES INTO CONSIDERATION.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed,  subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: Data Deemed Reliable  
 Not Guaranteed. Sources Include Realist, MIs, Realtors, And Others.  
 This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.  
**Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 120,000, as of: 1/01/2022, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.**

A true and complete copy of this report contains 32 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.  
 Attached Exhibits:  
 Scope of Work  Limiting Cond./Certifications  Narrative Addendum  Photograph Addenda  Sketch Addendum  
 Map Addenda  Additional Sales  Cost Addendum  Flood Addendum  Manuf. House Addendum  
 Hypothetical Conditions  Extraordinary Assumptions

Client Contact: \_\_\_\_\_ Client Name: Donna Durrant  
 E-Mail: \_\_\_\_\_ Address: 4228 Clay St. Harpersfield Twp, OH 44041

<b>SIGNATURES</b>	APPRaiser	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
		
	Appraiser Name: <u>Richard G. Marlowe</u>	Supervisory or Co-Appraiser Name: _____
	Company: <u>Marlowe Appraisal Inc</u>	Company: _____
	Phone: <u>(440) 477-4404</u> Fax: <u>(440) 299-5103</u>	Phone: _____ Fax: _____
	E-Mail: <u>marloweappraisal@gmail.com</u>	E-Mail: _____
	Date of Report (Signature): <u>03/28/2023</u>	Date of Report (Signature): _____
	License or Certification #: <u>2007005990</u> State: <u>OH</u>	License or Certification #: _____ State: _____
	Designation: <u>Ohio Certified Real Estate Appraiser</u>	Designation: _____
	Expiration Date of License or Certification: <u>05/15/2023</u>	Expiration Date of License or Certification: _____
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	
Date of Inspection: <u>03/23/2023</u>	Date of Inspection: _____	

# ADDITIONAL COMPARABLE SALES

File No.: 23-0076

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	4228 Clay St Geneva, OH 44041	1561 Barnum Rd Geneva, OH 44041					
Proximity to Subject		1.33 miles SW					
Sale Price	\$		\$ 210,000	\$		\$	
Sale Price/GLA	\$ /sq.ft.	\$ 146.85/sq.ft.		\$ /sq.ft.		\$ /sq.ft.	
Data Source(s)	Inspection	MLSNO#4300338; DOM 3					
Verification Source(s)	Realist, County	Realist, County, Exterior Insp.					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions		ArmLth Conv;5250	-5,250				
Date of Sale/Time		s09/21;c07/21					
Rights Appraised	Fee Simple	Fee Simple					
Location	N;Res;BsyRd	N;Res;BsyRd					
Site	4.83 ac	2.0 ac	+8,000				
View	N;Res;	N;Res;					
Design (Style)	DT2;Ranch	DT2;Ranch					
Quality of Construction	Q4	Q4					
Age	62	49					
Condition	C5	C3					
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 3 1.1	6 3 2.0	-2,500				
Gross Living Area	1,235 sq.ft.	1,430 sq.ft.	-3,500	sq.ft.		sq.ft.	
Basement & Finished Rooms Below Grade	1196sf25sfin 0rr0br1.0ba0o	1278sf750sfin 1rr0br0.0ba1o	-3,000 0				
Functional Utility	Typical	Typical					
Heating/Cooling	FWA/CAC	FWA/NONE		+3,000			
Energy Efficient Items		NONE		0			
Garage/Carport	2ga5dw	4ga4gd10dw		-30,000			
Porch/Patio/Deck	Porch,EnclPatio	Porch,2lgDeck		-1,500			
ADDITIONAL ITEMS	Frplc,Pond,wkshp	Workshop		+1,500			
LP To Sales Price Ratio	SOLD	SOLD					
EXTERIOR	Vinyl	Vinyl,Brick		-1,500			
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -87,250	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Adjusted Sale Price of Comparables		Net 41.5 %		Net %		Net %	
		Gross 53.5 %	\$ 122,750	Gross %	\$	Gross %	\$

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach

# Supplemental Addendum

File No. 23-0076

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				

## Cost Approach Comments

N/A DUE TO AGE OF HOME. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

## SCOPE OF WORK

Information about the subject property was obtained from public records, using Realist and the County's websites, and, if a reasonably recent listing of the property was detected, from Multiple Listing data. This information included the age of the improvements, the last date of sale, the tax account number and legal description contained in these records, physical characteristics, including square foot information and room count, the assessed valuation of the land and the improvements, current real estate taxes and zoning information. Maps showing the subject site and the subject market area were examined and prepared for inclusion in the appraisal report.

A physical inspection of the subject property was made, including the exterior of the subject dwelling, and an analysis was made of the neighborhood, site and improvements. This inspection and analysis included the consideration of any known factors that could be expected to have an impact on the value of the subject property. Although due diligence was exercised, the appraiser is not an expert in matters such as pest control, structural engineering, hazardous substances or environmental hazards, and no warranty is given as to these elements. The subject improvements were compared to the county records by site and the pertinent square foot areas of the improvements were noted. Personal property was not included within the estimate of value. An analysis was made of the subject real estate market and of available market/sales data, utilizing Realist and Multiple Listing data. Those sales considered to provide the best indication of the market value of the subject property were selected and compared to the subject in the Quantitative Sales Comparison Analysis. Typically, only an exterior inspection from the street is made of the comparable properties. Information about the comparables was verified, including pertinent financing information relating to the transaction, using the named sources. Dollar adjustments were made to each of the comparable properties, reflecting estimated market reaction to those items of significant variation between the subject and comparable properties. If a significant item in a comparable property was superior to, or more favorable than the subject property, a minus (-) adjustment was made to the comparable, thus reducing the indicated value of the subject in comparison to that comparable; if a significant item in a comparable was inferior to, or less favorable than the subject, a plus (+) adjustment was made, thus increasing the indicated value of the subject. Further analysis was made, considering such factors as the comparables' relative proximity to the subject property, recentness of sale and overall similarity to the subject property, in order to reconcile to the final estimate of the value of the subject property by the Sales Comparison Approach to value. The appraisal report was prepared, together with attached exhibits, and the completed appraisal report was delivered to the client, which constituted completion of the assignment.

**HIGHEST AND BEST USE:** The highest and best use for the subject as improved was determined to be its present use as a single family residence. This use is legally permissible; it is the only legal use under the current zoning regulations. It is physically possible; there are no topological or engineering considerations evident which would prevent this use. It is financially feasible; local financing for such improvements is readily available at prevailing rates. And it is maximally productive, in that it returns maximum benefit to the owner and to the community.

I have met the competency requirements as defined by the Uniform Standards of Professional Appraisal Practice and have access to local MLS in which the city is located. I actively appraise properties in the county in which the subject property is located and have been doing so for over 20 years.

This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal, COVID-19 was beginning to have widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analyses and value opinion in this appraisal are based on the data available to the appraiser at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal. Receipt of a copy of the appraisal by such a party or any other third party does not mean that the party is an intended user of the appraisal. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. This appraisal report should not serve as the basis for any property purchase decision or any appraisal contingency in a purchase agreement relating to the property.

Appraiser's Method of Measurement is based on the study and following of ANSI® standards Z765-2021. Gross living area was calculated in the field by the appraiser measuring the property using a laser measuring device and/or a tape. Due to variances caused by different devices, standards, etc, it is possible for the Appraisers measured square footage calculation and ie, County Courthouse or Builder square footage numbers to be different. No information was available regarding the source or method of determining the GLA in public records or other sources noted. The appraiser does not guarantee the accuracy of the sketch but has put forth reasonable diligence to perform an accurate product. Comparable sale gross living area is extracted from MLS or county records. Some MLS/County records include lower level/basement in the square footage. The appraiser will extract this from the records if this is the case.

**SPECIAL ASSESSMENTS OF \$5.00 FOR COUNTYWIDE RECYCLING PROGRAM AND \$4.50 FOR 9-1-1 EMERGENCY TELEPHONE ARE YEARLY AND ONGOING. THESE HAVE NO IMPACT ON SUBJECT MARKETABILITY.**

The effective date of the appraisal is 01/01/2022 as the is for a real estate tax value of the home. I actually inspected the home on 03/23/2023 and the report was signed on 03/28/2023

# Subject Photo Page

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				



## Subject Front

4228 Clay St



## Subject Rear



## Subject Street

# Photograph Addendum

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				



Foyer



Living Room (floor detail)Needs refinishing



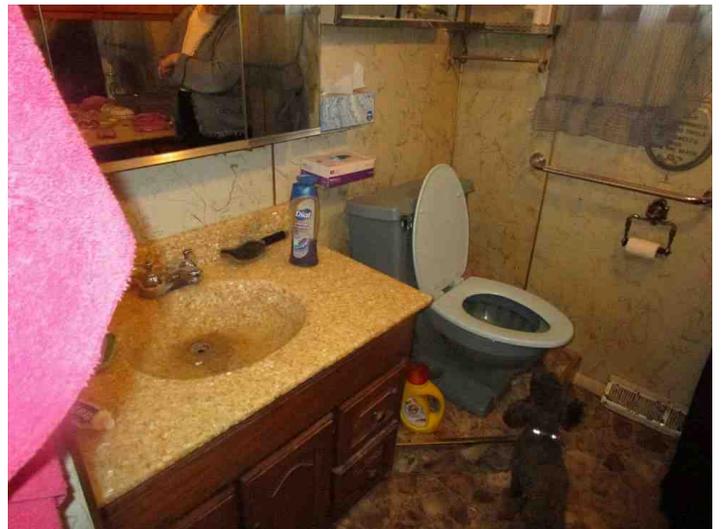
Foyer ceiling water stains



Door Jamb detail does not close correctly



Living Room



Bathroom

# Photograph Addendum

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



Bathroom



Bathroom



Bathroom



Bathroom worn cabinets



Bedroom 1



hall worn floor

# Photograph Addendum

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				



Bedroom 2



Bedroom 2 (closet converted to half bath)



Bedroom 2 closet converted to half bath



Bedroom 3



Bedroom 3 (floor detail) end of useful life



Door gap detail

# Photograph Addendum

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



Laundry Room (floor detail) end of usefull life



Kitchen



Kitchen dated and worn



Kitchen



Kitchen



Dining Room

# Photograph Addendum

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



ceiling poor repair



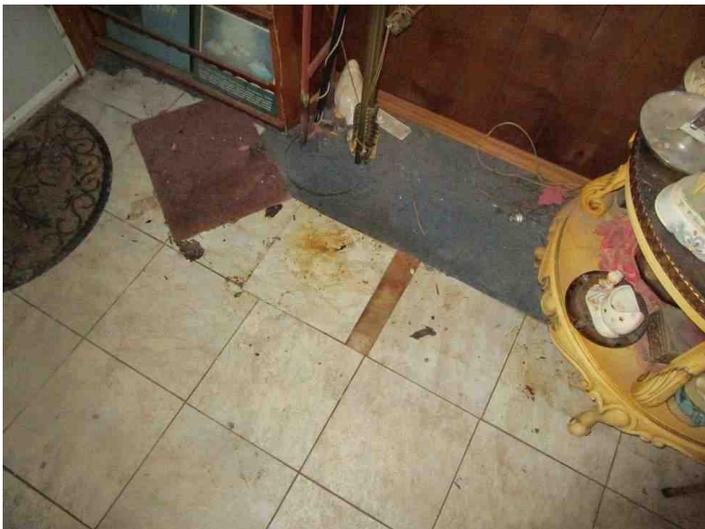
worn kitchen cabinets



Laundry Room



Family Room



floor coverings



old garage

# Photograph Addendum

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



old garage



wet basement



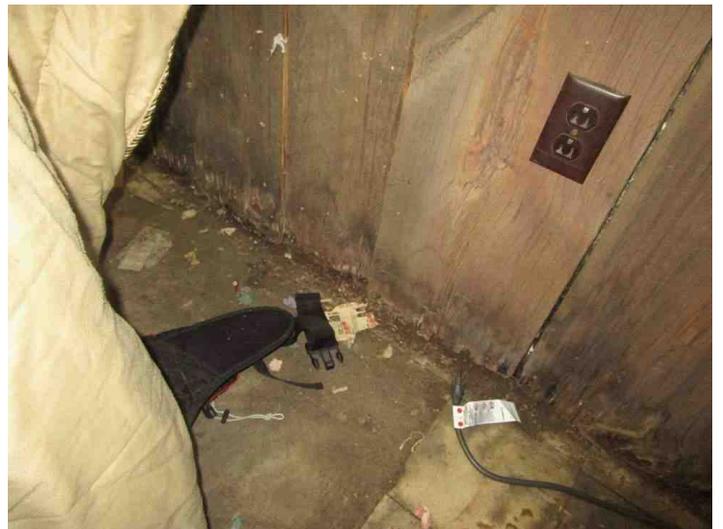
Basement (Floor detail) (Missing asbestos tiles)



Basement (Floor detail) (Missing asbestos tiles)



Basement (water damage detail)



Basement (water damage detail)

# Photograph Addendum

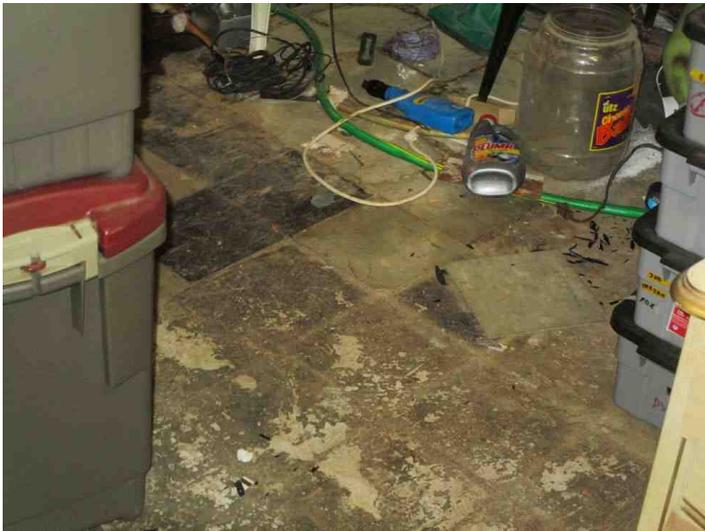
Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



Basement (water damage detail)



Basement (water damage detail)



Basement (floor detail)



# Photograph Addendum

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				



Oil Tank



basement



Furnace



H2O Tank



Water treatment system



Electrical Panel

# Photograph Addendum

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				



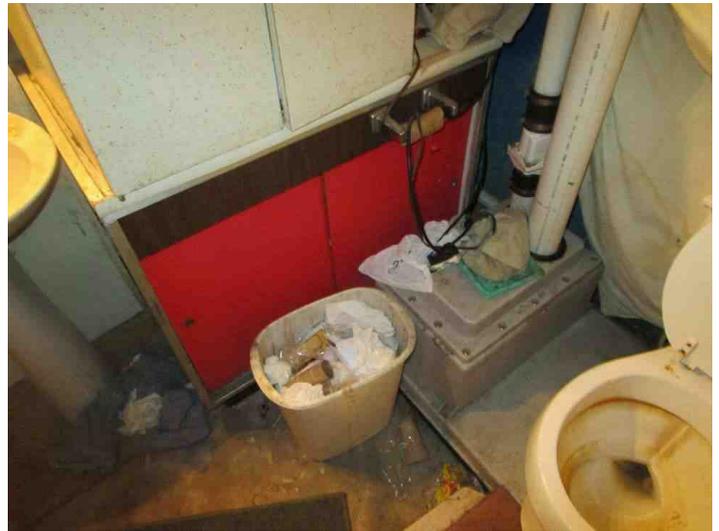
Basement (Bathroom)



Basement (Bathroom)



Basement (Bathroom)



Basement (Bathroom)



Basement (Bathroom)



old garage

# Photograph Addendum

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



2-Car Attached Garage (interior)



2-Car Attached Garage (interior)



Subject Front/Side



Subject Front



Street View



Street View 2

# Photograph Addendum

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



Subject Side



Subject Rear/Side



Subject Rear



Pond



Subject Rear



Vinyl Siding (damage detail)

# Photograph Addendum

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



Subject Rear/Side



CAC Unit



Subject Side/Front



Subject Side/Front



Subject Front



Address Plaque

# Photograph Addendum

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				



Subject Front



Foundation (settlement detail)



Foundation (settlement detail)



Foundation (settlement detail)



Windows (chipping/peeling paint detail)



Windows (chipping/peeling paint detail)

## Comparable Photo Page

Borrower	NONE			
Property Address	4228 Clay St			
City	Geneva	County Ashtabula	State OH	Zip Code 44041
Lender/Client	NONE			



### Comparable 1

4851 N Ridge Rd E  
 Prox. to Subject 2.35 miles NW  
 Sale Price 109,000  
 Gross Living Area 1,328  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location N;Res;BsyRd  
 View N;Res;  
 Site 1.96 ac  
 Quality Q4  
 Age 87



### Comparable 2

1040 Harpersfield Rd  
 Prox. to Subject 2.94 miles SW  
 Sale Price 156,000  
 Gross Living Area 1,108  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;BsyRd  
 View N;Res;  
 Site 1.04 ac  
 Quality Q4  
 Age 49



### Comparable 3

1991 Austinburg Rd  
 Prox. to Subject 2.97 miles E  
 Sale Price 162,500  
 Gross Living Area 1,066  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location N;Res;BsyRd  
 View N;Res;  
 Site 3.60 ac  
 Quality Q4  
 Age 61

## Comparable Photo Page

Borrower	NONE				
Property Address	4228 Clay St				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender/Client	NONE				



### Comparable 4

1561 Barnum Rd  
Prox. to Subject 1.33 miles SW  
Sale Price 210,000  
Gross Living Area 1,430  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;BsyRd  
View N;Res;  
Site 2.0 ac  
Quality Q4  
Age 49

### Comparable 5

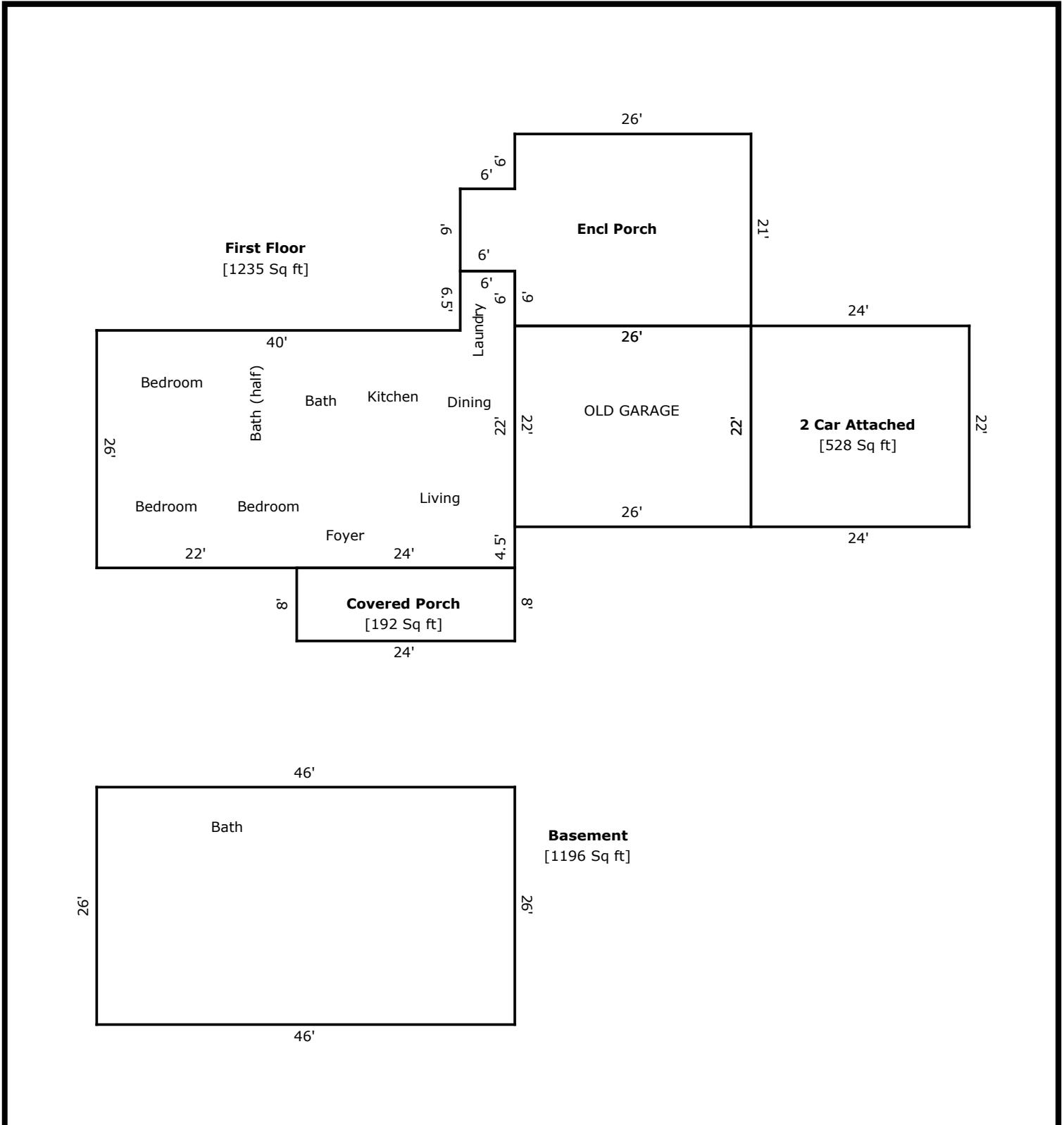
Prox. to Subject  
Sale Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age

### Comparable 6

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

# Building Sketch

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



TOTAL Sketch by a la mode, inc.

### Area Calculations Summary

Living Area	Calculation Details	
First Floor	1235 Sq ft	6 × 6.5 = 39 26 × 46 = 1196
<b>Total Living Area (Rounded):</b>	<b>1235 Sq ft</b>	
Non-living Area		
Encl Porch	600 Sq ft	21 × 26 = 546 6 × 9 = 54
2 Car Attached	572 Sq ft	22 × 26 = 572
2 Car Attached	528 Sq ft	22 × 24 = 528
Covered Porch	192 Sq ft	24 × 8 = 192
Basement	1196 Sq ft	26 × 46 = 1196

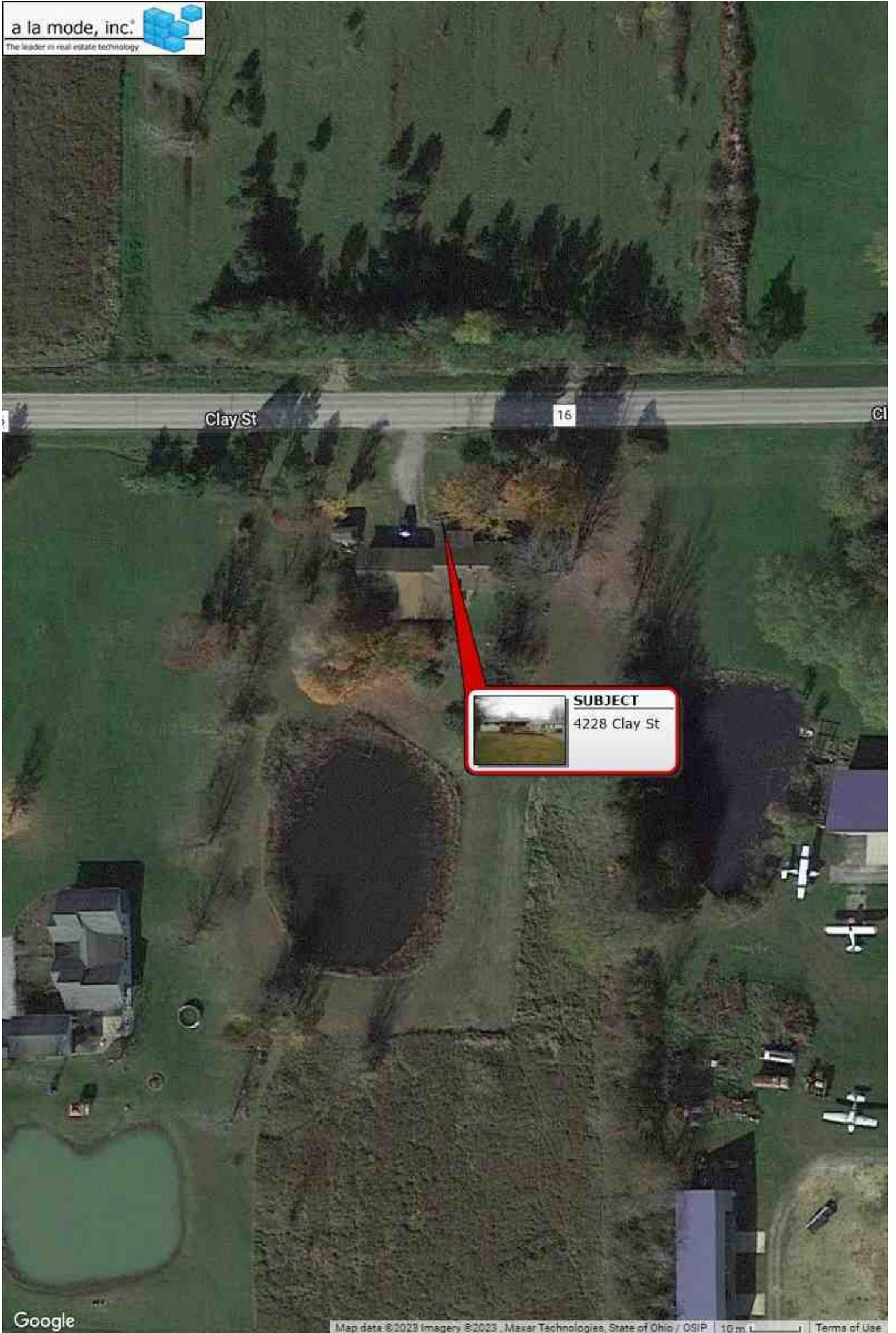
# Location Map

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



# Aerial Map

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						



	<b>SUBJECT</b> 4228 Clay St
--	--------------------------------

Google

Map data ©2023 Imagery ©2023, Maxar Technologies, State of Ohio / OSIP 10 m L Terms of Use

# Plat Map

Borrower	NONE						
Property Address	4228 Clay St						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender/Client	NONE						

PARID: 220010001300  
NBHD: 47500  
DURRANT DONNA LYNNE



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Condition Ratings and Definitions

#### C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

#### C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

#### C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

#### C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

#### C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

#### C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

### Quality Ratings and Definitions

#### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

#### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

## Quality Ratings and Definitions (continued)

### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

### Example:

3.2 indicates three full baths and two half baths.



USPAP ADDENDUM

File No. 23-0076

Borrower	NONE		
Property Address	4228 Clay St		
City	Geneva	County Ashtabula	State OH Zip Code 44041
Lender	NONE		

This report was prepared under the following USPAP reporting option:

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

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: THREE MONTHS

Additional Certifications

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

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

Additional Comments

NAME OF APPRAISER: RICHARD G. MARLOWE  
CLASS OF LICENSURE: CERTIFIED RESIDENTIAL  
CERTIFICATION /LICENSURE NUMBER: 2007005990  
SCOPE: THIS REPORT IS WITHIN THE SCOPE OF MY LICENSE.  
SERVICES PROVIDED BY: DISINTERESTED & UNBIASED THIRD PARTY  
THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MARKET VALUE, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENT OF THE APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.  
The appraisal conforms to FIRREA (Financial Institution Reform, Recovery and Enforcement Act of 1989), And it as completed in accordance with Title XI of FIRREA  
I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

FEE PAID TO APPRAISER: \$450  
NO APPRAISAL MANAGEMENT COMPANY  
I AM NOT AN EMPLOYEE OF THE LENDER

APPRAISER:

Signature:   
Name: Richard G. Marlowe  
Date Signed: 03/28/2023  
State Certification #: 2007005990  
or State License #: \_\_\_\_\_  
State: OH  
Expiration Date of Certification or License: 05/15/2023  
Effective Date of Appraisal: 1/01/2022

SUPERVISORY APPRAISER: (only if required)

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date Signed: \_\_\_\_\_  
State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_  
State: \_\_\_\_\_  
Expiration Date of Certification or License: \_\_\_\_\_  
Supervisory Appraiser Inspection of Subject Property:  
 Did Not  Exterior-only from Street  Interior and Exterior

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

File No. 23-0076

Name of Appraiser: Richard G. Marlowe

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

Certification/Licensure Number: 2007005990

Scope: This Report  is within the scope of my Certification or License  
 is not within the scope of my Certification or License

Service Provided by:  Disinterested & Unbiased Third Party  
 Interested & Biased Third Party  
 Interested Third Party on Contingent Fee Basis

Signature of 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 Appraiser Section  
Cleveland (216) 787-3100

Richard G Marlowe  
7282 Hunting Lake Dr  
Painesville, OH 44077-8907

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

**NAME:**  
Richard G Marlowe

**LIC/CERT NUMBER:**  
2007005990

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

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

**CURRENT ISSUE DATE:** 05/03/2022  
**EXPIRATION DATE:** 05/15/2023  
**USPAP DUE DATE:** 05/15/2023

## OHIO DEPARTMENT OF COMMERCE

### DIVISION OF REAL ESTATE AND PROFESSIONAL LICENSING

**Richard G Marlowe**  
Certified Residential Real Estate Appraiser

**Appraiser Number:** 2007005990  
**Original Issue Date:** 05/15/2008

HAS QUALIFIED UNDER THE LAWS AND RULES OF THE STATE OF OHIO AND THE REQUIREMENTS OF THE REAL ESTATE APPRAISER BOARD AND IS DULY QUALIFIED TO ENGAGE IN THE PRACTICE OF REAL ESTATE APPRAISAL. WITNESS THE SEAL OF THE OHIO DEPARTMENT OF COMMERCE, DIVISION OF REAL ESTATE & PROFESSIONAL LICENSING AND THE SIGNATURES OF THE MEMBERS OF THIS BOARD. THIS CERTIFICATE OR LICENSE IS NOT VALID UNLESS TIMELY RENEWED IN ACCORDANCE WITH ALL STATE OF OHIO REQUIREMENTS.

Eran W. Barnes

Lytle T. Davis

Margaret A. Hambleton

Raymond E. Houk

Michael J. Keren

Richard G Marlowe  
7282 Hunting Lake Dr  
Painesville, OH 440770000