

Tax year 2023 BOR no. 0128 **FILED ON**
 County Ashtabula Date received MAR 20 2024

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property Ashtabula County Board of Revision

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

Attach additional pages if necessary.

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

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

	Name	Street address, City, State, ZIP code
1. Owner of property	<u>Phyllis MORRELL</u>	<u>1723 E. 29th St. ASHTABULA OH 44004</u>
2. Complainant if not owner		
3. Complainant's agent		
4. Telephone number and email address of contact person <u>440-994-9260</u> <u>Phyllis morrell8@gmail.com</u>		
5. Complainant's relationship to property, if not owner		

If more than one parcel is included, see "Multiple Parcels" instruction.

6. Parcel numbers from tax bill	Address of property
<u>030170002300</u>	<u>1723 East 29th St. ASHTABULA</u>

7. Principal use of property Home Residence

8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.

Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
<u>030170002300</u>	<u>\$75,000 - \$80,000</u>	<u>LISTED AS \$104,000</u>	<u>\$29,000</u>

9. The requested change in value is justified for the following reasons: The appraisal I was told was based on market value if house were to be sold. The last time a picture was taken was 2012. Since then all out buildings have deteriorated - one collapsed - See Below

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

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

12. If any improvements were completed in the last three years, show date N/A NO Improvements and total cost \$ _____

13. Do you intend to present the testimony or report of a professional appraiser? Yes No Unknown

Had realtor do a formal evaluation and listed house on market for \$88,000 (Spieth Realty) foundation cracked and water seeping in walls in basement - Have attached sales agreement, pictures and letter from Realtor. If required will get formal appraisal. Pictures of out buildings and deteriorated deck.

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 3/12/24 Complainant or agent (printed) Phyllis Morrell Title (if agent) _____

Complainant or agent (signature) Phyllis Morrell

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

Notary Tylin



TAMMY TOIKKANEN
Notary Public, State of Ohio
My Commission Expires
July 18, 2027

Situs : 1723 E 29TH ST

Map ID: 03-017-00-023-00

LUC: 510

Card: 1 of 1

Tax Year: 2023

Printed: 03/21/24

CURRENT OWNER
MORRELL PHYLLIS
1723 E 29TH ST
ASHTABULA OH 44004

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 017-00 023-00
Class Residential
Living Units 1
Neighborhood 83700
District
Zoning
Alternate Id



Legal Description
Parcel Tieback: Addl. Tieback: N
Legal Descriptions:
93, 95 & 97 VALLEYVIEW

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
F	1	300	122 98		.81	5	-25	28,900
								28,900

Total Acres: .2745 Legal Acres: 0.27 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	10,120	28,900	28,900	0	0
Building	26,530	75,800	75,800	0	0
Total	36,650	104,700	104,700	0	0

Manual Override Reason
Base Date of Value
Effective Date of Value

Value Flag 1-COST APPROACH

Current Value

Year	Land	Building	Total Value
2020	22,200	52,300	74,500
2021	22,200	52,300	74,500
2022	22,200	52,300	74,500

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
02/04/04		2-Land And Building	U-Not Validated	0225/1536	ET-Temp Exempt	MORRELL PHYLLIS
11/22/02		2-Land And Building	U-Not Validated	0062/4426	ET-Temp Exempt	MORRELL PHYLLIS

Entrance Information

Date	ID	Entry Code	Source
11/08/13	DAA	6-Occupant Not Home	3-Other

Property Notes

Note Codes:

Situs : 1723 E 29TH ST

Parcel Id: 03-017-00-023-00

LUC: 510

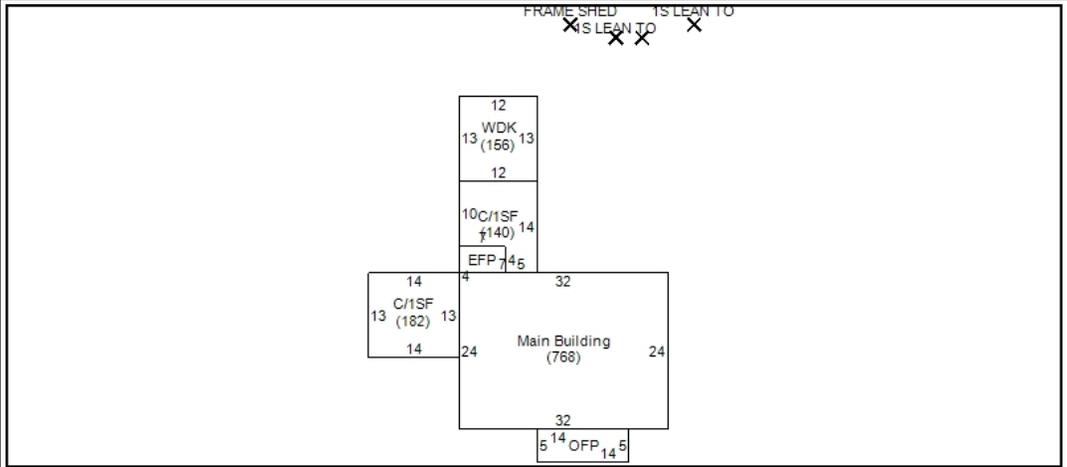
Card: 1 of 1

Tax Year: 2023

Printed: 03/21/24

Dwelling Information

Valuation Method D	Total Rooms 5
Override Model	Dining Rooms 0
Story Height 1	Bedrooms 3
Construction 1-Wood/Vinyl	Family Rooms 0
Style 03-Ranch	Full Baths 1
Year Built 1948	Half Baths 0
Eff Year Built 1960	Addl. Fixtures 0
Year Remodeled 1979	Total Fixtures 6
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 0
Attic 0-None	WBFP Openings 0
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 C	Cost & Design 0
CDU AV-AVERAGE	Functional
% Good Ovr	Economic 100
% Complete 100	NBHD Fact 1.45
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					768						
1		OFF			70						1,500
2	CSP	1SF			182						9,800
3		EFP			28						1,100
4	CSP	1SF			140						7,500
5		WDK			156						1,800

Dwelling Computations

Base Price	58,770	% Good	50
Plumbing	1,400	Market Adj	
Basement	15,220	Functional	
Heating	2,670	Economic	100
Attic	0	% Complete	100
Other Features	0	C&D Factor	
		Adj Factor	1.45
Subtotal	78,060	Additions	11,000
Ground Floor Area	768		
Total Living Area	1,090	Dwelling Value	72,570

Dwelling Notes

Outbuilding Data

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PC	FN	MA	%Comp	Value
1	RG1-Det Garag	1950		14x20	280	C	1		F				3,000
2	AL1-1s Lean Tc	1950		8x18	144	C	1		S				100
4	AL1-1s Lean Tc	1950		12x14	168	D	1		S				100
5	RS1-Frame Shr	1111		0x0	1	C	1		S				

Condominium / Mobile Home Information

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

Misc & Gross Bulding Values

Misc Building No	Misc Adjusted Value
Gross Building:	

Situs : 1723 E 29TH ST

Parcel Id: 03-017-00-023-00

LUC: 510

Card: 1 of 1

Tax Year: 2023

Printed: 03/21/24

Comments

Number	Code	Status	Comment
1	OFC	RV	SUBJECT CURRENTLY LISTED FOR SALE @ \$88900, 2 DOM

Situs : 1723 E 29TH ST

Parcel Id: 03-017-00-023-00

LUC: 510

Card: 1 of 1

Tax Year: 2023

Printed: 03/21/24

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My sister, Phyllis
Marrell, is in the
Ash. County Nursing
Home. Please send
questions / response
to

Debbie McClure
855 Spring St
S9

Connecticut OH 44030

Thank you

More pictures of house
on Realtor.com

EXCLUSIVE RIGHT TO SELL OR EXCHANGE

Copy for seller

SPiETH REALTY

IN THE NAME OF <u>Phyllis Marrell</u>		(MARITAL STATUS MUST BE INSERTED)		DATE <u>2-15-24</u>
PROPERTY ADDRESS <u>1723 E. 29th St - Ashtabula - 44004</u>			PHONE <u>Debbie 440-994-9260</u>	
DIRECTIONS: <u>From intersection of Prospect & State - go north to 29th West to prop N/S</u>		MLS: <u>Yes</u>		COM: <u>7350</u>
CLOSING COST ESTIMATE	DEED: <u>150</u>	TITLE	TRANSFER FEE	ESCROW: <u>350</u>
ACRES:	TILLABLE	WOODED	AGE: <u>1948</u>	LOT: <u>.274</u>
CONSTRUCTION: <u>Frame</u>		STYLE: <u>ranch</u>		
BASEMENT: <u>Full</u>	GARAGE: <u>Det</u>	SIGN: <u>Yes</u>	KEYS: <u>Yes</u>	CARPET
LIVING ROOM: <u>11x17</u>		BDRM:	UTIL:	DRAPES: <u>—</u>
DINING ROOM		BDRM: <u>12x13</u>	HEAT COST:	AIR COND: <u>Central</u>
KITCHEN: <u>11x12</u>		BDRM: <u>8x11</u>	HEAT: <u>Nat'l. Gas</u>	FIREPL: <u>?</u>
FAMILY/REC RM: <u>11x13 w/laundry</u>		BDRM: <u>11x11 Master</u>	PORCH: <u>Small</u>	ROOF: <u>2008</u>
CLOSETS: UP DOWN:		INTERIOR FLOORS: <u>Carpeting</u>	SIDING:	
BATH: <u>Full</u>		INTERIOR WALLS:	ATTIC: <u>Yes</u>	
BATH:		SQ. FT. EXC. BSMT & GAR: <u>1090 SF</u>	WALLS INSULATED:	
KITCHEN APPL. CUPBD: <u>Washer, Dryer, Stove, Refrig.</u>		OIL LEASE:		SCHOOL: <u>Buckeye Schools</u>
BASEMENT DIVIDED:		H/W HEATER: <u>GAS</u>	PLUMBING: <u>Older</u>	
C/W WELL: <input checked="" type="checkbox"/>	DRILLED DUG: <input type="checkbox"/>	DEPTH:	PUMP: <u>—</u>	
SEWER/SEPTIC: <input checked="" type="checkbox"/>	TANK SIZE:	PROBLEMS:	LOCATION:	
MORTGAGE AT:		AMOUNT:	FINANCE: <u>Cash - Conventional</u>	
YRLY TAXES: <u>1256.90 1666.04</u>		RESIDENTIAL PROPERTY DISCLOSURE FORM: YES NO LEFT WITH OWNER		POSSES: <u>Title Transfer</u>
SPIETH REALTY will cooperate with other brokerages, both Buyer Broker and Sub-Agents and will share compensation with them. As the sellers, we authorize this cooperation and compensation. INITIALS: _____				
When an agent lists a property, ALL agents in the Brokerage are appointed to Represent the Seller. Sellers acknowledge receipt of pamphlet of Spieth Realty Agency Policy. INITIALS: _____				
REMARKS: <u>Lots 93-95-97 Valley View - 2 additions to garage (12x13 & 10x14)</u>				
<u>Washer, Dryer, Stove & Frig. in listing</u>				

In consideration of your agreement to use your efforts in securing a purchaser for my/our property, I/we hereby grant you the sole and exclusive right for 6 months from date hereof up to and including 2-15-24 to sell property known as Marrell Property AND MORE FULLY DESCRIBED ABOVE for the sum of \$.. 88,900

If you are successful in finding a purchaser for my/our property, or if the same is sold or exchanged during the term of your exclusive agency, or is sold within one year thereafter, to anyone with whom you, or your representative, have negotiated with respect to a sale during the period of this agency and of whom I/we have notice, I/we agree to pay you a fee for professional services of 7,000 upon the price at which same may be sold or exchanged.

The undersigned further agree to refer to you all prospective purchasers or brokers who may contact me/us directly and to furnish you with the names and address of such prospects and brokers. I/we agree that a sale or exchange, made to any prospective purchasers during the period of this agreement, shall be likewise governed by the condition hereof.

In the event of such sale I/we will convey by deed with full covenants of warranty, release of dower, and will furnish good and sufficient evidence of a title.

Spieth Realty is authorized to enter the property in any MLS subject to the rules & regulations of the service and to market the property in publications and websites of the Broker's choice.

INITIALS: PM

I/we acknowledge a copy of this contract - Signature of Owner/s

Phyllis Marrell
(All Owners Should Sign)

Address: _____

Phone: Contact Debbie E-mail: 440-994-9260

Date Accepted: 2/15/24

Spieth Realty Authorized Agent: Maury J. Orsuro

SPiETH REALTY - Licensed Ohio and Pennsylvania
198 East Main St., P.O. Box 190, Andover, OH 44003 • 440-293-6212

WHITE COPY - AGENCY YELLOW COPY - SELLER

11/23/21

Debbie - deb den 855 @ 46kcc.com

It is illegal, pursuant to the Ohio Fair Housing Law, Division (H) of Section 4112.02 of the Revised Code and the Federal Fair Housing Law, 42 U.S.C.A. 3601, as amended, to refuse to sell, transfer, assign, rent, lease, sublease or finance housing accommodations, refuse to negotiate for the sale or rental of housing accommodations, or otherwise deny or make unavailable housing accommodations because of race, color, religion, sex, familial status as defined in Section 4112.01 of the Revised Code, ancestry, military status as defined in that section, disability as defined in that section, or national origin or to so discriminate in advertising the sale or rental of housing, in the financing of housing, or in the provision of real estate brokerage services. It is also illegal, for profit, to induce or attempt to induce a person to sell or rent a dwelling by representations regarding the entry into the neighborhood of a person or persons belonging to one of the protected classes.



SPIETH REALTY

SINCE 1963

MARY J. COBURN
BROKER/OWNER

198 EAST MAIN STREET
P.O. BOX 190
ANDOVER, OHIO 44003
PHONE 440-293-6212

April 7, 2024

Phyllis Morrell

1723 Est 29th Steet

Ashtabula, Ohio 44004

Dear Phyllis;

As per you request, I inspected your property that is located at the above address on Monday, April 5, 2024.

This property was built in 1948. There have been several upgrades completed over the years.

This home consists of about 1090 square feet consisting of a living room, kitchen, 3 bedrooms, 1 full bath, and a partial basement.

It is heated with natural gas and also has a natural gas water heater.

The home has an addition for family area with laundry on the first floor. The home is in fair condition.

There are several out buildings but all of them are in extremely poor condition. These buildings have been added over the years but have not been maintained for a very long time. They are past the time for an upgrade.

in my opinion, the value of this property in its current condition, should be in a range of \$75,000 to \$80,000.

My fee for this service is \$125.

If you have any questions, please do not hesitate to contact me.

Respectfully

Mary J. Coburn

Broker Spieth Realty

We're **SELLING** Real Estate!

LICENSED – OHIO and PENNSYLVANIA





1723













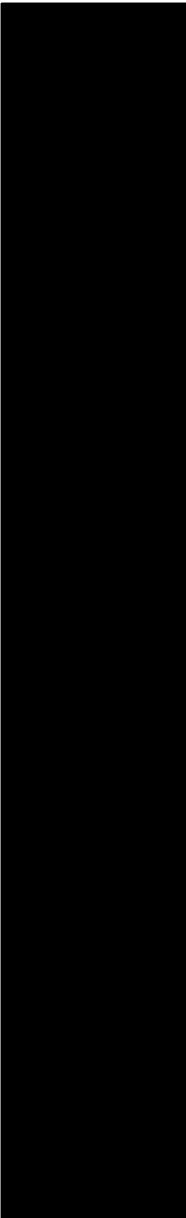












1723 E 29th St
Ashtabula, OH 44004

Debie McClure
855 Spring St S9
Conneaut, OH 444030

04/23/2024

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

The Cameron Appraisal Company, LLC



Fannie Mae Desktop Underwriter Quantitative Analysis Appraisal Report

File No. K24D010

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

SUBJECT
 Property Address 1723 E 29th St City Ashtabula State OH Zip Code 44004
 Legal Description 93, 95 & 97 Valleyview County Ashtabula
 Assessor's Parcel No. 030170002300 Tax Year 2023 R.E. Taxes \$ 1,257.00 Special Assessments \$ 130.90 yr
 Borrower N/A Current Owner Phyllis Morrell Occupant Owner Tenant Vacant
 Neighborhood or Project Name Valley View Allotment Project Type PUD Condominium HOA\$ /Mo.
 Sales Price \$ N/A Date of Sale N/A Description / \$ amount of loan charges/concessions to be paid by seller
 Property rights appraised Fee Simple Leasehold Map Reference 017-00-023 Census Tract 5.00

NEIGHBORHOOD
Note: Race and the racial composition of the neighborhood are not appraisal factors.
 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.
 Single family housing PRICE \$(000) 35 AGE (yrs) 20
 Condominium housing PRICE \$(000) (if applic.) N/A AGE (yrs) Low
 Neighborhood boundaries The subject is located North of E 46th St, South of Lake Erie, West of Route 11 and East of Lake Rd.
 550 High 154 High
 100 98

SITE
 Dimensions 123x101x122x101 Site area 11957 sf Shape Rectangular
 Specific zoning classification and description R-2: Single Family Residential
 Zoning compliance Legal Legal nonconforming (Grandfathered use) Illegal, attach description No zoning
 Highest and best use of subject property as improved (or as proposed per plans and specifications): Present use Other use, attach description.
 Utilities Public Other Public Other
 Electricity Water
 Gas Sanitary sewer
 Off-site improvements Type Public Private
 Street Pavement
 Alley None
 Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? Yes No If Yes, attach description.

IMPROVEMENTS
 Source(s) used for physical characteristics of property: Interior and exterior inspection Exterior inspection from street Previous appraisal files
 MLS Assessment and tax records Prior inspection Property owner Other (Describe):
 No. of Stories 1 Type (Det./Att.) Detached Exterior Walls Metal Roof Surface Comp Shingle Manufactured Housing Yes No
 Does the property generally conform to the neighborhood in terms of style, condition, and construction materials? Yes No If No, attach description.
 Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property?
 Yes No If Yes, attach description. None apparent
 Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property?
 Yes No If Yes, attach description. None apparent

I researched the subject market area for comparable listings and sales that are the most similar and proximate to the subject property.
 My research revealed a total of 3 sales ranging in sales price from \$ 64,900 to \$ 88,900.
 My research revealed a total of 10 listings ranging in list price from \$ 35,000 to \$ 89,900.
 The analysis of the comparable sales below reflects market reaction to significant variations between the sales and the subject property.

FEATURE	SUBJECT	SALE 1			SALE 2			SALE 3		
Address	<u>1723 E 29th St</u> <u>Ashtabula, OH 44004</u>	<u>1111 E 17th St</u> <u>Ashtabula, OH 44004</u>			<u>2030 Harbor Ave</u> <u>Ashtabula, OH 44004</u>			<u>120 W 42nd St</u> <u>Ashtabula, OH 44004</u>		
Proximity to Subject		<u>0.98 miles NW</u>			<u>1.05 miles W</u>			<u>0.86 miles S</u>		
Sales Price	\$ <u>N/A</u>	\$ <u>63,000</u>			\$ <u>74,000</u>			\$ <u>76,000</u>		
Price/Gross Liv. Area	\$ <u>45.85</u> / Sq. Ft.	\$ <u>45.85</u> / Sq. Ft.			\$ <u>71.71</u> / Sq. Ft.			\$ <u>54.91</u> / Sq. Ft.		
Data & Verification Sources		<u>MLS/Public Record</u>			<u>MLS/Public Record</u>			<u>MLS/Public Record</u>		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sales or Financing		<u>ArmLth</u>		<u>ArmLth</u>		<u>ArmLth</u>		<u>ArmLth</u>		
Concessions		<u>Cash;0</u>		<u>Conventional;0</u>		<u>Conventional;0</u>		<u>Conventional;0</u>		
Date of Sale/Time		<u>s07/23;c06/23</u>		<u>s02/24;c01/24</u>		<u>s10/23;c09/23</u>				
Location	<u>Residential</u>	<u>Residential</u>		<u>Residential</u>		<u>Residential</u>		<u>Residential</u>		
Site	<u>11957 sf</u>	<u>23958 sf</u>	<u>-1,000</u>	<u>3049 sf</u>	<u>1,000</u>	<u>3659 sf</u>	<u>1,000</u>			
View	<u>Residential</u>	<u>Residential</u>		<u>Residential</u>		<u>Residential</u>		<u>Residential</u>		
Design (Style)	<u>Ranch</u>	<u>Ranch</u>		<u>Bungalow</u>		<u>Colonial</u>				
Actual Age (Yrs.)	<u>76</u>	<u>68</u>		<u>105</u>		<u>115</u>				
Condition	<u>Average</u>	<u>Average</u>		<u>Average</u>		<u>Good</u>	<u>-6,000</u>			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
Room Count	<u>6 3 1.00</u>	<u>6 3 1.00</u>		<u>6 3 0.50</u>	<u>1,500</u>	<u>5 2 2.00</u>	<u>1,000</u>			
Gross Living Area	<u>1,090</u> Sq. Ft.	<u>1,374</u> Sq. Ft.	<u>-4,300</u>	<u>1,032</u> Sq. Ft.		<u>1,384</u> Sq. Ft.	<u>-4,400</u>			
Basement & Finished Rooms Below Grade	<u>Full Basement</u>	<u>Full Basement</u>		<u>Full Basement</u>		<u>Full Basement</u>		<u>Full Basement</u>		
Garage/Carport	<u>1 Car Garage</u>	<u>None</u>	<u>2,500</u>	<u>None</u>	<u>2,500</u>	<u>1 Car Garage</u>				
Fireplaces	<u>None</u>	<u>None</u>		<u>None</u>		<u>None</u>				
Net Adj. (total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ <u>-2,800</u>	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ <u>5,000</u>	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ <u>-8,400</u>			
Adjusted Sales Price of Comparables		<u>4.44</u>	\$ <u>60,200</u>	<u>6.76</u>	\$ <u>79,000</u>	<u>11.05</u>	\$ <u>67,600</u>	<u>16.32</u>		
Date of Prior Sale										
Price of Prior Sale	\$	\$		\$		\$		\$		

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of the prior sales of subject and comparables:

Summary of sales comparison and value conclusion: Comparables are recent, closed sales of homes, similar to the subject in appeal, quality, function and utility. Typical market extracted adjustments are within most guidelines. The appraiser did not use either the cost nor the income approaches to value in this report, although these approaches would be considered meaningful in appraising a property of this type. Sales with the least adjustments were given the most weight in this appraisal. Exposure time is days according to current survey. All utilities were on and functional at the time of this appraisal. The subject has not been listed on NEOHREX MLS service in the past 12 months. 40% weight to sale #2, with the remaining sales given 30% weight each respectively.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, or subject to the following repairs, alterations or conditions:

BASED ON AN EXTERIOR INSPECTION FROM THE STREET OR AN INTERIOR AND EXTERIOR INSPECTION, I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT TO BE \$ 70,000, AS OF 04/23/2024.

Desktop Underwriter Quantitative Analysis Appraisal Report

File No. **K24D010**

PUD

Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No

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

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

Total number of units rented _____ Total number of units for sale _____ Data Source(s) _____

Was the project created by the conversion of existing buildings into a PUD? Yes No If yes, date of conversion: _____

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

Are the common elements completed? Yes No If No, describe status of completion: _____

Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.

Describe common elements and recreational facilities: _____

CONDOMINIUM

Project Information for Condominiums (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No

Provide the following information for all Condominium Projects:

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 buildings into a condominium? Yes No If yes, date of conversion: _____

Project Type: Primary Residence Second Home or Recreational Row or Townhouse Garden Midrise Highrise _____

Condition of project, quality of construction, unit mix, etc.: _____

Are the common elements completed? Yes No If No, describe status of completion: _____

Are any common elements leased to or by the Home Owners' Association? Yes No If yes, attach addendum describing rental terms and options.

Describe common elements and recreational facilities: _____

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

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

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgement.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

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

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

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

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

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

APPRAISER:

Signature: [Handwritten Signature]
Name: Karen A. Cameron
Company Name: The Cameron Appraisal Company, LLC
Company Address: 268 Morgan Ter, Roaming Shores, OH 44084
Date of Report / Signature: 04/25/2024
State Certification #: 2007006006
or State License #:
State: OH
Expiration Date of Certification or License: 01/05/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

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

ADDRESS OF PROPERTY APPRAISED:

1723 E 29th St
Ashtabula, OH 44004

APPRAISED VALUE OF SUBJECT PROPERTY \$ 70,000
EFFECTIVE DATE OF APPRAISAL / INSPECTION 04/23/2024

LENDER/CLIENT:

Name: Debbie Mcclure
Company Name: Debie Mcclure
Company Address: 855 Spring St S9, Conneaut, OH 444030

SUPERVISORY APPRAISER:

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

Borrower/Owner N/A

Property Address 1723 E 29th St

City Ashtabula

County Ashtabula

State OH

Zip Code 44004

Lender/Client Debie McClure

The subject is in "average" condition with some repairs needed on the outbuilding and cosmetic updates to the interior. However, 2 sales were added in similar "average" condition for this market with similar cosmetic updating needed. Only 1 sale was in good condition and adjusted for that factor. It is usual and customary to expand the search out 1 miles and back 12 months to find sales and listings which bracket all amenities of the subject to arrive at an estimate of market value. The subject is below the predominant value as it is in average condition with no updates.. The range of value is wide due to the lack of comparable properties available of similar within this limited market.

Site value is \$16,000.

Remaining economic life is 80 years.

Special assessments of \$4.50 per year for 911 emergency telephone service, \$5.00 per year for countywide recycling and \$102.40 per year for project #21002 (east vill.etc.avon, latim.allot).

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

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

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

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

PHOTOGRAPH ADDENDUM

Borrower/Owner N/A

Property Address 1723 E 29th St

City Ashtabula

County Ashtabula

State OH

Zip Code 44004

Client Debie McClure



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**



**STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Borrower/Owner N/A

Property Address 1723 E 29th St

City Ashtabula

County Ashtabula

State OH

Zip Code 44004

Client Debie McClure



COMPARABLE #1

1111 E 17th St
Ashtabula, OH 44004

Price 63,000
Price/SF 45.85
Date s07/23;c06/23
Age 68
Room Count 6-3-1.00
Living Area 1,374

Value Indication 60,200



COMPARABLE #2

2030 Harbor Ave
Ashtabula, OH 44004

Price 74,000
Price/SF 71.71
Date s02/24;c01/24
Age 105
Room Count 6-3-0.50
Living Area 1,032

Value Indication 79,000



COMPARABLE #3

120 W 42nd St
Ashtabula, OH 44004

Price 76,000
Price/SF 54.91
Date s10/23;c09/23
Age 115
Room Count 5-2-2.00
Living Area 1,384

Value Indication 67,600

PHOTOGRAPH ADDENDUM

Borrower/Owner N/A

Property Address 1723 E 29th St

City Ashtabula

County Ashtabula

State OH

Zip Code 44004

Client Debie McClure

Kitchen



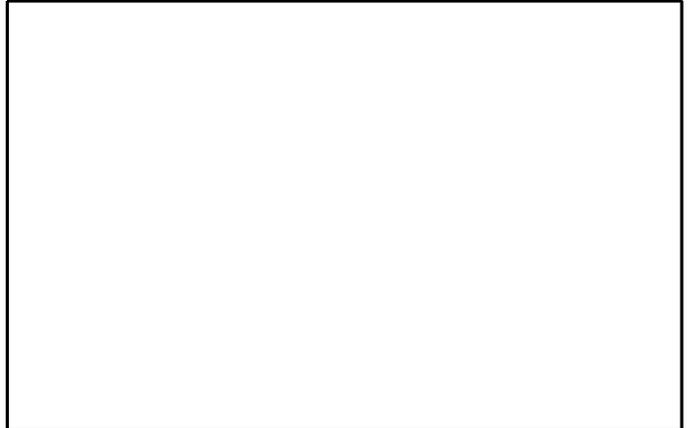
Main Living Area



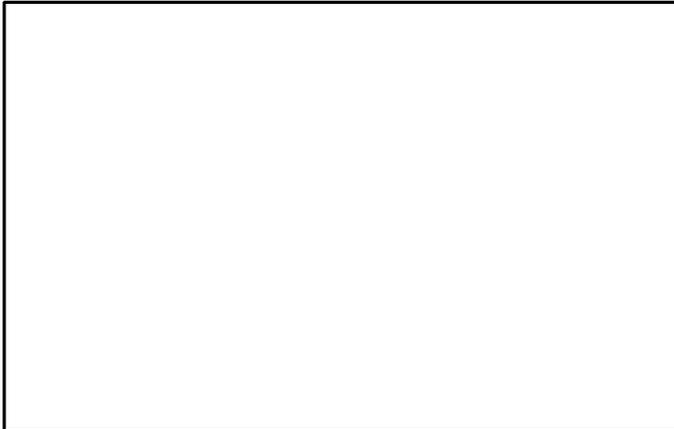
Primary Bath



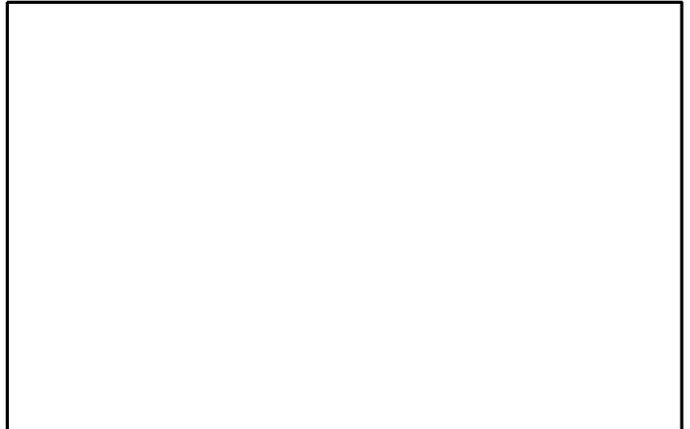
Bath #2



Bath #3



Bath #4



LOCATION MAP

Borrower/Owner N/A

Property Address 1723 E 29th St

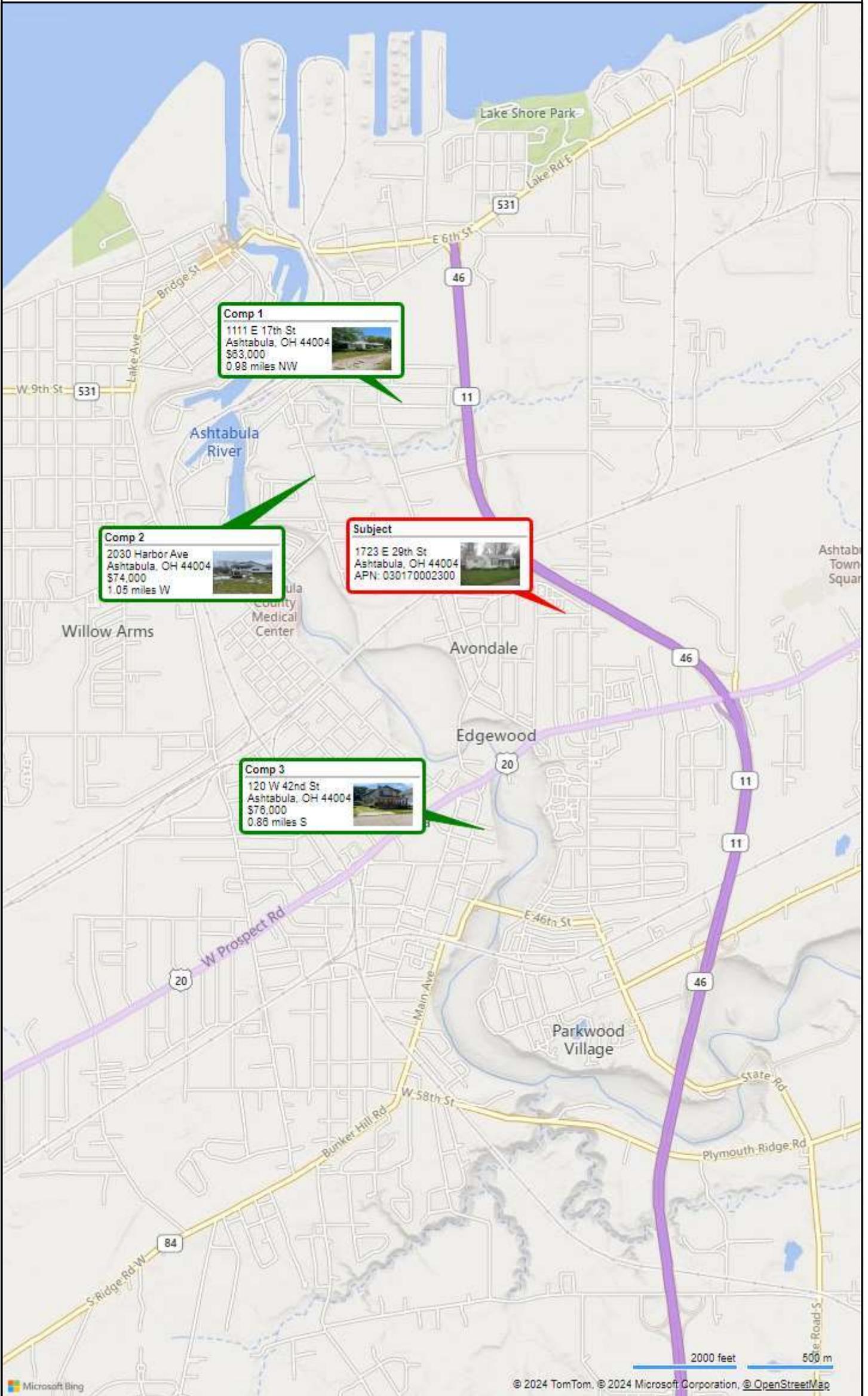
City Ashtabula

County Ashtabula

State OH

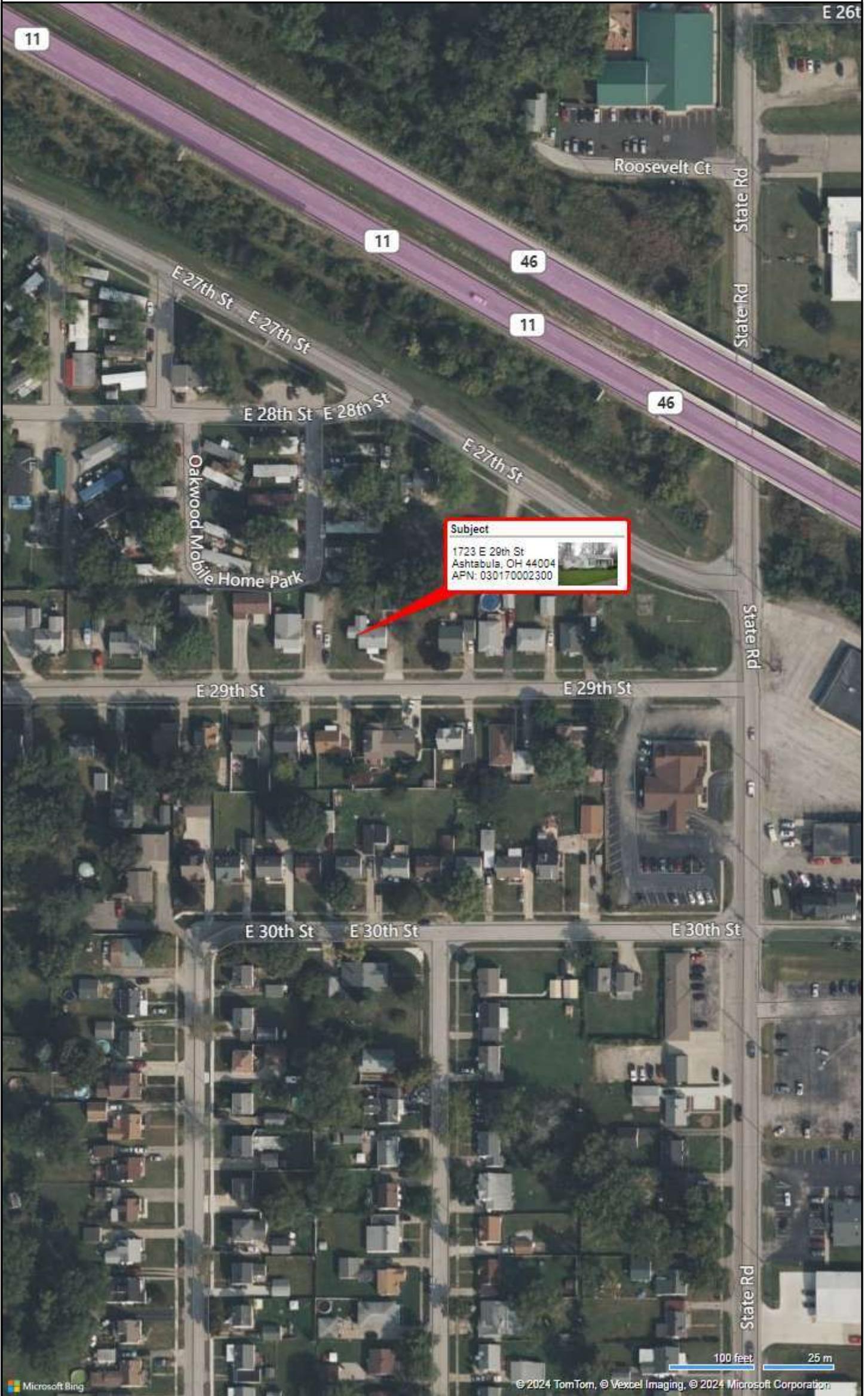
Zip Code 44004

Client Debie McClure



Aerial Map

Borrower/Owner N/A			
Property Address 1723 E 29th St			
City Ashtabula	County Ashtabula	State OH	Zip Code 44004
Client Debie McClure			



License

License



E & O

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

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

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL103213-00

Renewal of: New

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

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

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

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

Date: June 23, 2023

By: Isaac Peck
Authorized Representative

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: 2023-0128

April 4, 2024

PHYLLIS MORRELL
1723 E 29TH ST
ASHTABULA OH 44004

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

May 1, 2024 at 10:45 AM

at the Ashtabula County Courthouse, 2nd floor, Room 205, in connection with B.O.R. case number: 2023-0128 filed for tax year 2023 by PHYLLIS MORRELL and described as follows:

Parcel ID(s):

1) 03-017-00-023-00 located at 1723 29TH ST, the market value is \$104,700. The market value sought is \$75,000.

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

David Thomas
Ashtabula County Auditor
25 West Jefferson Street
Jefferson, Ohio 44047

440043006-1N

4400435243 0021

PRESORTED
FIRST CLASS



US POSTAGE TM PITNEY BOWES
ZIP 44047 \$ 000.64⁰
02 4W
0000372451 APR 04 2024

RTS
DEC

PHYLLIS MORRELL
1723 E 29TH ST
ASHTABULA OH 44004

Handwritten signature

-R-T-S- 440043006-1N 009 05/16/24

RETURN TO SENDER
DECEASED
UNABLE TO FORWARD
RETURN TO SENDER

HN

4400435243 0021



NON-HEARING MINUTES

BOR Case: 2023-0128

Case Name: PHYLLIS MORRELL

Case Type: VL

Board Members

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

Others present:

Alex Iarocci, Treasurer Alternate

Complainant Seeks: \$104700

Subject Parcel: 030170002300

Auditor Value: \$75000

NON-HEARING MINUTES

BOR Case: 2023-0128

Owner Name: PHYLLIS MORRELL

Board Action

Motion to: Agree Set Value \$88,900

CAUV Reinstatement- All Acres No Acres Set Acres _____

No Change Withdrawal Table No Show

Other _____

Based Upon:

condition and current listing price.

Was Made by: David

2nd by: Kathryn

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

Motion therefore: Passed Failed

Decision Date: 5/1/24

Schedule for Hearing: no



David Thomas, Auditor
Secretary of the Board of Revision

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: 2023-0128

PHYLLIS MORRELL
 C/O DEBBIE MCCLURE
 855 SPRING ST S9
 CONNEAUT OH 44030

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

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

PARCEL	CLASS	TAXING DISTRICT		TAX YEAR
03-017-00-023-00	510-1FAMILY PLTD	03-ASHTABULA TWP-BUCKEYE LSD		2023
	LAND	IMPR	TOTAL	
Original Value:	\$28,900	\$75,800	\$104,700	
Adjustment:	\$0	-\$15,800	-\$15,800	
New Value:	\$28,900	\$60,000	\$88,900	
RESULT: VLD - VALUE DECREASE. SET VALUE AT \$88,900 BASED ON CONDITION AND LISTING PRICE				


 Board of Revision