

FILED ON

MAR 19 2024

Ashtabula County Board of Revision

Clear Form

Tax year 2023 BOR no. 0122

DTE 1 Rev. 12/22

County Ashtabula Date received

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.

Attach additional pages if necessary.

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

Original complaint Counter complaint Notices will be sent only to those named below.

Form with sections for owner information, parcel numbers, principal use, and a table for market value comparison.

- 10. Was property sold within the last three years?
11. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.
12. If any improvements were completed in the last three years, show date and total cost
13. Do you intend to present the testimony or report of a professional appraiser?

14. If you have filed a prior complaint on this parcel since the last reappraisal or update of property values in the county, the reason for the valuation change requested must be one of those below. Please check all that apply and explain on attached sheet. See R.C. section 5715.19(A)(2) for a complete explanation.

- The property was sold in an arm's length transaction.
- The property lost value due to a casualty.
- A substantial improvement was added to the property.
- Occupancy change of at least 15% had a substantial economic impact on my property.

15. If the complainant is a legislative authority and the complaint is an original complaint with respect to property not owned by the complainant, R.C. 5715.19(A)(8) requires this section to be completed.

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

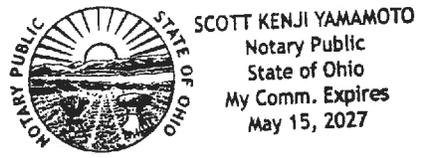
I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 3/19/24 Complainant or agent (printed) William H. Doyle Title (if agent) _____

Complainant or agent (signature) W. H. Doyle

Sworn to and signed in my presence, this 19th day of March 2024
(Date) (Month) (Year)

Notary [Signature]



Situs : 6785 LAKE RD W

Map ID: 17-047-00-198-00

LUC: 511

Card: 1 of 1

Tax Year: 2023

Printed: 03/19/24

CURRENT OWNER
DOUGLASS WILLIAM H
PATRICIA A

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 047-00 198-00
Class Residential
Living Units 1
Neighborhood 70200
District
Zoning
Alternate Id



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

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
F	1	1100	97 238		1.13			213,740
								213,740

Total Acres: .53 Legal Acres: 0.53 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	74,800	213,700	213,700	0	0
Building	150,710	430,600	430,600	0	0
Total	225,510	644,300	644,300	0	0

Manual Override Reason
Base Date of Value
Effective Date of Value
Value Flag 1-COST APPROACH

Current Value

Year	Land	Building	Total Value
2020	164,400	319,000	483,400
2021	164,400	319,000	483,400
2022	164,400	319,000	483,400

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
07/20/06	150,000	1-Land Only	U-Not Validated	0193/0779	WD-Warranty Deed	GARDNER DAVID
07/20/06	130,000	1-Land Only	U-Not Validated	0193/0779	WD-Warranty Deed	CURTIS KELLY G
02/26/02		1-Land Only	U-Not Validated	0117/5711	ET-Temp Exempt	CURTIS KELLY G
02/26/02		1-Land Only	U-Not Validated	0117/5711	ET-Temp Exempt	CURTIS KELLY G

Entrance Information

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

Property Notes
Note Codes:

Situs : 6785 LAKE RD W

Parcel Id: 17-047-00-198-00

LUC: 511

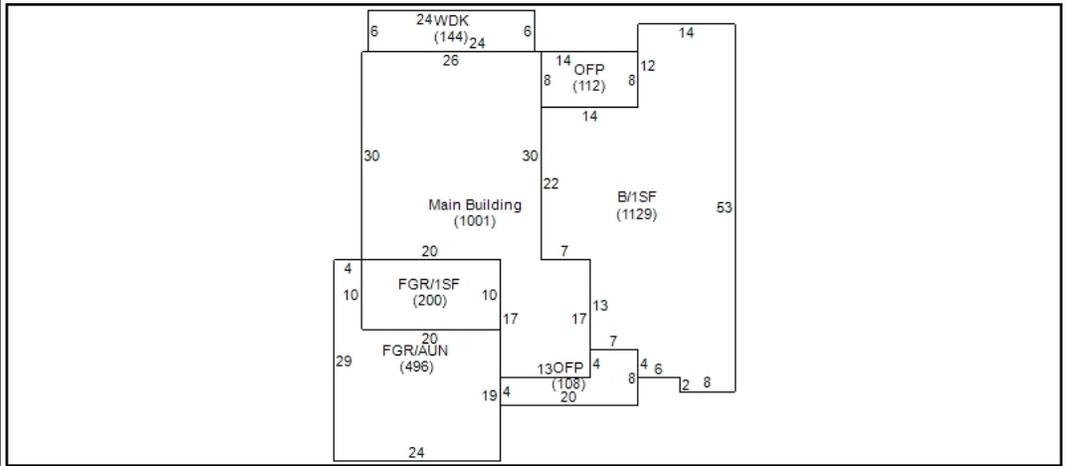
Card: 1 of 1

Tax Year: 2023

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Dwelling Information

Valuation Method D	Total Rooms 8
Override Model	Dining Rooms 1
Story Height 2	Bedrooms 3
Construction 91-Fr W/Mas	Family Rooms 1
Style 07-Colonial	Full Baths 2
Year Built 2007	Half Baths 1
Eff Year Built	Addl. Fixtures 0
Year Remodeled	Total Fixtures 11
Kitchen Remod	Unfinished Area 0
Bath Remod	T2 Rec Rm Area
Lower Level 4-Full Basement	T3 Rec Rm Area
Heating 4-Heat Pump	T4 Rec Rm Area
Heat Fuel Type	Fin Bsmt Liv Area 0
System	WBFP Stacks 1
Attic 0-None	WBFP Openings 1
Phy. Condition A-Average Condition	WBFP Add'l Stry
Int vs Ext Cond	Prefab Fireplace
Well / Septic 0	Prefab Add'l Stry
Bsmt Gar # Cars	
Misc 1 Desc	Misc 1 Qty
Misc 2 Desc	Misc 2 Qty
Grade B+1	Cost & Design 0
CDU AV-AVERAGE	Functional
% Good Ovr	Economic 100
% Complete 100	NBHD Fact 1.35
GRM Econ Rents	GRM Factor 1
GRM Units	GRM Value 0



Additions

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	%Comp	CDU	Value
0					1,001						
1		FGR	1SF		200						14,600
2	BSM	1SF			1,129						90,100
3			WDK		144						2,100
4		FGR	AUN		496						16,700
5		OFF			112						3,100
6		OFF			108						2,900
7		MS			120						1,800
8		MS			550						8,200

Dwelling Computations

Base Price	156,510	% Good	93
Plumbing	10,900	Market Adj	
Basement	23,520	Functional	
Heating	7,000	Economic	100
Attic	0	% Complete	100
Other Features	5,500	C&D Factor	
		Adj Factor	1.35
Subtotal	203,430	Additions	129,800
Ground Floor Area	1,001		
Total Living Area	3,331	Dwelling Value	430,600

Outbuilding Data

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PC	FN	MA	%Comp	Value

Condominium / Mobile Home Information

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

Misc & Gross Bulding Values

Misc Building No	Misc Adjusted Value
Gross Building:	

Situs : 6785 LAKE RD W
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Card: 1 of 1
Tax Year: 2023
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Comments

Number	Code	Status	Comment
9	OFC	RV	CORRECTION OF SQ FT FOR REVAL (WAS OVERSTATED)
1	FLD	BO	19990716 CG C#01 - 4/28/99-ALL COTTAGES RAZED FOR 1/1/99-1 SHED STILL HERE.
2	FLD	RV	20020822 CG C#01 - PARCEL "B" LAKEFRONT FOR SALE - ASKING 135,000 (8/02) CHG
3	OFC	LC	20020822 C#01 - SPLIT .5002 AC TO 17-047-00-198-01 CONVEY #729 2/26/02
4	FLD	RV	20020822 CG C#01 - CLASS TO RES AND REPRICE LAND
5	FLD	RV	20080617 CG C#01 - 6/12/08 EST DWLG 75% 1/1/08 (100% NOW) RECHECK'09 DWLG FV
6	FLD	RV	20081027 C#01 - PER 2% CARD DWLG 40% FOR 1/1/08 RECHECK'09
7	FLD	NC	20090409 CG C#01 - 3/17/09 EST - DWLG 100% 1/1/09

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Card: 1 of 1

Tax Year: 2023

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RESIDENTIAL APPRAISAL REPORT



Property Location:	6785 Lake Rd W Geneva, OH 44041 Sec 4-19 (Geneva Twp)
Borrower:	Not Applicable
Lender:	Private Appraisal
Opinion of Value:	608,000
Effective Date:	01/01/2023
Prepared By:	Scott Hivnor, SRA, AI-RRS (440) 946-8364 shivnor@advapp.com



37721 Vine Street, Ste 3
Willoughby, OH 44094

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 2024143

Property Description

Property Address 6785 Lake Rd W City Geneva State OH Zip Code 44041
Legal Description Sec 4-19 (Geneva Twp) County Ashtabula
Assessor's Parcel No. 170470019800 Tax Year 2023 R.E. Taxes \$ 10,196.18 Special Assessments \$ 9.50
Borrower Not Applicable Current Owner Douglass, William H Occupant: X Owner Tenant Vacant
Property rights appraised X Fee Simple Leasehold Project Type PUD Condominium (HUD/VA only) HOA \$ 0 /Mo.
Neighborhood or Project Name Geneva Sec 04 Map Reference MSA:11780 Census Tract 0009.00
Sale Price \$ N/A Date of Sale N/A Description and \$ amount of loan charges/concessions to be paid by seller 0
Lender/Client Private Appraisal Address
Appraiser Scott Hinor, SRA, AI-RRS Address 37721 Vine Street, Ste 3, Willoughby, OH 44094

Location Urban Suburban Rural
Built up Over 75% 25-75% Under 25%
Growth rate Rapid Stable Slow
Property values Increasing Stable Declining
Demand/supply Shortage In balance Over supply
Marketing time Under 3 mos. 3-6 mos. Over 6 mos.
Predominant occupancy Owner Tenant Vacant (0-5%) Vac. (over 5%)
Single family housing PRICE \$ (000) AGE (yrs) Present land use % Land use change
One family 50 Not likely Likely
19K Low 2 2-4 family X In process
550K High 183 Multi-family 5 To: 1-Family Residential
Predominant Commercial 5
185K 62 Vacant 40

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood boundaries and characteristics: The subject is located North of Route 20, South of Lake Erie, East of the county line and West of Route 45. The subject is currently tax assessed at \$644,300. The best available data has been collected in completion of this private appraisal report.
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):
The subject is located in Geneva Township, Ohio and Ashtabula County. The subject is located in the Geneva School District. The subject location is acceptable. All desired amenities are close and accessible. The subject is located on a residential street on the shore of Lake Erie. There are no adverse external factors noted. This appraisal is written for private purposes. This appraisal is written to determine the fair market value with a retrospective effective date 01/01/2023. This appraisal is written for a property tax dispute. The subject was taxed for \$483,400 in 2022. The proposed tax assessed value for 2023 is \$644,300. This represents an approximate 33% tax increase. This appraisal is not written for mortgage lending. The current owner and their assignees are the only intended users. No additional users are identified.
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):
The opinion of market value for the subject is above the predominant price for the market. The subject is not an over improvement for lakefront dwellings. No adverse value or marketability impact is noted. I have completed historical analysis for the 2 years prior to the effective date of this report. My analysis indicates a stable demand for comparable dwellings and a limited listing inventory. My analysis indicates marketing times below 180 days. Typical marketing times are estimated to be 3-6 months. My analysis indicates rising median sales prices. However, I have utilized fairly recent comparable sales and positive date of sale adjustments are not reported. My analysis indicates generally stable marketing times.

Project information for PUDs (if applicable) - Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No
Approximate total number of units in the subject project
Describe common elements and recreational facilities:

Dimensions 92 F.F. (see plat map)
Site area .53 ac Corner Lot Yes No
Specific zoning classification and description R-1 Single and Two Family Residential
Zoning compliance X Legal Legal nonconforming (Grandfathered use) Illegal No zoning
Highest & best use as improved: X Present use Other use (explain)
Utilities Public Other Off-site Improvements Type Public Private
Electricity X Street Asphalt X
Gas X Curb/gutter None
Water X Sidewalk None
Sanitary sewer X Street lights None
Storm sewer X Alley None
Topography Level on grade
Size Average to the Area
Shape Mostly Rectangular
Drainage Appears adequate
View Residential
Landscaping Conforming/Neat
Driveway Surface Concrete
Apparent easements Typical utility
FEMA Special Flood Hazard Area Yes No
FEMA Zone X Map Date 8/28/2019
FEMA Map No. 39007C0125E
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): I have conducted no surveys or title searches. There are no apparent adverse easements or encroachments noted. There are typical, special assessments noted for 911 emergency and recycling. These assessments are annual and are not included in the above tax figure. The above noted property taxes are extracted from the auditors website.

Table with 5 columns: GENERAL DESCRIPTION, EXTERIOR DESCRIPTION, FOUNDATION, BASEMENT, INSULATION. Rows include No. of Units, No. of Stories, Type (Det./Att.), Design (Style), Existing/Proposed, Age (Yrs.), Effective Age (Yrs.).

Table with 13 columns: ROOMS, Foyer, Living, Dining, Kitchen, Den, Family Rm., Rec. Rm., Bedrooms, # Baths, Laundry, Other, Area Sq. Ft. Rows include Basement, Level 1, Level 2.

Table with 4 columns: INTERIOR, HEATING, KITCHEN EQUIP., ATTIC, AMENITIES, CAR STORAGE. Rows include Floors, Walls, Trim/Finish, Bath Floor, Bath Wainscot, Doors.

Additional features (special energy efficient items, etc.): a front covered open porch, a generator system, a walk up basement, a paver patio with a trellis, a detached paver patio, a beach area, a 2nd floor balcony, 2 central air units, a cherry kitchen with granite tops, a security system, and a finished basement with a rec room and a full bath
Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: The subject is connected to all public utilities. The utilities were on at observation. The mechanical systems have not been extensively evaluated. For the purposes of this assignment, the mechanical systems are assumed to be in an acceptable operating condition. The subject was owner occupied at observation. There are no needed repair items noted. The subject property is well maintained.
Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: I am not an expert in the identification of hazardous or detrimental environmental conditions. However, no obvious adverse conditions are noted. There are no functional inadequacies noted. The subject offers a typical floorplan the flows well.

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 2024143

Valuation Section

COST APPROACH	ESTIMATED SITE VALUE	= \$	Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): The cost approach is considered, but is not relevant. The cost approach is not applicable due to the difficulty in calculating accrued depreciation in older dwellings. The cost approach was not developed.
	ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:		
	Dwelling 3,331 Sq. Ft. @ \$	= \$	
	2,130 Sq. Ft. @ \$	= \$	
	Garage/Carport 696 Sq. Ft. @ \$	= \$	
	Total Estimated Cost New	= \$	
	Less Physical Functional External		
	Depreciation	= \$	
	Depreciated Value of Improvements	= \$	
	As-is Value of Site Improvements	= \$	
INDICATED VALUE BY COST APPROACH		= \$	

SALES COMPARISON ANALYSIS	ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
		6785 Lake Rd W Address Geneva, OH 44041	6209 Oakwood Beach Dr Ashtabula, OH 44004	5823 October Ln Madison, OH 44057	7593 Lakeshore Blvd Madison, OH 44057			
	Proximity to Subject	6.33 miles E	4.57 miles SW	0.87 miles SW				
	Sales Price	\$ N/A	\$ 575,000	\$ 550,000	\$ 675,000			
	Price/Gross Living Area	\$ 202.89	\$ 184.32	\$ 254.81				
	Data and/or Verification Source	Inspection Matrix MLS#4296286;DOM 205 files, int/ext observation	Matrix MLS#4239759;DOM 291 files, int/ext observation	Matrix MLS#4396933;DOM 18 Realist Doc#2022R026332				
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
	Sales or Financing		ArmLth Conv:0	ArmLth Conv:0	ArmLth Conv:0	ArmLth Conv:0	ArmLth Conv:0	ArmLth Conv:0
	Concessions							
	Date of Sale/Time		s02/22:c01/22	s10/21:c09/21	s09/22:c08/22	s09/22:c08/22	s09/22:c08/22	s09/22:c08/22
	Location	Resid/Lake Front	Resid/Lake Front	Resid/Lake Front	Resid/Lake Front	Resid/Lake Front	Resid/Lake Front	Resid/Lake Front
	Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
	Site	.53 ac	.55 ac	.73 ac	.52 ac	.52 ac	.52 ac	.52 ac
	View	Lake Erie	Lake Erie	Lake Erie	Lake Erie	Lake Erie	Lake Erie	Lake Erie
	Design and Appeal	Contemp	Contemp	Contemp	Ranch	Ranch	Ranch	Ranch
	Quality of Construction	Average	Average	Average	Average	Average	Average	Average
	Age	16	66	54	19	19	19	19
	Condition	Average	Average	Average	Average	Average	Average	Average
	Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
	Room Count	9 4 2.5	8 3 3.0	8 4 3.0	5 2 2.0	5 2 2.0	5 2 2.0	5 2 2.0
	Gross Living Area	3,331 Sq. Ft.	2,834 Sq. Ft.	2,984 Sq. Ft.	2,649 Sq. Ft.	2,649 Sq. Ft.	2,649 Sq. Ft.	2,649 Sq. Ft.
	Basement & Finished	2130 sf	0 sf	1939 sf	2444 sf	2444 sf	2444 sf	2444 sf
	Rooms Below Grade	Rec Rm, F-Bath	No Basement	Rec Room, Den	Rec, Bed, F-Bath	Rec, Bed, F-Bath	Rec, Bed, F-Bath	Rec, Bed, F-Bath
	Functional Utility	Average	Average	Average	Average	Average	Average	Average
	Heating/Cooling	FWA,CAC	FWA,CAC	HWS,Unit AC	FWA,CAC	FWA,CAC	FWA,CAC	FWA,CAC
	Energy Efficient Items	None	None	None	None	None	None	None
	Garage/Carport	2 GarAttached	2 GarAttached	2 GarAtt/2 GarDet	2 GarAttached	2 GarAttached	2 GarAttached	2 GarAttached
	Porch, Patio, Deck	2,2,0	1,1,0	1,1,2	1,0,1	1,0,1	1,0,1	1,0,1
	Fireplace(s), etc.	2 Fireplaces	1 Fireplace	1 Fireplace	3 Fireplaces	3 Fireplaces	3 Fireplaces	3 Fireplaces
	Fence, Pool, etc.	No Pool	No Pool	No Pool	No Pool	No Pool	No Pool	No Pool
	School District	Geneva	Ashtabula	Madison	Madison	Madison	Madison	Madison
	Net Adj. (total)		\$ 72,500	\$ -8,000	\$ 40,500	\$ 40,500	\$ 40,500	\$ 40,500
	Adjusted Sales Price of Comparable		Net 12.6 % Gross 14.5 %	Net 1.5 % Gross 9.5 %	Net 6.0 % Gross 8.7 %	Net 6.0 % Gross 8.7 %	Net 6.0 % Gross 8.7 %	Net 6.0 % Gross 8.7 %
	Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.):		The lakefront location has required that the normal 1 mile proximity parameter be exceeded. All provide sales are lakefront, Comps 1 and 4 are located in Ashtabula County and comps 2 and 3 are located in the adjacent Lake County. Date of sale adjustments are not reported. Site adjustments are noted based on 25K per acre rounded. The subject is bracketed in acreage. The subject and comps offer similar effective ages. Room count adjustments are noted based on 10K per full bath and 5K per half bath. Living area adjustments are noted based on \$50 per sf rounded. The applicable basement area and basement finish adjustments are noted. Garage storage adjustments are noted based on 10K per additional garage bay. Porch adjustments are noted based on 5K per additional item. All comps are considered in the final analysis utilizing a weighted average. Comps 2 and 3 are given the most weight.					

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data	No prior sales in the last 3 years.	01/19/2022 \$0 deed transfer	No prior sales noted in the year prior to the date of the comparable sale	06/18/2021 \$599,900
Source, for prior sales within year of appraisal	Realist 01/29/2024	Realist 02/20/2024	Realist 02/20/2024	Realist 02/20/2024
Analysis of any current agreement of sale, option, or listing of subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: Research reveals no prior sales or listing activity for the subject in the last 3 years. A prior deed transfer is noted for comparable 1. A prior arms length sale is noted for comparable 3. Note the included comparable 4. Paired sales and cost less depreciation techniques are utilized in the development of adjustments.				
INDICATED VALUE BY SALES COMPARISON APPROACH		= \$ 608,000		
INDICATED VALUE BY INCOME APPROACH (if Applicable)		Estimated Market Rent \$ /Mo. x Gross Rent Multiplier = \$		

RECONCILIATION	This appraisal is made <input checked="" type="checkbox"/> "as is" <input type="checkbox"/> subject to the repairs, alterations, inspections or conditions listed below <input type="checkbox"/> subject to completion per plans & specifications.	
	Conditions of Appraisal: This appraisal is written for private purposes. This appraisal is not written for mortgage lending. This appraisal is written to develop an opinion of market value. The definition of market value is found on the included statement of limiting conditions.	
	Final Reconciliation: The income approach is not relevant as the subject market is comprised of predominantly single family, owner occupied dwellings. The cost approach is not relevant due to difficulty in calculating depreciation in older dwellings. The sales comparison approach is the only the relevant approach to value for this assignment. The value opinion is well supported. The value opinion is bracketed by both the sales prices and the adjusted values.	
	The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/FNMA form 1004B (Revised 06/93).	
	(WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 01/01/2023	
	(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 608,000	
	APPRaiser: <i>Scott Hivnor</i>	SUPERVISORY APPRAISER (ONLY IF REQUIRED):
	Signature	Signature
	Name Scott Hivnor, SRA, AI-RRS	Name <input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property
	Date Report Signed 03/12/2024	Date Report Signed
State Certification # 397555	State Certification #	
Or State License #	Or State License #	

Supplemental Addendum

File No. 2024143

Borrower/Client	Not Applicable						
Property Address	6785 Lake Rd W						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender	Private Appraisal						

Condition of the improvements:

I am not a home inspector or a pest inspector. Unless otherwise noted, there is no knowledge of hidden or unapparent condition that would impact the market value. No warranty to condition is given or implied. No liability to the condition, structure or the mechanical systems is given. This appraisal is not a home inspection and should not be construed as such. I am not required, to disturb or move those items which obstruct access or visibility. I observe only those areas which are readily available.

Adverse Environmental Conditions:

I am not an expert in the identification of hazardous or detrimental environmental conditions. The appraiser is not an expert in recognizing, detecting or measuring possible contamination from items such as lead based paint, radon, asbestos and others. The presence of these items could potentially have a negative impact on the market value of the subject.

Physical Locations/Mailing address comments:

Mailing addresses are determined by the U.S. POST OFFICE while actual locations are determined by city, village and township boundaries. Not every community has its own post, therefore, it is common for physical locations and mailing addresses to differ.

Sales Comparison Approach and Competency Comments:

Multiple comparable data sources are utilized including: County Auditor Web Sites, Realist and MLS data source. It is quite common that these sources will differ from one another. The appraiser has made every effort to utilize the information that he/she believes to be correct. There are cases where the basement square footage, basement finished area, and above grade living space must be estimated due to weaknesses in the data sources. I physically tape measure subject properties. I am not responsible for inaccuracies reported by the mls source or county records. I have utilized the data that I believe to be the most accurate and reliable on the date of the inspection. The comparables utilized represent those which are considered to be best indicators of value on the date of observation. The adjustments noted to the comparables are market extracted and are not based on actual cost. I have extensive appraisal experiences in the markets that I appraise. I have geographic competency to complete this appraisal assignment. I have access to all necessary data sources to competently complete this assignment. If construction, repairs, and renovations are not completed as detailed on the report, it will likely affect assignment results.

I have made every effort to develop this appraisal report in conformance with the Uniform Standards of Professional Appraisal Practice. Analysis, opinions and conclusions were developed in conformity with code of professional ethics of the Appraisal Institute.

The purpose of this appraisal is to develop an opinion of market value. The intended use of this appraisal report is for private purposes. This appraisal is not written for mortgage lending. The use of this appraisal report for any other use other than stated intended use is prohibited.

The scope of this appraisal report includes, but is not limited to, observing the subject, analyzing market trends, collecting and analyzing pertinent data, developing an opinion of value, reporting the findings in a summary format, and completing future re inspections and progress reports when relevant. Data sources that the appraiser may consult in the development of this appraisal included, but are not limited to: Realist, Matrix, County Auditors web sites, FEMA Flood Maps, Marshall and Swift Residential Cost Estimator, Census tract data, zoning maps, real estate professionals, municipal offices and others.

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the 1st page of the report), borrower or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to vendor management.

Drilling Comments:

I have observed or found no oil drilling or fracking on the subject site as per my visual site inspection and per data reviewed during my normal course of business, unless otherwise identified. I have not completed any title searches and I have not reviewed active fracking permits in Northeast Ohio. I reserve the right to amend this report if additional information becomes available.

Subject Photo Page

Borrower/Client	Not Applicable				
Property Address	6785 Lake Rd W				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender	Private Appraisal				

**Subject Front**

6785 Lake Rd W
 Sales Price N/A
 Gross Living Area 3,331
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2.5
 Location Resid/Lake Front
 View Lake Erie
 Site .53 ac
 Quality Average
 Age 16

**Subject Rear****Subject Street**

Photograph Addendum

Borrower/Client	Not Applicable				
Property Address	6785 Lake Rd W				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender	Private Appraisal				



Subject Rear



Subject Street



Subject Side



Subject Side



Drainage Ditch



Drainage Ditch



Generator System



Outside Entry from Basement



Lake View



Lake View



Lake View



Lake View



Patio



Patio



Central Air Unit

Photograph Addendum

Borrower/Client	Not Applicable						
Property Address	6785 Lake Rd W						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender	Private Appraisal						



Full Bath View #1



Full Bath View #2



Bedroom



Foyer



Living Room



Heated Sunroom



Fireplace



Family Room



Breakfast Area



Kitchen



Kitchen



Garage Interior



Half Bath



Dining Room



Basement Full Bath

Photograph Addendum

Borrower/Client	Not Applicable						
Property Address	6785 Lake Rd W						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender	Private Appraisal						



Service Panel



Utility



Basement



Basement



Basement



Basement



Utility



Basement



Basement



Basement



Basement



Basement



Walk-In Storage



Utility



Bedroom

Photograph Addendum

Borrower/Client	Not Applicable						
Property Address	6785 Lake Rd W						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender	Private Appraisal						



Bedroom



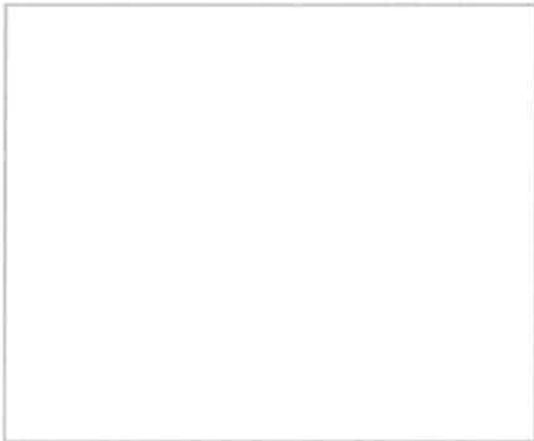
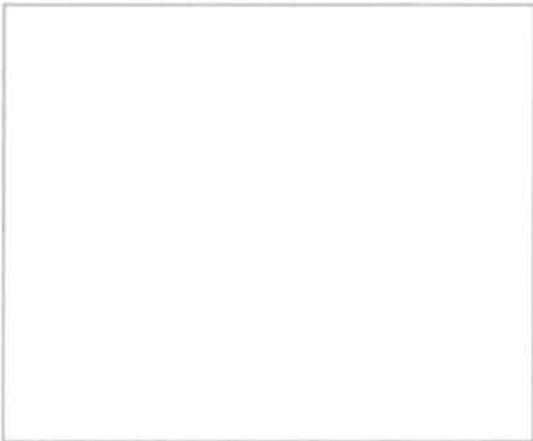
Full Bath View #1



Full Bath View #2



Bedroom



Comparable Photo Page

Borrower/Client	Not Applicable						
Property Address	6785 Lake Rd W						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender	Private Appraisal						

**Comparable 1**

6209 Oakwood Beach Dr
 Prox. to Subject 6.33 miles E
 Sales Price 575,000
 Gross Living Area 2,834
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 3.0
 Location Resid/Lake Front
 View Lake Erie
 Site .55 ac
 Quality Average
 Age 66

**Comparable 2**

5823 October Ln
 Prox. to Subject 4.57 miles SW
 Sales Price 550,000
 Gross Living Area 2,984
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location Resid/Lake Front
 View Lake Erie
 Site .73 ac
 Quality Average
 Age 54

**Comparable 3**

7593 Lakeshore Blvd
 Prox. to Subject 0.87 miles SW
 Sales Price 675,000
 Gross Living Area 2,649
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Resid/Lake Front
 View Lake Erie
 Site .52 ac
 Quality Average
 Age 19

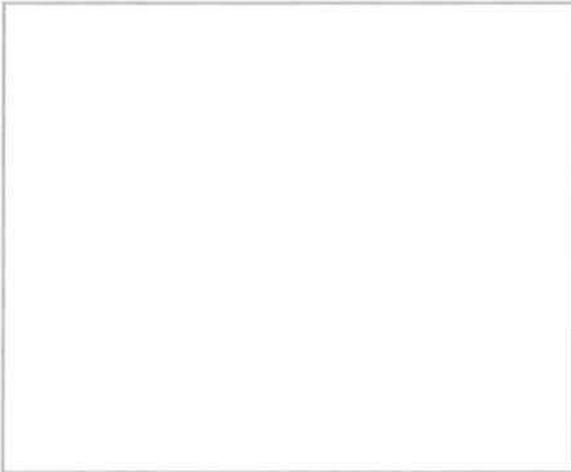
Comparable Photo Page

Borrower/Client	Not Applicable				
Property Address	6785 Lake Rd W				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender	Private Appraisal				



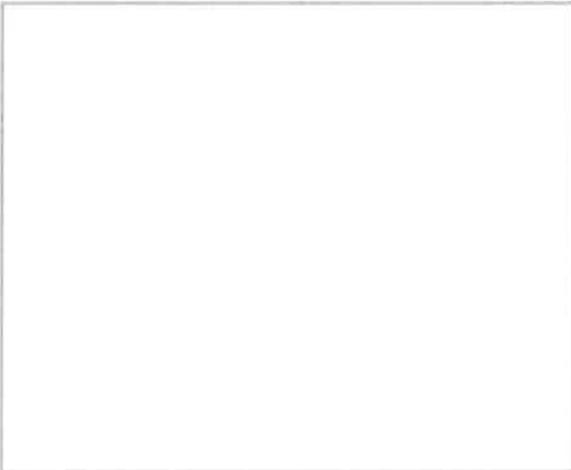
Comparable 4

2521 Walnut Blvd
 Prox. to Subject 9.81 miles E
 Sales Price 470,000
 Gross Living Area 2,403
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2.5
 Location Resid/Lake Front
 View Lake Erie
 Site .61 ac
 Quality Average
 Age 75



Comparable 5

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



Comparable 6

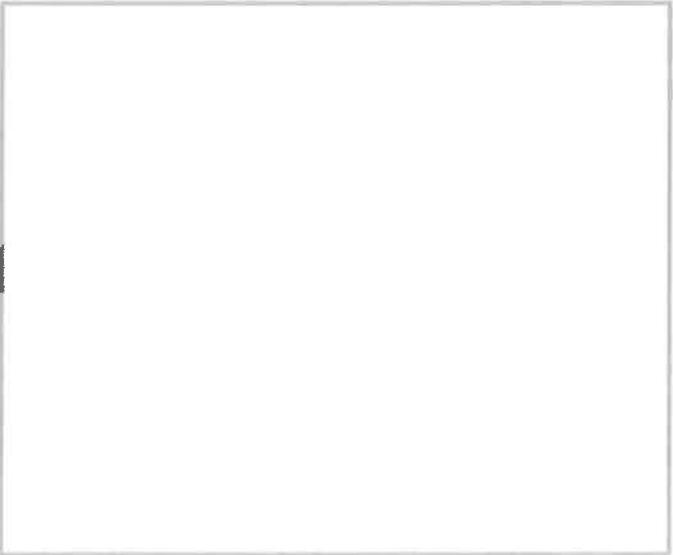
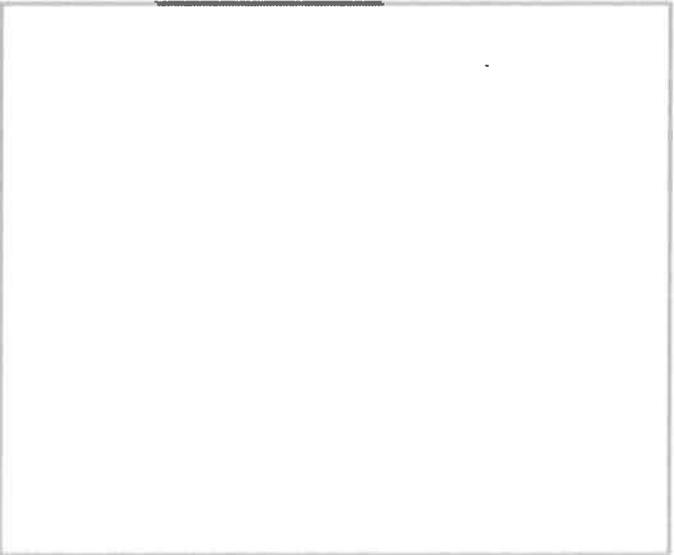
Prox. to Subject
 Sales Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

MLS Photograph Addendum

Borrower/Client	Not Applicable				
Property Address	6785 Lake Rd W				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender	Private Appraisal				

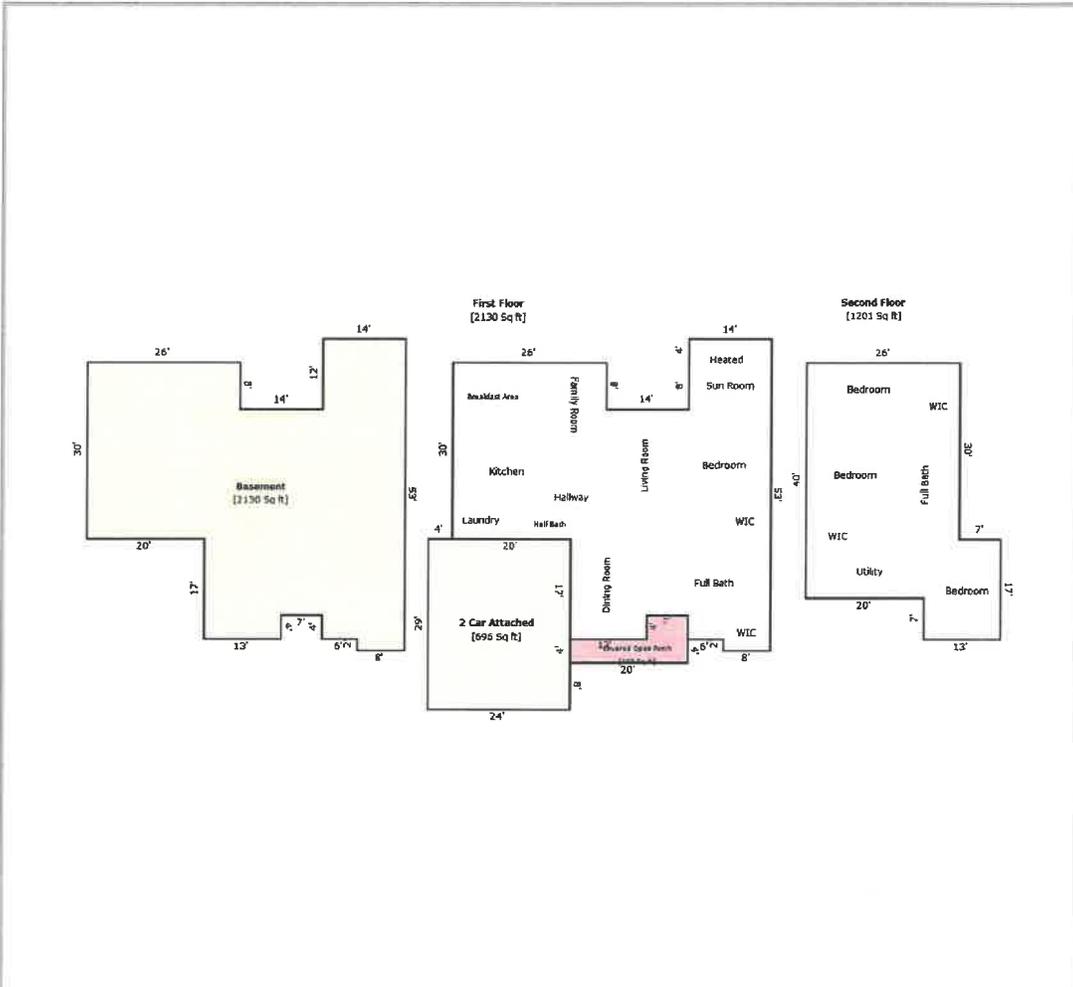


MLS Comp #2 5823 October Lane



Building Sketch

Borrower/Client	Not Applicable		
Property Address	6785 Lake Rd W		
City	Geneva	County	Ashtabula
State	OH	Zip Code	44041
Lender	Private Appraisal		



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	2130 Sq ft	$53 \times 8 = 424$ $51 \times 6 = 306$ $35 \times 7 = 245$ $39 \times 7 = 273$ $47 \times 6 = 282$ $30 \times 20 = 600$
Second Floor	1201 Sq ft	$26 \times 30 = 780$ $17 \times 13 = 221$ $10 \times 20 = 200$
Total Living Area (Rounded):	3331 Sq ft	
Non-living Area		
2 Car Attached	696 Sq ft	$29 \times 24 = 696$
Covered Open Porch	108 Sq ft	$8 \times 7 = 56$ $4 \times 13 = 52$
Basement	2130 Sq ft	$53 \times 8 = 424$ $51 \times 6 = 306$ $35 \times 7 = 245$ $39 \times 7 = 273$ $47 \times 6 = 282$ $30 \times 20 = 600$

Location Map

Borrower/Client	Not Applicable				
Property Address	6785 Lake Rd W				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041
Lender	Private Appraisal				



Plat Map



Flood Map

Borrower/Client	Not Applicable				
Property Address	6785 Lake Rd W				
City	Geneva	County	Ashland	State	OH Zip Code 44041
Lender	Private Appraisal				



Aerial Map

Borrower/Client	Not Applicable						
Property Address	6785 Lake Rd W						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041
Lender	Private Appraisal						



Borrower/Client	Not Applicable	File No.	2024143
Property Address	6785 Lake Rd W		
City	Geneva	County	Ashtabula
Lender	Private Appraisal	State	OH
		Zip Code	44041

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report** (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

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

- 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.
- Unless otherwise indicated, 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.
- 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).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 3-6 months.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

The reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute. The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives. As of the date of this report, I Scott Hivnor, have completed the continuing education program for designated members of the Appraisal Institute.

APPRAISER:

Signature: *Scott Hivnor*
Name: Scott Hivnor, SRA, AI-RRS
State Certification #: 397555
or State License #:
State: OH Expiration Date of Certification or License: 11/04/2024
Date of Signature and Report: 03/12/2024
Effective Date of Appraisal: 01/01/2023
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): 01/01/2023

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
Name: _____
State Certification #: _____
or State License #:
State: _____ Expiration Date of Certification or License: _____
Date of Signature: _____
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): _____

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 they consider their own best interests; (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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

* 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 LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. 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 completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. 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.
3. 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.
4. Unless otherwise indicated, 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.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. 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.
8. 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.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. 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).

ADDRESS OF PROPERTY ANALYZED: 6785 Lake Rd W, Geneva, OH 44041

APPRAISER:
 Signature: 
 Name: Scott Hivnor, SRA, AI-RRS
 Title:
 State Certification #: 397555
 or State License #:
 State: OH Expiration Date of Certification or License: 11/04/2024
 Date Signed: 03/12/2024

SUPERVISORY or CO-APPRAISER (if applicable):
 Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date Signed: _____
 Did Did Not Inspect Property

APPRAISER DISCLOSURE STATEMENT

File No. 2024143

Name of Appraiser: Scott Hivnor, SRA, AI-RRS

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

Certification/Licensure Number: 397555

Certification/Licensure State: OH Expires: 11/04/2024

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

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.

SCH 2024 License



SCH Resume - Page 1**SCOTT HIVNOR**

37721 Vine St. Suite 3, Willoughby, OH 44094
440-946-8364

shivnor@advapp.com

OBJECTIVE

TO PROVIDE PROFESSIONAL REAL ESTATE APPRAISAL AND CONSULTING SERVICES WHICH ARE MEANINGFUL TO THE CLIENT.

WORK EXPERIENCE

NOVEMBER OF 1993 TO PRESENT

PRESIDENT AND CHIEF REAL ESTATE APPRAISER, ADVANCED APPRAISAL SERVICES #397555

SEPTEMBER OF 1992 TO NOVEMBER OF 1993

RESIDENTIAL REAL ESTATE APPRAISER, TONY WILIS APPRAISAL SERVICES

EDUCATION

JOHN CARROL UNIVERSITY, UNIVERSITY HEIGHTS, OHIO

GRADUATED IN AUGUST OF 1991

DEGREE: BACHELORS OF SCIENCE IN BUSINESS ADMINISTRATION

MAJOR: MANAGEMENT

CONCENTRATION: MIS AND QUALITY MANAGEMENT

PROFESSIONAL ORGINIZATIONS

THE APPRAISAL INSTITUTE

AFFILIATE MEMBER AS OF 11/1995

GAINED THE SRA DESIGNATION IN 2006

SERVED ON THE BOARD OF THE NE OHIO CHAPTER AS THE RESIDENTIAL CHAIR FROM 2008-2010

DEPARTMENT OF HUD

LENDER SELECTION APPRAISER (CHUMS #397555)

VETERANS ADMINISTRATION STAFF APPRAISER

LAKE COUNTY PROBATE COURT APPRAISER

GEAUGA COUNTY PROBATE COURT APPRAISER

SCH Resume - Page 2**APPRAISAL EDUCATION:**

10/18/2023 BEST PRACTICES FOR COMPLETING BIFURCATED AND HYBRID APPRAISALS
10/15/2023 VA APPRAISAL REQUIREMENTS AND GUIDELINES
10/01/2023 RESIDENTIAL PROPERTY MEASUREMENT AND ANSI Z765
10/24/2022 2022-2023 7Hr NATIONAL USPAP COURSE
10/21/2022 REVIEW THEORY-RESIDENTIAL
02/14/2022 THINKING OUTSIDE THE FORM: TOOLS, TECHNIQUES AND OPPORTUNITES FOR RESIDENTIAL APPRAISING
12/16/2021 MEASURE IT RIGHT-USING THE ANSI Z765
07/25/2021 UNDERSTANDING LUXURY HOME FEATURES
03/27/2021 THE FHA HANDBOOK 4000.1
02/25/2021 BUSINESS PRACTICES AND ETHICS
10/11/2020 2020-2021 7 HOUR NATIONAL USPAP UPDATE COURSE
09/11/2020 EVALUATIONS, DESKTOPS, AND OTHER LIMITED SCOPE APPRAISALS
06/30/2020 NEW CONSTRUCTION ESSENTIALS: LUXURY HOMES
10/04/2019 RESIDENTIAL PROPERTY INSPECTION FOR APPRAISERS
09/27/2019 RESIDENTIAL CONSTRUCTION AND THE APPRAISER
10/07/2018 NATIONAL USPAP UPDATE COURSE
09/16/2018 DIVORCER AND ESTATE APPRAISALS: ELEMENTS OF NON-LENDER WORK
09/16/2018 SUPPORTING YOUR ADJUSTMENTS: METHODS FOR RESIDENTIAL APPRAISERS
10/13/2017 HOW TO SUPPORT AND PROVE YOUR ADJUSTMENTS
09/10/2017 FHA APPRAISAL STANDARDS
10/21/2016 NATIONAL USPAP UPDATE
09/21/2016 ONLINE THINKING OUTSIDE THE FORM
09/01/2016 BUSINESS PRACTICES AND ETHICS
10/05/2015 MOBILE APPRAISER WORKFLOW
09/2014 THE NEW FHA HANDBOOK 4000.1 - MARKETABILITY STUDIES: SIX STEP PROCESS AND BASIC APPLICATIONS
05/2014 USPAP UPDATE
05/2013 SHALE-GAS VALUATION ISSUES - OHIO AND PENNSYLVANIA
05/2013 USPAP UPDATE
09/2012 APPRAISAL INSTITUTE RESIDENTIAL APPLICATIONS
02/2012 THINKING OUTSIDE THE FORM
10/2011 INTERACTIVE VALUATION MODELING AND CASE STUDIES NO. 226
08/2011 BUSINESS PRACTICES AND ETHICS
06/2011 THE UNIFORM APPRAISAL DATASET

SCH Resume - Page 3**APPRAISAL EDUCATION:**

01/2011 USPAP UPDATE

03/2010 REVIEWING RESIDENTIAL APPRAISAL REPORTS

01/2010 APPRAISAL CURRICULUM OVERVIEW

03/2009 USPAP UPDATE

02/2009 PRACTICAL GUIDE TO FHA APPRAISAL, 1004MC, HVCC UPDATE

01/2009 DECLINING MARKETS AND SALES CONCESSIONS

09/2008 NORTHEASTERN OHIO RESIDENTIAL MARKET UPDATE

04/2008 RESIDENTIAL DESIGN AND FUNCTIONAL UTILITY

10/2007 WORLDWIDE ERC RELOCATION APPRAISAL TRAINING PROGRAM

06/2007 LIABILITY MANAGEMENT FOR RESIDENTIAL APPRAISERS

05/2007 RESIDENTIAL CONSTRUCTION MARKET AND VALUATION

09/2006 ADVANCED RESIDENTIAL REPORT WRITING PART II

09/2006 ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES PART I

06/2006 APPRAISAL REVIEW - GENERAL

05/2006 APPRAISING HIGH VALUE AND HISTORIC HOMES

06/2005 PROFESSIONALS GUIDE TO THE URAR

04/2005 APPRAISING MANUFACTURED HOUSING

10/2004 USPAP UPDATE

04/2004 RESIDENTIAL SALES COMPARISON

10/2003 SUBDIVISION ANALYSIS

10/2003 USPAP UPDATE 2003 - STANDARDS AND ETHICS

10/2002 INCOME VALUATION OF SMALL, MIXED-USE PROPERTIES

11/2001 STANDARDS OF PROFESSIONAL PRACTICE PART C

04/2001 ADVANCED RESIDENTIAL FORM AND NARRATIVE REPORT WRITING

09/2000 ENTERPRISE LEVEL TECHNOLOGY - ALA MODE, INC

09/1999 FHA APPRAISAL GUIDELINES - MCKISSOCK DATA SYSTEMS

08/1999 APPRAISING SMALL RESIDENTIAL INCOME PROPERTIES - THE CHICOPEE

08/1999 INCOME CAPITALIZATION TECHNIQUES I - THE CHICOPEE

10/1996 STANDARDS OF PROFESSIONAL PRACTICE PART B

09/1996 APPRAISAL PROCEDURES

11/1995 STANDARDS OF PROFESSIONAL PRACTICE PART A

01/1995 FHA WORKSHOP - OHIO ASSOCIATION OF MORTGAGE BROKERS

10/1984 APPRAISAL PRINCIPLES

06/1993 COMPLETING THE URAR AND CONDO REPORTS - NATIONAL ASSOCIATION OF REAL ESTATE APPRAISERS

SCH Resume - Page 4

12/1992 BEING AN EXPERT WITNESS - NATIONAL ASSOCIATION OF REAL ESTATE APPRAISERS
10/1992 PROFESSIONAL ETHICS AND STANDARDS - NATIONAL ASSOCIATION OF REAL ESTATE APPRAISERS
09/1992 BASICS OF RESIDENTIAL APPRAISING - NATIONAL ASSOCIATION OF REAL ESTATE APPRAISERS

SUMMARY

I HAVE GAINED EXTENSIVE EXPERIENCE IN DEALING WITH ALL FACETS OF RESIDENTIAL APPRAISING. I HAVE EXPERIENCE IN 1 - FAMILY DWELLING, 2-4 UNIT INVESTMENT PROPERTIES, CONDOMINIUMS, VACANT LAND, NEW CONSTRUCTION, FHA APPRAISALS, VA APPRAISALS, EXPERT WITNESS TESTIMONY, REO APPRAISALS, RELOCATION APPRAISALS, PROBATE COURT APPRAISALS AND CONSULTING ASSIGNMENTS. ODOT APPROVED TO COMPLETE CONSERVATION EASEMENT APPRAISAL ASSIGNMENTS.

REFERENCES AVAILABLE UPON REQUEST

Realist - Page 1

6785 Lake Rd W, Geneva, OH 44041-7618, Ashtabula County  Expired Listing
 APN: 170470019800 CLIP: 2313787249

	Beds 3	Full Baths 2	Half Baths 1	Sale Price N/A	Sale Date N/A
	Bldg Sq Ft 3,331	Lot Sq Ft 23,043	Yr Built 2007	Type SFR	

OWNER INFORMATION

Owner Name	Douglas William H	Tax Billing Zip+4	0109
Owner Name 2	Douglas Patricia A	Owner Vesting	
Tax Billing Address	Po Box 109	Owner Occupied	
Tax Billing City & State	Geneva, OH	Do Not Mail Flag	
Tax Billing Zip	44041		

COMMUNITY INSIGHTS

Median Home Value	\$175,160	School District	GENEVA AREA CITY
Median Home Value Rating	2 / 10	Family Friendly Score	44 / 100
Total Crime Risk Score (for the neighborhood, relative to the nation)	84 / 100	Walkable Score	48 / 100
Total Incidents (1 yr)	28	Q1 Home Price Forecast	\$182,992
Standardized Test Rank	51 / 100	Last 2 Yr Home Appreciation	17%

LOCATION INFORMATION

School District Name	Geneva Area Cad	Traffic	Nominal
Subdivision	Geneva Sec 04	Waterfront Influence	
Zip Code	44041	Township	Geneva Twp
Carrier Route	R002	Flood Zone Code	X
Census Tract	9.00	Within 250 Feet of Multiple Flood Zone	Yes (V, Ae, A, X)
Tract Number		Flood Zone Panel	39007C0125E
Zoning		Flood Zone Date	08/28/2019
Old Map		Building Number	R01
Map Page/Grid			

TAX INFORMATION

Formatted PID	170470019800	Tax Area	17
Parcel ID	170470019800	Tax Appraisal Area	17
Exemption(s)		Lot Number	19
% Improved	66%	Block Number	
Legal Description	SEC 4--19		
Annual Tax			

ASSESSMENT & TAX

Assessment Year	2022	2021	2020
Assessed Value - Total	\$169,190	\$169,190	\$169,190
Assessed Value - Land	\$57,540	\$57,540	\$57,540
Assessed Value - Improved	\$111,650	\$111,650	\$111,650
YOY Assessed Change (\$)	\$0	\$0	
YOY Assessed Change (%)	0%	0%	
Market Value - Total	\$483,400	\$483,400	\$483,400
Market Value - Land	\$164,400	\$164,400	\$164,400
Market Value - Improved	\$319,000	\$319,000	\$319,000
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$8,339		
2021	\$8,339	-\$0	-0%
2022	\$8,346	\$7	0.08%

CHARACTERISTICS

Universal Land Use	SFR	Cooling Type	Heat Pump
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Property Details Courtesy of Kelly Burdick, MLS Now

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County Land Use		Heat Type	Heat Pump
Style	Colonial	Fuel Type	Gas
Lot Frontage	87	Porch	Open Frame Porch
Lot Depth	238	Patio Type	Wood Deck
Lot Area	23,043	Garage Type	Garage
Lot Acres	0.529	Garage Capacity	2
Lot Shape		Garage Sq Ft	200
Building Sq Ft	3,331	Roof Type	
Above Gnd Sq Ft	3,331	Roof Material	
Total Adj Bldg Area		Roof Frame	
Building Width		Roof Shape	
Building Depth		Construction	
Basement Type	Full	Interior Wall	
Basement Sq Feet		Exterior	Frame/Masonry
Unfinished Basement Area		Floor Cover	
Bemt Finish		Foundation	
Stories	2	Pool	
Condition	Average	Pool Size	
Quality		Year Built	2007
Total Units		Effective Year Built	2007
Total Rooms	8	Topography	On Street
Bedrooms	3	Other Impvs	
Total Baths	3	Other Rooms	Dining Room, Family Room
Full Baths	2	Electric Service Type	Type Unknown
Half Baths	1	Attic Type	Unfinished
Bath Fixtures	11	No. of Porches	3
Fireplaces	1	Porch 1 Area	112
Condo Amenities		Porch Type	Open Frame Porch
Water	Public	Patio/Deck 1 Area	144
Sewer		Patio/Deck 2 Area	108

FEATURES

Feature Type	Unit	Size/Qty	Width	Depth	Year Built
Feature Type			Value		
Building Description			Building Size		
Garage Frame			200		
1st Fr Frame			200		
Basement			1,129		
1st Fr Frame			1,129		
Wood Deck			144		
Garage Frame			496		
Attic Unfinished			486		
Porch Open Frame			112		
Porch Open Frame			108		
Stoop			120		

SELL SCORE

Rating	Low	Value As Of	2024-02-04 04:40:19
Sell Score	479		

ESTIMATED VALUE

RealAVM™	\$412,900	Confidence Score	37
RealAVM™ Range	\$289,100 - \$536,800	Forecast Standard Deviation	30
Value As Of	01/29/2024		

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score ranges from 30 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the correlation of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

RENTAL TRENDS

Estimated Value	2124	Cap Rate	3%
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Estimated Value High 2906 Forecast Standard Deviation (FSD) 0.37
 Estimated Value Low 1342

(1) Rental Trends is a CoreLogic® derived value and should be used for information purposes only.

(2) The FSD denotes confidence in an Rental Trends estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion a Rental Amount estimate will fall within, based on the consistency of the information available to the Rental Amount at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION

MLS Listing Number	XXXXXXXX	MLS Sale Price	
MLS Status	Expired	Days on Market	184
MLS Listing Date	05/28/2003	MLS Listing Agent	188237-Norma E Scott
MLS Current List Price	\$139,900	MLS Listing Broker	PRUDENTIAL SELECT PROPERTI ES
MLS Orig. List Price	\$139,900	MLS Selling Agent	
MLS Status Change Date	11/28/2003	MLS Selling Broker	
MLS Pending Date		MLS Area	GENEVA
MLS Sale Date			

MLS Listing

MLS Status

MLS Listing Date

MLS Listing Price

MLS Orig Listing Price

MLS Listing Cancellation Date

MLS Close Date

MLS Listing Close Price

LAST MARKET SALE & SALES HISTORY

Recording Date	07/20/2006	07/20/2006	12/07/1999	09/17/1996
Settle Date	06/14/2006	06/20/2006	11/30/1999	
Sale Price	\$150,000	\$130,000	\$200,000	\$150,000
Nominal				
Buyer Name	Douglass William H & Patricia A	Gardner David & Gina	Curtis Kelly G & Michelle P	Curtis Brian C & Marsha R
Seller Name	Gardner David & Gina	Curtis Kelly G & Michelle P	Curtis Trust	Reifinger Charles H
Document Number	381-453	381-451	24174	17315-186
Document Type	Warranty Deed	Warranty Deed	Warranty Deed	Deed (Reg)

MORTGAGE HISTORY

Mortgage Date	10/22/2019	01/07/2002	09/17/1996
Mortgage Amount	\$350,000	\$160,738	\$135,000
Borrower Name	Douglass William H	Curtis Kelly G	Curtis Brian C
Borrower Name 2	Douglass Patricia A	Curtis Michelle P	Curtis Marsha R
Mortgage Lender	Huntington Nat'l Bk	Bank One Na	Seller
Mortgage Code	Conventional		Conventional
Mortgage Int Rate			8
Mortgage Int Rate Type	Adjustable Int Rate Loan	Fixed Rate Loan	Fixed Rate Loan
Mortgage Term	30	1	15
Mortgage Term Code	Years	Years	Years
Mortgage Type	Refi	Construction	Resale
Title Company	Other		
Mortgage Doc #	694-2580	187-1057	

FORECLOSURE HISTORY

Document Type
 Default Date
 Foreclosure Filing Date
 Recording Date
 Document Number
 Book Number
 Page Number
 Default Amount
 Final Judgment Amount
 Original Doc Date
 Original Document Number

Property Details Courtesy of Kelly Burdick, MLS Now

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Original Book Page
Lien Type

PROPERTY MAP



Google
*Lot Dimensions are Estimated



Google

Property Details Courtesy of Kelly Hurdick, MLS Now

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

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

B.O.R. CASE NUMBER: 2023-0122

July 8, 2024

WILLIAM H & PATRICIA A DOUGLASS
6785 LAKE RD W
GENEVA OH 44041

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

August 14, 2024 at 2:00 PM

at the Ashtabula County Courthouse, 2nd floor, Room 205, in connection with B.O.R. case number: 2023-0122 filed for tax year 2023 by WILLIAM H & PATRICIA A DOUGLASS and described as follows:

Parcel ID(s):

1) 17-047-00-198-00 located at 6785 LAKE RD, the market value is \$644,300. The market value sought is \$608,000.

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

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

Ashtabula County Board of Revision

HEARING MINUTES

Case Type VL

The Hearing of Board of Revision Case 2023-0122, WILLIAM H & PATRICIA A DOUGLASS is being recorded and the date is 8/14/2024.

Board Members

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

Others present:

William H. Douglass, owner

Complainant Seeks: \$608,000

Subject Parcel: 170470019800

Auditor Value: \$644,300

Hearing No # 6

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

Notice of Decision for BOR Case: 2023-0122

WILLIAM H & PATRICIA A DOUGLASS
 6785 LAKE RD W
 GENEVA OH 44041

<p>Based on the decision of the Board of Revision, the County Auditor is hereby authorized to adjust the Tax List accordingly. Result Below.</p>	<p>An appeal from this decision may be filed with the County Board of Revision and with either the Board of Tax Appeals, per Ohio R.C. 5717.01 or the Court of Common Pleas, per Ohio R.C. 5717.05. Appeals must be filed within thirty (30) days of the postmark of this Notice of Decision.</p>
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PARCEL	CLASS	TAXING DISTRICT		TAX YEAR
17-047-00-198-00	511-1FMLY UNPL 0-9	17-GENEVA TWP-GENEVA CSD		2023
	LAND	IMPR	TOTAL	
Original Value:	\$213,700	\$430,600	\$644,300	
Adjustment:	\$0	-\$36,300	-\$36,300	
New Value:	\$213,700	\$394,300	\$608,000	
RESULT: VLD - VALUE DECREASE. AGREE TO COMPLAINT BASED ON SUBMITTED APPRAISAL REPORT				


 Board of Revision