

LAKEFRONT APPRAISAL SERVICES, LLC
8217 Yorkshire Dr.
Mentor, OH 44060
(440) 478-3057

02/26/2024

Mutual of Omaha Mortgage, Inc.
3131 Camino del Rio N, Ste 1100
San Diego, CA 92108

Re: Property: 248 W Main Rd
Conneaut, OH 44030
Borrower: Frank, Richard I & Catherine A
File No.: 415-0491056

Opinion of Value: \$ 160,000
Effective Date: 02/22/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



CARIANN YURAK
License or Certification #: 2007001974
State: OH Expires: 12/13/2024
Lakefrontappraisals@hotmail.com

APPRAISAL OF REAL PROPERTY



LOCATED AT

248 W Main Rd
Conneaut, OH 44030
T 14 SEC 2--12

FOR

Mutual of Omaha Mortgage, Inc.
3131 Camino del Rio N, Ste 1100
San Diego, CA 92108

AS OF

02/22/2024

BY

CARIANN YURAK
LAKEFRONT APPRAISAL SERVICES, LLC
8217 Yorkshire Dr.
Mentor, OH 44060
(440) 478-3057
Lakefrontappraisals@hotmail.com

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	248 W Main Rd
	Legal Description	T 14 SEC 2--12
	City	Conneaut
	County	Ashtabula
	State	OH
	Zip Code	44030
	Census Tract	0001.01
	Map Reference	11780
PRICE & DATE	Contract Price	\$
	Date of Contract	
PARTIES	Borrower	Frank, Richard I & Catherine A
	Lender/Client	Mutual of Omaha Mortgage, Inc.
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,692
	Price per Square Foot	\$
	Location	N;Res;Suburban
	Age	71
	Condition	C4
	Total Rooms	7
	Bedrooms	2
	Baths	2.0
APPRAISER	Appraiser	CARIANN YURAK
	Effective Date of Appraisal	02/22/2024
VALUE	Opinion of Value	\$ 160,000

Uniform Residential Appraisal Report

File # 415-0491056

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

SUBJECT

Property Address	248 W Main Rd	City	Conneaut	State	OH	Zip Code	44030
Borrower	Frank, Richard I & Catherine A	Owner of Public Record	Frank, Richard I & Catherine A	County	Ashtabula		
Legal Description	T 14 SEC 2--12						
Assessor's Parcel #	123260003500	Tax Year	2023	R.E. Taxes \$	3,048		
Neighborhood Name	Connecticut Western Reserve	Map Reference	11780	Census Tract	0001.01		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	10	<input type="checkbox"/> PUD HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Mutual of Omaha Mortgage, Inc. Address 3131 Camino del Rio N, Ste 1100, San Diego, CA 92108						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). SUBJECT HAS NOT BEEN LISTED OR SOLD WITHIN THE PAST 12 MONTHS.							

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	40 %		
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %		
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	25	Low	0	Multi-Family	0 %	
Neighborhood Boundaries	NEIGHBORHOOD IS BOUND TO THE NORTH BY LAKE ERIE, EAST BY PA/OH BORDER, SOUTH BY RT 90 AND WEST BY CONNEAUT/N KINGSVILLE BORDER.			426	High	200	Commercial	15 %	
Neighborhood Description	See attached addenda.			150	Pred.	80	Other	40 %	

Market Conditions (including support for the above conclusions) See attached addenda.

SITE

Dimensions SEE LEGAL Area 2.21 ac Shape IRREGULAR View N;Res;Woods

Specific Zoning Classification 511 Zoning Description SINGLE FAMILY RESIDENTIAL

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 39007C0078E FEMA Map Date 08/28/2019

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe _____

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe _____

THERE ARE NO EASEMENTS OR ENCROACHMENTS NOTED.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	CONC BLK / AVG	Floors	CRP/VNL/AVG
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	VINYL / BRK / AVG	Walls	DW/WP/WD/PN/AV
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	ASPHALT / AVG	Trim/Finish	WD/PNT/AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	ALUM / AVG	Bath Floor	CARPET/AVG
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DBL HNG / AVG	Bath Wainscot	TILE/FIBER/AVG
Year Built 1953	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	YES / YES / AVG	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES / AVG	<input checked="" type="checkbox"/> Driveway # of Cars	20
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	GRAVEL/GRASS
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel GAS	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence NONE	<input checked="" type="checkbox"/> Garage # of Cars	2
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck 2 / 0	<input type="checkbox"/> Porch NONE	<input type="checkbox"/> Carport # of Cars	0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other NONE	<input type="checkbox"/> Pool NONE	<input checked="" type="checkbox"/> Other SHED - 2	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) _____

Finished area above grade contains: 7 Rooms 2 Bedrooms 2.0 Bath(s) 2,692 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) **THERE ARE NO SPECIAL ENERGY EFFICIENT ITEMS NOTED.**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C4;No updates in the prior 15 years;THE QUALITY OF CONSTRUCTION AND IMPROVEMENTS ARE FAIR/AVERAGE FOR NEIGHBORHOOD. INTERIOR AND EXTERIOR MAINTENANCE IS FAIR. THERE IS NO APPARENT FUNCTIONAL OR EXTERNAL OBSOLESCENCE NOTED. ACCORDING TO HOMEOWNER, ROOF MAY HAVE BEEN DONE APPROX 10 YEARS AGO. PROPERTY COULD USE SOME COSMETIC UPDATING THROUGHOUT.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe _____

TO THE BEST OF THE APPRAISERS KNOWLEDGE, BASED ON VIEWING THE SUBJECT PROPERTY, THERE WERE NO PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS NOTED. THE APPRAISER IS NOT A CERTIFIED CONTRACTOR AND CAN ONLY REPORT THE VISUAL CONDITION OF IMPROVEMENTS.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe _____

THE SUBJECT CONFORMS TO THE NEIGHBORHOOD IN STYLE, FUNCTION & CONSTRUCTION.

Uniform Residential Appraisal Report

File # 415-0491056

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 170,000 to \$ 195,900		There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 57,000 to \$ 228,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	248 W Main Rd Conneaut, OH 44030	7618 Poore Rd Conneaut, OH 44030	288 Main St Conneaut, OH 44030	1145 Lake Rd Conneaut, OH 44030	
Proximity to Subject		2.69 miles W	0.17 miles SW	1.03 miles N	
Sale Price	\$	\$ 200,000	\$ 155,000	\$ 164,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 112.87 sq.ft.	\$ 59.55 sq.ft.	\$ 73.67 sq.ft.	
Data Source(s)		MLS #: 4484880;DOM 16	MLS #: 4430273;DOM 67	MLS #: 4386346;DOM 51	
Verification Source(s)		TAX RECORDS	TAX RECORDS	TAX RECORDS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s09/23;c09/23		s08/22;c07/22	
Location	N;Res;Suburban	N;Res;Suburban		N;Res;Suburban	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE	
Site	2.21 ac	1.34 ac	+4,350	13068 sf	+9,550
View	N;Res;Woods	N;Res;Woods		N;Res;	0
Design (Style)	DT1;Ranch	DT1;Ranch		DT2;Colonial	0
Quality of Construction	Q4	Q3	-25,000	Q4	
Actual Age	71	64	0	124	0
Condition	C4	C3	-25,000	C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 2 2.0	7 3 1.1	-3,000	8 4 2.0	-10,000
Gross Living Area	2,692 sq.ft.	1,772 sq.ft.	+23,000	2,603 sq.ft.	0
Basement & Finished Rooms Below Grade	Osf	Osf		840sf0sfin	-4,200
Functional Utility	AVERAGE	AVERAGE		AVERAGE	
Heating/Cooling	FWA / NONE	FWA / CAC	-5,000	FWA / CAC	-5,000
Energy Efficient Items	NONE NOTED	NONE NOTED		NONE NOTED	
Garage/Carport	2ga20dw	2ga4dw	0	4ga4dw	-4,000
Porch/Patio/Deck	PATIO(2)	DECK	+2,000	ENCL. PORCH	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -28,650		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -13,650	
Adjusted Sale Price of Comparables		Net Adj. 14.3 % Gross Adj. 43.7 % \$ 171,350		Net Adj. 8.8 % Gross Adj. 21.1 % \$ 141,350	
				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 710	

SALES COMPARISON APPROACH

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

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **NEOHREX / COUNTY RECORDS**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **NEOHREX / COUNTY RECORDS**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer		08/16/2022		
Price of Prior Sale/Transfer		\$110,000		
Data Source(s)	NEOHREX/CNTYRCRDS	NEOHREX/CNTYRCRDS	NEOHREX/CNTYRCRDS	NEOHREX/CNTYRCRDS
Effective Date of Data Source(s)	02/22/2024	02/22/2024	02/22/2024	02/22/2024

Analysis of prior sale or transfer history of the subject property and comparable sales **SEE ATTACHED SUBJECT PROPERTY HISTORY PAGE.**

Summary of Sales Comparison Approach **THE THREE UTILIZED COMPARABLE SALES, IN THIS APPRAISER'S OPINION, BEST REFLECT THE MARKET ATTITUDE IN THIS PARTICULAR NEIGHBORHOOD. ADJUSTMENTS WERE MADE USING MATCHED PAIR ANALYSIS OF LIKE PROPERTIES. ALL THREE COMPARABLE SALES USED IN THIS REPORT SHARE THE SAME OPPORTUNITIES AND AMENITIES TO THAT OF THE SUBJECT PROPERTY. THERE ARE FEW RANCH STYLE HOMES THAT HAVE SOLD WITHIN THE PAST YEAR. TO LOCATE PROPERTIES SIMILAR IN SQUARE FOOTAGE, PROPERTY STYLE HAD TO BE EXPANDED. COMPARABLE #2 APPEARS TO BE MOST SIMILAR IN QUALITY/CONDITION AND IS LOCATED WITHIN A BLOCK OF THE SUBJECT. NO ADJUSTMENTS HAVE BEEN MADE FOR "FINISHED" SPACE ABOVE GARAGE AS IT IS NOT LIVABLE AREA. THERE IS NO SUPPORTING EVIDENCE TO HAVE AN ADJUSTMENT FOR THIS SPACE.**

Indicated Value by Sales Comparison Approach \$ **160,000** Cost Approach (if developed) \$ **0** Income Approach (if developed) \$ **0**

THE SALES COMPARISON APPROACH BEST REFLECTS CURRENT MARKET ATTITUDE AND TREND AND IS WEIGHTED GREATLY IN THE FINAL ESTIMATE OF VALUE. THE COST APPROACH AND THE INCOME APPROACH WERE NOT APPLICABLE.

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. **THE PURPOSE OF THIS**

APPRAISAL IS TO ESTIMATE FAIR MARKET VALUE AND IS SUBJECT TO THE ATTACHED DEFINITION OF MARKET VALUE.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 160,000 , as of 02/22/2024 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # 415-0491056

YOUR APPRAISER MAKES EVERY EFFORT TO FIND THE BEST SALES AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA. IT IS YOUR APPRAISERS OPINION THAT THE SALES LISTED IN THIS REPORT ARE THE BEST AVAILABLE WITHOUT EXTENDING THE SEARCH FURTHER OUTSIDE THE SUBJECT PROPERTIES MARKET AREA.

The appraiser of this report, as indicated in the signature section, has NOT provided any prior services for the subject property in the 36 months prior to the effective date of the report.

Reasonable exposure time for properties in this area are typically between 0-3 months.

'OTHER' LAND USE NOTED IS FOR VACANT / UNDEVELOPED LAND.

SPECIAL ASSESSMENTS NOTED ARE FOR 9-1-1 EMERGENCY TELEPHONE & COUNTYWIDE RECYCLING PROGRAM. SPECIAL ASSESSMENTS ARE ALREADY INCLUDED IN ANNUAL TAXES.

ALL UTILITIES AND APPLIANCES WERE ON AND WERE IN WORKING ORDER AT TIME OF OBSERVATION.

APPRaiser WAS UNABLE TO PERFORM A HEAD/SHOULDER INSPECTION OF THE ATTIC, AS THERE IS NO ATTIC ACCESS ANYWHERE IN THE HOME. THERE IS A CRAWL SPACE UNDER NORTH EAST BEDROOM, BUT THERE WAS ALSO NO ACCESS POINTS. (THIS HAS BEEN CONFIRMED WITH HOMEOWNER AS WELL)

THE SUBJECT MEETS THE MINIMUM STANDARDS FOR FHA RESIDENTIAL PROPERTIES PER HUD HANDBOOK GUIDELINES 4000.1.

BESIDES PROPERTY NEEDING SOME COSMETIC UPDATING THROUGHOUT, APPRAISER DID NOT NOTE ANY SAFETY, SOUNDNESS AND/OR SECURITY ISSUES.

LOCATION ANALYSIS:

PROPERTY IS LOCATED IN CONNEAUT, OHIO, WHICH IS A RURAL/SUBURBAN COMMUNITY WITH A POPULATION OF LESS THAN 20,000. PROPERTY VALUES HAVE A BROAD RANGE OF VALUE (APPROX. \$25,000-\$426,000. CONNEAUT IS LOCATE ON THE FAR NORTH EASTERN EDGE OF OHIO ON THE PENNSYLVANIA BORDER AND ALONG LAKE ERIE.

RR TRACKS ARE LOCATED IN CLOSE PROXIMITY TO THE SUBJECT PROPERTY, WHICH IS TYPICAL FOR HOMES WITHIN CONNEAUT, AS RR TRACKS RUN THROUGH THE CENTER OF THE CITY. THIS DOES NOT APPEAR TO HAVE ANY AFFECT (NEGATIVE OR POSITIVE) ON PROPERTY VALUES AND/OR MARKETABILITY OF PROPERTIES.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) COST APPROACH NOT APPLICABLE.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	35,000
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.)		 = \$
	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 (HUD and VA only)	45 Years	INDICATED VALUE BY COST APPROACH	= \$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) INCOME APPROACH IS NOT APPLICABLE IN THIS PARTICULAR ASSIGNMENT.

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File # 415-0491056

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

File # 415-0491056

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

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

Uniform Residential Appraisal Report

File # 415-0491056

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

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

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

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

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

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

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

APPRAISER

Signature 
 Name CARIANN YURAK
 Company Name LAKEFRONT APPRAISAL SERVICES, LLC
 Company Address 8217 Yorkshire Dr.
Mentor, OH 44060
 Telephone Number (440) 478-3057
 Email Address Lakefrontappraisals@hotmail.com
 Date of Signature and Report 02/26/2024
 Effective Date of Appraisal 02/22/2024
 State Certification # 2007001974
 or State License # _____
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 12/13/2024

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

248 W Main Rd
Conneaut, OH 44030
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 160,000

LENDER/CLIENT

Name NO AMC
 Company Name Mutual of Omaha Mortgage, Inc.
 Company Address 3131 Camino del Rio N, Ste 1100, San Diego,
CA 92108
 Email Address _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Market Conditions Addendum to the Appraisal Report

File No. 415-0491056

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

Property Address **248 W Main Rd** City **Conneaut** State **OH** ZIP Code **44030**

Borrower **Frank, Richard I & Catherine A**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	7	1	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	2.33	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	6.1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	200,000	135,743	90,000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Sales Days on Market	78	84	47	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	182,950	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	93	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	96	99	90	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **IN THE PAST 12 MONTHS THERE HAS BEEN NO INCREASE (OR DECLINE) IN SELLER CONTRIBUTIONS FOR THOSE TYPES OF PROPERTIES IN THE NEIGHBORHOOD THAT ARE COMPARABLE TO THE SUBJECT PROPERTY. THERE WERE NO KNOWN ANOMALIES IN THE DATA, SUCH AS SEASONAL MARKETS, NEW CONSTRUCTION, ETC.**

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

FORECLOSURES ARE A FACTOR IN THE MARKET. FORECLOSURES IN THE NEIGHBORHOOD THAT WERE COMPARABLE TO THE SUBJECT PROPERTY MAY HAVE BEEN UTILIZED FOR THE PURPOSE OF THIS 1004 MC BUT NOT AS COMPARABLES WITHIN THIS REPORT.

Cite data sources for above information. **NEOHREX / COUNTY RECORDS**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

THE OVERALL TRENDS REPORTED ON THE INVENTORY MEDIAN SALE & LIST PRICE, DOM, LIST/SALE RATIO GRIDS INDICATE A STABLE TO INCREASING TREND IN THE PAST 12 MONTHS FOR PROPERTIES IN THE NEIGHBORHOOD THAT ARE COMPARABLE TO THE SUBJECT PROPERTY. HOWEVER, THIS IS NOT CONCLUSIVE EVIDENCE THAT ALL OTHER PROPERTIES IN THE NEIGHBORHOOD ARE MIRRORING THE TREND OF PROPERTY THAT IS COMPARABLE TO THE SUBJECT PROPERTY.

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

Project Name:

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

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

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

Signature	Signature
Appraiser Name CARIANN YURAK	Supervisory Appraiser Name
Company Name LAKEFRONT APPRAISAL SERVICES, LLC	Company Name
Company Address 8217 Yorkshire Dr., Mentor, OH 44060	Company Address
State License/Certification # 2007001974 State OH	State License/Certification # State
Email Address Lakefrontappraisals@hotmail.com	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Supplemental Addendum

File No. 415-0491056

Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				

INTENDED USE:

The intended use of this appraisal report is to allow the client to make a lending decision with regard to a mortgage loan.

INTENDED USER:

The intended user of this report is the client named on page one of the URAR form and FHA/HUD.

DIGITAL SIGNATURES:

The signature(s) affixed to this report were applied by the original appraiser and represent their acknowledgements of facts, opinions and conclusions found in this report. Each digital signature is protected with an encrypted password.

DIGITAL PHOTOS:

The digital photos found in this report are original and have not been altered or enhanced in any way.

URAR : Neighborhood - Description

EMPLOYMENT CAN BE FOUND LOCALLY OR IN DOWNTOWN CLEVELAND WHICH IS A 60+ MINUTE COMMUTE. LOCAL ECONOMY IS BROAD BASED CONTRIBUTING TO THE ECONOMIC STABILITY OF THE NEIGHBORHOOD. CLOSE PROXIMITY TO AREA SCHOOLS (PUBLIC & PRIVATE), HIGHWAY ACCESS, AND AREA PARKS CONTRIBUTES TO NEIGHBORHOOD APPEAL AND MARKETABILITY.

URAR : Neighborhood - Market Conditions

BOTH CONVENTIONAL AND GOVERNMENT FINANCING ARE FOUND THROUGHOUT THIS AREA. PROPERTY VALUES ARE STABLE WITH NO ANTICIPATED CHANGE. ONLY RELEVANT AND SUPPORTABLE FACTORS ARE CONSIDERED THROUGHOUT THE DEVELOPING AND REPORTING OF THIS APPRAISAL CHALLENGE.

All mechanical systems were working and operating correctly at time of inspection.

Breakdown of Adjustments:

Bedroom: +/- \$5,000

Full Bath: +/- \$5,000

Half Bath: +/- \$3,000

Basement Breakdown of Adjustments:

Bedroom: +/- \$3,000

Full Bath: +/- \$3,000

Half Bath: +/- \$2,000

Exterior Photos

Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				



Front / Side



Front / Side



Rear / Side



Rear / Side



Street



Street

Exterior Photos

Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				



View of subject from street. Long driveway



View of street from home



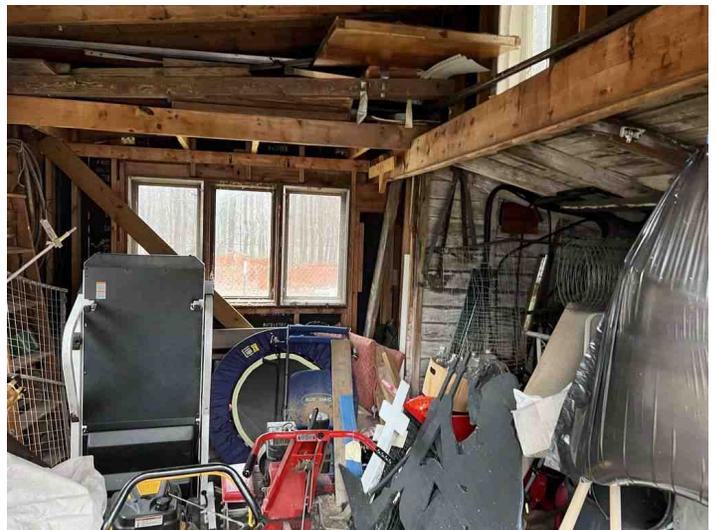
Shed



Shed Interior



Shed



Shed Interior

Exterior Photos

Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				



Rear Patio



Front Patio



Open Yard



Backyard / View of RR Tracks through trees

Interior Photos

Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				



Kitchen (Pic 1)



Kitchen (Pic 2)



Kitchen (Pic 3)



Dining Room



Living Room



Den / Office Space

Interior Photos

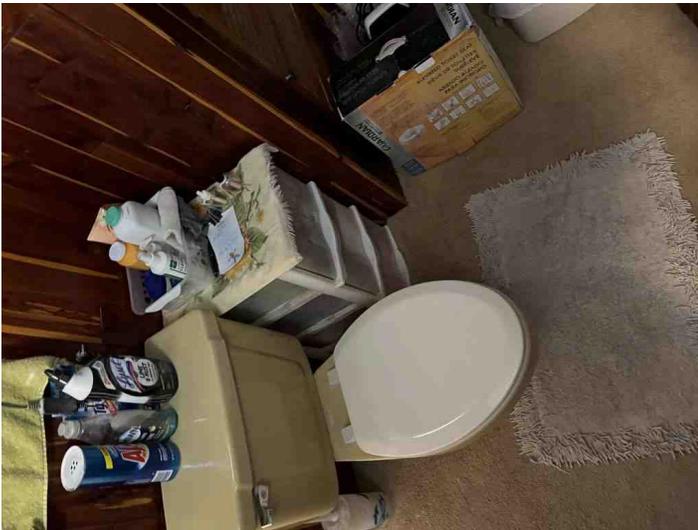
Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				



Bedroom



**Bathroom (Pic 1)
(Located off Den/Office)**



Bathroom (Pic 2)



Bedroom w/En Suite Bathroom



En Suite Bathroom (Pic 1)



Bathroom (Pic 2)

Interior Photos

Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				



Laundry
(Located in rear bedroom)



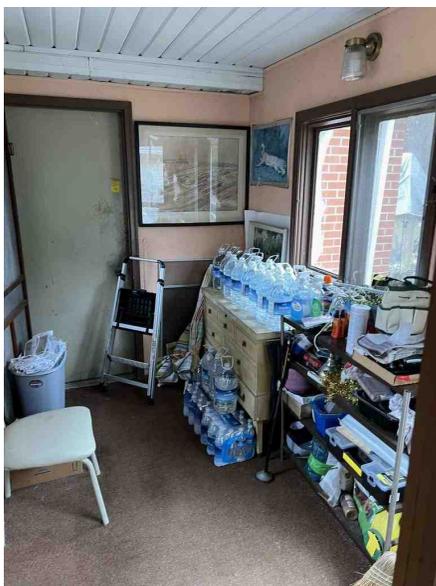
Family Room / Rec Room



Entranceway



Foyer



Breezeway



Furnace

Interior Photos

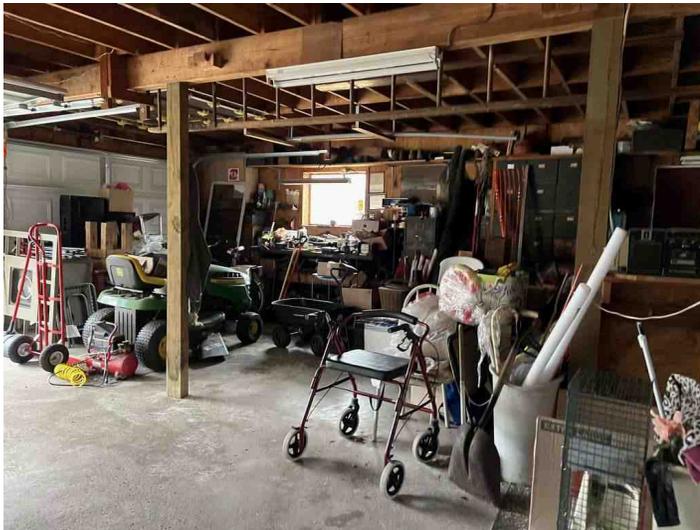
Borrower	Frank, Richard I & Catherine A						
Property Address	248 W Main Rd						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Lender/Client	Mutual of Omaha Mortgage, Inc.						



H2O Tank



Electrical Panel



Garage Interior



Garage Panel



Garage Second Floor (Pic 1)



Garage Second Floor (Pic 2)

Comparable Photos

Borrower	Frank, Richard I & Catherine A			
Property Address	248 W Main Rd			
City	Conneaut	County	Ashtabula	State OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.			



Comparable 1

7618 Poore Rd	
Prox. to Subject	2.69 miles W
Sales Price	200,000
Gross Living Area	1,772
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;Suburban
View	N;Res;Woods
Site	1.34 ac
Quality	Q3
Age	64



Comparable 2

288 Main St	
Prox. to Subject	0.17 miles SW
Sales Price	155,000
Gross Living Area	2,603
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;Suburban
View	N;Res;
Site	13068 sf
Quality	Q4
Age	124



Comparable 3

1145 Lake Rd	
Prox. to Subject	1.03 miles N
Sales Price	164,000
Gross Living Area	2,226
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;Suburban
View	N;Res;
Site	1.13 ac
Quality	Q4
Age	114

Listing Photo Page

Borrower	Frank, Richard I & Catherine A				
Property Address	248 W Main Rd				
City	Conneaut	County	Ashtabula	State	OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.				



Listing 1

6970 Bushnell Rd
Proximity to Subject 6.13 miles SE
List Price 170,000
Days on Market 69
Gross Living Area 2,016
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 1.1
Age/Year Built 46

Listing 2

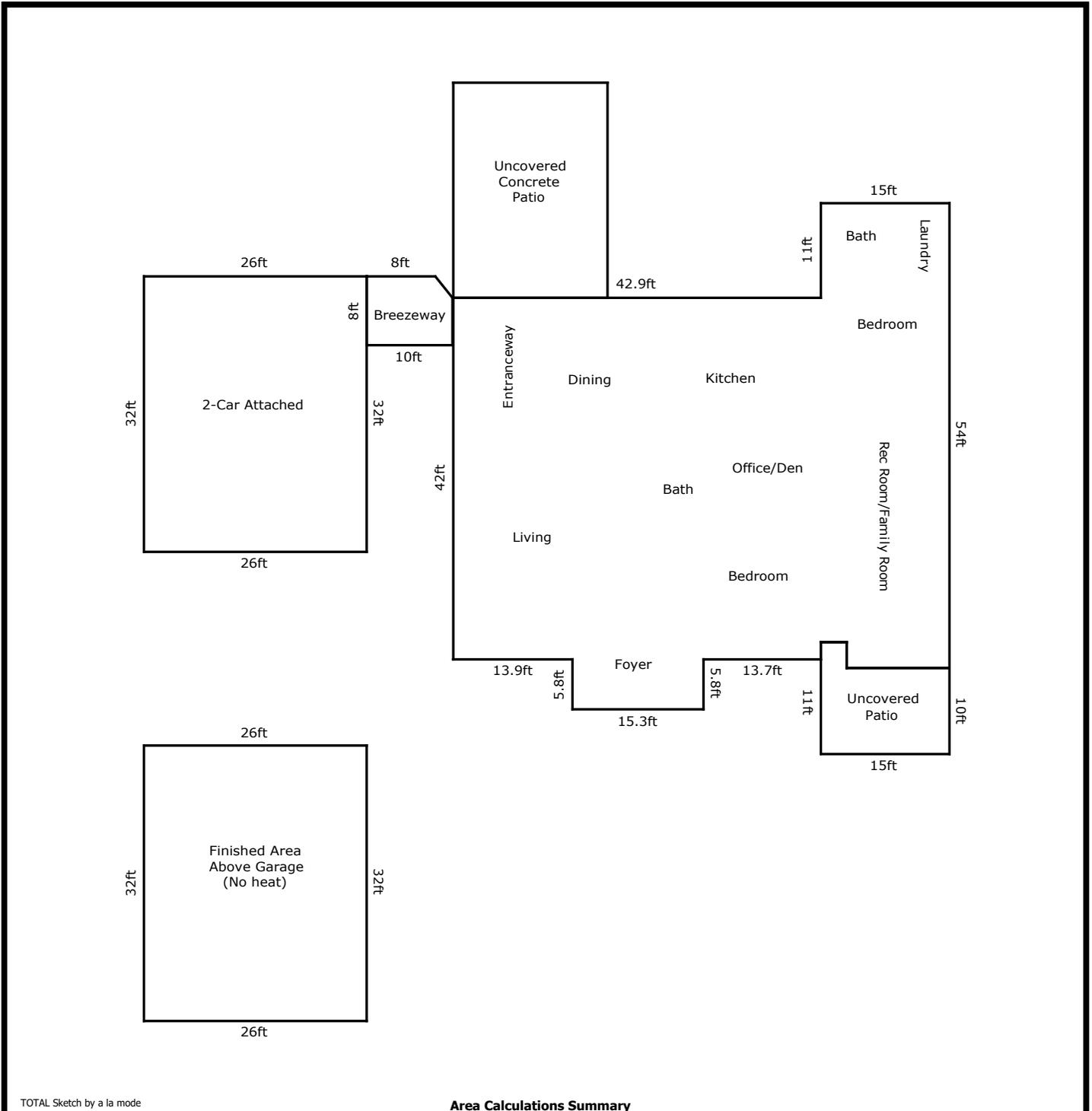
Proximity to Subject
List Price
Days on Market
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Age/Year Built

Listing 3

Proximity to Subject
List Price
Days on Market
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Age/Year Built

Building Sketch

Borrower	Frank, Richard I & Catherine A			
Property Address	248 W Main Rd			
City	Conneaut	County	Ashtabula	State OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.			



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details		
First Floor	2691.54 Sq ft	15.3×5.8	= 88.74
		42×42.9	= 1801.8
		15×51	= 765
		3×12	= 36
Total Living Area (Rounded):	2692 Sq ft		
Non-living Area			
Patio	159 Sq ft	3×3	= 9
		15×10	= 150
Breezeway	77.5 Sq ft	8×8	= 64
		2×5.5	= 11
		$0.5 \times 2 \times 2.5$	= 2.5
2 Car Attached	832 Sq ft	26×32	= 832
Concrete Patio	450 Sq ft	18×25	= 450
Attic	832 Sq ft	32×26	= 832

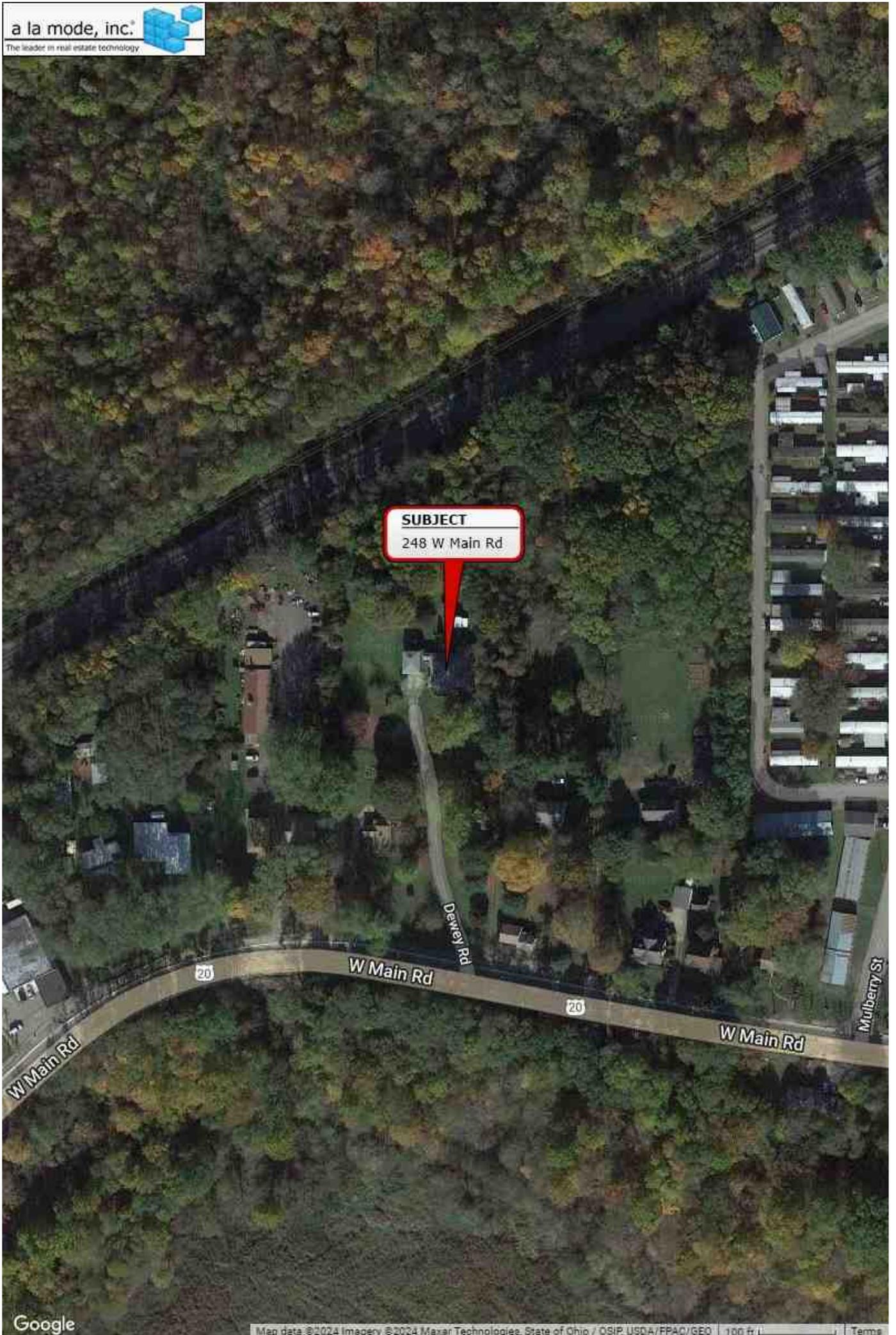
Location Map

Borrower	Frank, Richard I & Catherine A			
Property Address	248 W Main Rd			
City	Conneaut	County	Ashtabula	State OH Zip Code 44030
Lender/Client	Mutual of Omaha Mortgage, Inc.			



Location Map

Borrower	Frank, Richard I & Catherine A						
Property Address	248 W Main Rd						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Lender/Client	Mutual of Omaha Mortgage, Inc.						



APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

Name of Appraiser: CARIANN YURAK

Class of Certification/Licensure: Certified General
 Certified Residential
 Licensed Residential
 Licensed Trainee or Assistant
 Temporary General Licensed

Certification/Licensure Number: 2007001974
 Certification/Licensure State: OH Expires: 12/13/2024

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

If applicable, Appraisal Management Company Number: NO AMC

If applicable, select one of the following:

- The actual fee paid to the appraiser for this appraisal assignment or specialized service was: \$ 450.00 or;
 The appraiser is employed by the appraisal management company on an employee and employer basis for the performance of this appraisal, and was not paid a fee.

Signature of person preparing and reporting the Appraisal:



License



E&O Insurance

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: NAX40PL107856-00

Renewal of: New

1. Named Insured: Cariann Yurak

2. Address: 6599 Berkshire Dr
Mentor, OH 44060

3. Policy Period: **From: January 18, 2024** **To: January 18, 2025**
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: January 18, 2012

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: January 17, 2024

By:



Authorized Representative