

Tax year 2023 BOR no. 0140 **FILED ON** DTE 1
 County Ashtabula Date received MAR 25 2024 Rev. 08/21

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.
 Attach additional pages if necessary.

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

Original complaint Counter complaint

Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code	
1. Owner of property	Paul Koch	1138 Lake Road Conneaut, Ohio, 44030	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number of contact person	(330) 998-8181		
5. Email address of complainant	paulckoch@hotmail.com		
6. Complainant's relationship to property, if not owner			
If more than one parcel is included, see "Multiple Parcels" on back.			
7. Parcel numbers from tax bill	Address of property		
123270003600	1138 Lake (SR 531) Rd Conneaut Ohio 44030		
8. Principal use of property			
9. 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
123270003600	210,000	225,600	-15,600
10. The requested change in value is justified for the following reasons: Please see attached appraisal and exhibits.			

11. 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 11" on back.
12. 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.
13. If any improvements were completed in the last three years, show date _____ and total cost \$ _____.
14. Do you intend to present the testimony or report of a professional appraiser? Yes No Unknown
15. 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.

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 03/23/2024 Complainant or agent Paul C. Koch Title (if agent) _____
 Signature

Instructions for Completing DTE 1

DTE 1
Rev. 08/21

FILING DEADLINE: A COMPLAINT FOR THE CURRENT TAX YEAR MUST BE RECEIVED BY THE COUNTY AUDITOR ON OR BEFORE MARCH 31 OF THE FOLLOWING TAX YEAR OR THE LAST DAY TO PAY FIRST-HALF TAXES WITHOUT A PENALTY, WHICHEVER DATE IS LATER. A COUNTER-COMPLAINT MUST BE FILED WITHIN 30 DAYS AFTER RECEIPT OF NOTICE FROM THE AUDITOR THAT AN ORIGINAL COMPLAINT HAS BEEN FILED.

Who May File: Any person owning taxable real property in the county, the board of county commissioners, the county prosecutor, the county treasurer, the board of township trustees of any township with territory in the county, the board of education of any school district with territory in the county, or the mayor or legislative authority of any municipal corporation with territory in the county may file a complaint, or a tenant of the property owner, if the property is classified as to use for tax purposes as commercial or industrial, the lease requires the tenant to pay the entire amount of taxes charged against the property, and the lease allows, or the property owner otherwise authorizes, the tenant to file such a complaint with respect to the property. See R.C. 5715.19 for additional information.

Tender Pay: If the owner of a property files a complaint against the valuation of that property, then, while such complaint is pending, the owner is entitled to tender to the county treasurer an amount of taxes based on the valuation claim for such property in the complaint. **Note:** If the amount tendered is less than the amount finally determined, interest will be charged on the difference. In addition, if the amount finally determined equals or exceeds the amount originally billed, a penalty will be charged on the difference between the amount tendered and the final amount.

Multiple Parcels: Only parcels that (1) are in the same taxing district and (2) have identical ownership may be included in one complaint. Otherwise, separate complaints **must** be used. However, for ease of administration, parcels that (1) are in the same taxing district, (2) have identical ownership and (3) form a **single economic unit should be included in one complaint.** The increase or decrease in valuation may be separately stated for each parcel or listed as an aggregate sum for the economic unit. If more than three parcels are included in one complaint, use additional sheets of paper.

General Instructions: Valuation complaints must relate to the **total value** of both land and buildings. The Board of Revision may increase or decrease the total value of any parcel included in a complaint. The board will notify all parties not less than 10 days prior to the hearing of the time and place the complaint will be heard. The complainant should submit any documents supporting the claimed valuation to the board prior to the hearing. The board may also require the complainant and/or owner to provide the board additional information with the complaint and may request additional information at the hearing, including purchase and lease agreements, closing statements, appraisal reports, construction costs, rent rolls and detailed income and expense statements for the property.

Ohio Revised Code section 5715.19(G) provides that "a complainant shall provide to the Board of Revision all information or evidence within the complainant's knowledge or possession that affects the real property" in question. Evidence or information that is not presented to the board cannot later be presented on any appeal, unless good cause is shown for the failure to present such evidence or information to the board.

Instructions for Line 9. In Column A enter the complainant's opinion of the full market value of the parcel before the application of the 35% percent listing percentage. In Column B enter the current full market value of the parcel. This will be equal to the total taxable value as it appears on the tax bill divided by 0.35. Enter the difference between Column B and Column A in Column C.

Instructions for Line 11. If property was sold in the last three years, attach the purchase agreement, escrow statement, closing statement or other evidence available. If the buyer and seller were or are related or had any common business interests, attach an explanation. If any other items were included in the sale of the real estate, attach a description of those items. Show the value of those items and explain how the values were determined.

Notice: If the county auditor is in possession of an email address for you the auditor may choose to send any notices the auditor is required to send regarding this complaint by email and regular mail instead of by certified mail.

Situs : 1138 LAKE (SR 531) RD

Map ID: 12-327-00-036-00

LUC: 511

Card: 1 of 1

Tax Year: 2023

Printed: 03/27/24

CURRENT OWNER
KOCH PAUL C
8467 VERA DRIVE
BRECKSVILLE OH 44141

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 327-00 036-00
Class Residential
Living Units 1
Neighborhood 87904
District
Zoning
Alternate Id



Legal Description
Parcel Tieback: Addl. Tieback: N
Legal Descriptions:
19 N M

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
A	0	0	.0800		0			
A	H	*****	1.0000	100	0		-15	110,500
A	S	*****	.6856	80	0		-50	35,650
								146,150

Total Acres: 1.7656 Legal Acres: 1.77 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	51,170	146,200	146,200	0	0
Building	27,790	79,400	79,400	0	0
Total	78,960	225,600	225,600	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	112,400	58,800	171,200
2021	112,400	58,800	171,200
2022	112,400	58,800	171,200

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
01/19/17	150,000	2-Land And Building	N-Not Open Market / Not Arm'S Leng	628/2497	WD-Warranty Deed	HOLDEN FRANCES TRUSTEE
04/09/07		2-Land And Building	U-Not Validated		ET-Temp Exempt	SMILEY GEORGE H &

Entrance Information

Date	ID	Entry Code	Source
08/08/13	MJB	6-Occupant Not Home	3-Other
12/02/13	DWP	6-Occupant Not Home	3-Other

Property Notes
Note Codes:

Situs : 1138 LAKE (SR 531) RD

Parcel Id: 12-327-00-036-00

LUC: 511

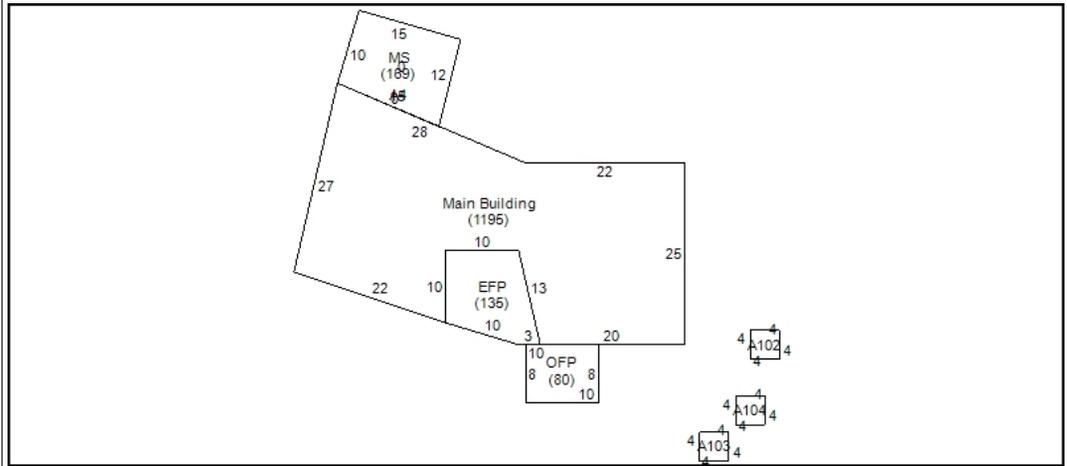
Card: 1 of 1

Tax Year: 2023

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Dwelling Information

Valuation Method D	Total Rooms 5
Override Model	Dining Rooms 1
Story Height 1	Bedrooms 2
Construction 7-Brick	Family Rooms
Style 03-Ranch	Full Baths 2
Year Built 1958	Half Baths 0
Eff Year Built	Addl. Fixtures 0
Year Remodeled	Total Fixtures 9
Kitchen Remod	Unfinished Area 0
Bath Remod	T2 Rec Rm Area
Lower Level J-1/2 Bsmt 1/2 Crawl	T3 Rec Rm Area
Heating 2-Basic	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-1	Cost & Design 0
CDU AV-AVERAGE	Functional 80
% 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					1,195						
1		EFP			135						4,900
3		OFF			80						1,600
4		MS									
5		MS			169						1,800

Dwelling Computations

Base Price 82,110	% Good 60
Plumbing 5,300	Market Adj
Basement 15,630	Functional 80
Heating 0	Economic 100
Attic 0	% Complete 100
Other Features 0	C&D Factor
	Adj Factor 1.35
Subtotal 103,040	Additions 4,100
Ground Floor Area 1,195	
Total Living Area 1,195	Dwelling Value 72,280

Dwelling Notes

Outbuilding Data

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PC	FN	MA	%Comp	Value
1	RG2-Det Garag	1958		16x24	384	C	1		A				6,200
2	RC1-Carport	1958		12x26	312	C	1		A				900
3	RS1-Frame Shr	1970		8x10	80	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 : 1138 LAKE (SR 531) RD

Parcel Id: 12-327-00-036-00

LUC: 511

Card: 1 of 1

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Comments

Number	Code	Status	Comment
3	OFC	HI	ADJ DWLG VALUE FOR HAVING NO UPDATES, INT MOSTLY ORIGINAL
1	OFC	CP	ADDED 12-327-00-037-00 CONV#199 1-19-17

Situs : 1138 LAKE (SR 531) RD

Parcel Id: 12-327-00-036-00

LUC: 511

Card: 1 of 1

Tax Year: 2023

Printed: 03/27/24

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APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

1138 Lake Road
Conneaut, OH 44030

for

Paul Koch
1138 Lake Road
Conneaut, OH
44030

as of

01/01/2023

by

Roberta S. Madar-Pruett
P.O. Box 446
Ashtabula, OH 44005

Paul E. Madar & Assoc., Inc.

Paul E. Madar & Assoc., Inc.
P.O. Box 446
Ashtabula, OH 44005
440-998-3706

February 23, 2024

Paul Koch
1138 Lake Road
Conneaut, OH
44030

Property - 1138 Lake Road
Conneaut, OH 44030
Client - Koch, Paul
File No. - 24TA01
Case No. -

Dear Mr. Koch:

In accordance with your request, I have prepared an appraisal of the real property located at 1138 Lake Road, Conneaut, OH.

The purpose of the appraisal is to provide an opinion of the market value of the property described in the body of this report.

Enclosed, please find the report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 01/01/2023 is :

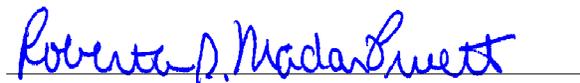
\$210,000

The opinion of value expressed in this report is contingent upon the Limiting Conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Paul E. Madar & Assoc., Inc.



Roberta S. Madar-Pruett
OH Certification #433831

Uniform Residential Appraisal Report

File # 24TA01

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

SUBJECT	Property Address 1138 Lake Road City Conneaut State OH Zip Code 44030
	Owner Koch, Paul Intended User Koch, Paul County Ashtabula
	Legal Description Part of Original Lot 19, Section 2, Township 14, First Range of Townships, Connecticut Western Reserve
	Assessor's Parcel # 12-327-00-036-00 Tax Year 2023 R. E. Taxes \$3,715.38
	Neighborhood Name N/A Map Reference Conneaut Vol3 Pg27 Census Tract 1.01
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Special Assessments \$9.50 <input type="checkbox"/> PUD HOA \$0 <input type="checkbox"/> per year <input type="checkbox"/> per month
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)
	Intended Use: Ad Valorem Tax Appeal
	Client Paul Koch Address 1138 Lake Road, Conneaut, OH 44030
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of the appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Not Applicable
	Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the client? <input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, report the total dollar amount and describe the items to be paid: Not Applicable

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Percent Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	100.0 %	
Built-Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	%	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	100	Low	15	Multi-Family %	
Neighborhood Boundaries North: Lake Erie; East: Chestnut Street; South: Lake Road; West: Route 193								500	High	115	Commercial %	
Neighborhood Description Situated on Lake Road with Lake Erie lakefront. The surrounding area is improved with a mixture of dwelling styles and ages. The lower end of the price range is seasonal cottages and the upper end is conventional housing on the lakefront. *** See Additional Comments ***								175	Pred.	55	Other %	

Market Conditions (including support for the above conclusions) **The trend has been following the same pattern of the national economy. The market is currently classified as a stable market; in some segments of the market, the market could be classified as a seller's market with limited inventory. *** See Additional Comments *****

SITE	Dimensions 109Fx731.88LSx109.77Rx701.60RS Area 1.800 ac Shape Rectangular View Lake Erie
	Specific Zoning Classification R-5 Coastal Resid. Dist. Zoning Description Single-Family Residential
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe
	Single-family residential use is concluded to be the highest and best use of the subject property is "as-improved".
	Utilities Public Other (describe) Public Other (describe) Off-site Improvements--Type Public Private
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> Water <input checked="" type="checkbox"/> <input type="checkbox"/> Street Paved <input checked="" type="checkbox"/> <input type="checkbox"/>
	Gas <input checked="" type="checkbox"/> <input type="checkbox"/> Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> Alley None <input type="checkbox"/> <input type="checkbox"/>
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map No. 39007C0079E FEMA Map Date 08/28/2019
	Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No. If No, describe

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

Subject site contains one rectangular lot with about 109 feet of road frontage on Lake Road (Route 531) and on the shores of Lake Erie with a depth of about 732/702 feet. The site is level on street grade going north about 600 feet to a lake bluff that drops to the shores of Lake Erie. * See Additional Comments *****

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	Concrete Block-Avg	Floors	Cork/Carpet-Avg						
# of Stories 1	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Brick-Avg	Walls	Pnl/Plaster-Avg						
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 252 sq. ft.	Roof Surface	Comp Shingle-Avg	Trim/Finish	Wood-Avg						
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Aluminum-Avg	Bath Floor	CerTile-Avg						
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	WdCsmt/Awn-Avg	Bath Wainscot	CerTile-Avg						
Year Built 1958	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Storm Sash-Avg	Car Storage	<input type="checkbox"/> None						
Effective Age (Yrs) 40	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes	<input checked="" type="checkbox"/> Driveway	# of Cars 10						
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s)#	Driveway Surface	Conc/Asphalt						
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other BB Fuel Electric	<input type="checkbox"/> Fireplace(s) #	<input type="checkbox"/> Fence none	<input checked="" type="checkbox"/> Garage	# of Cars 1 Car						
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Patio	<input checked="" type="checkbox"/> Porch OP/EP	<input checked="" type="checkbox"/> Carport	# of Cars 1 Car						
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool none	<input type="checkbox"/> Other none	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in							
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											
Finished area above grade contains: 4 Rooms 2 Bedrooms 2.0 Bath(s) 1,214 Square Feet of Gross Living Area Above Grade											
Additional features (special energy efficient items, etc.) One-car detached garage with one-car attached carport. Carport is connected to an open front porch. Enclosed front porch. Rear patio/partially covered.											
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Roof shingles are about 8 years old. Carpet is about 6 years old. Hot water tank is dated 11/12/2009. Bath fixtures and kitchen are dated to the age of the home. Overall property condition is rated average. No functional or external depreciation noted.											
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe											
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											

Uniform Residential Appraisal Report

File # 24TA01

There are 0.00 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0.00 to \$ 0.00
 There are 2 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 217,500.00 to \$ 244,900.00

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
1138 Lake Road Address <u>Conneaut, OH 44030</u>		1114 Lake Road Conneaut, OH 44030			1476 Lake Road Conneaut, OH 44030			3080 Lake Road Conneaut, OH 44030		
Proximity to Subject		0.11 miles E			1.62 miles W			4.69 miles W		
Sale Price	\$	\$ 244,900			\$ 217,500			\$ 167,000		
Sale Price/Gross Liv. Area	\$ sq. ft.	\$ 130.20 sq. ft.			\$ 131.98 sq. ft.			\$ 176.91 sq. ft.		
Data Source(s)		MLS#4350460; DOM 185			MLS#4362463; DOM 75			MLS#4369934; DOM 42		
Verification Source(s)		Exterior View/Auditor			Exterior View/Auditor			Exterior View/Auditor		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment			
Sale or Financing		Cash		Conv. Mtg.		Conv. Mtg.				
Concessions				SellerCosts/0		SellerCosts/5000	-5,000			
Date of Sale/Time		10/04/2022		08/04/2022		06/15/2022				
Location	Lakefront	Lakefront		Lakefront		Non-lakefront	+15,000			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	1.800 ac	1.60 ac		1.22 ac		1.97 ac				
View	Resid/Lake Erie	Residential/Lake		Residential/Lake		Resid/Lake Erie				
Design (Style)	Ranch	Two Story		Cape Cod		Ranch				
Quality of Construction	Average	Average		Average		Average	+3,000			
Actual Age	66	73		70		68				
Condition	Average	Average		Average		Average				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths				
Room Count	4 2 2.0	8 4 1.1	+2,000	7 3 2		4 2 2.0				
Gross Living Area	1,214 sq. ft.	1,881 sq. ft.	-20,000	1,648 sq. ft.	-13,000	944 sq. ft.	+8,100			
Basement & Finished Rooms Below Grade	252 sq. ft.	1128 sq. ft.	-5,000	1200 sq. ft.	-5,000	0sf	+1,000			
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	ElecBB	FWA/CAC/FP	-4,000	FWA/FP	-1,000	FWA				
Energy Efficient Items	Stand Energy	Stand Energy		Stand Energy		Stand Energy				
Garage/Carport	1CarDet/Carport	1 Car Attached	+2,000	4 Car Detached	-4,000	1 Car Detached	+2,000			
Porch/Patio/Deck	OFP/EFP/Patio	Patio/OFP	+1,000	Deck	+2,000	None	+4,000			
	Lake Access	Lake Access		Lake Access		No lake access	+5,000			
Net Adjustment (Total)			\$ -24,000		\$ -21,000		\$ 33,100			
Adjusted Sale Price of Comparables		Net Adj. 9.80 % Gross Adj. 13.88 %	\$ 220,900	Net Adj. 9.66 % Gross Adj. 11.49 %	\$ 196,500	Net Adj. 19.82 % Gross Adj. 25.81 %	\$ 200,100			

SALES COMPARISON APPROACH

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

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

Data Source(s) Ashtabula County Auditor

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

Data Source(s) Ashtabula County Auditor

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				03/14/2022
Price of Prior Sale/Transfer				70,000
Data Source(s)	Auditor	Auditor	Auditor	Auditor
Effective Date of Data Source(s)	01/15/2024	04/28/2023	09/28/2022	05/25/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Subject property last transferred on January 19, 2017 for \$150,000. Sales 1 and 2 have not transferred within the past year. Sale 3 last transferred on March 14, 2022 for \$70,000. Sale 1 was listed at \$324,900; price reduced to \$249,900. It sold after 185 days on the market at a list to sales price ratio of 75%; cash sale. Sale 2 was listed at \$265,000. with price reduction to \$249,000. It sold after 75 days on the market at a list to sales price ratio of 82%; conventional financing. Sale 3 was listed at \$169,900. It sold after 42 days on the market at a list to sales price ratio of 95% after seller costs; conventional financing.

Summary of Sales Comparison Approach Subject property is unique being a lakefront property with over an acre of land. Due to limited sales of lakefront property similar to the subject, it was necessary to seek sales data beyond the desired distance. Sale 1 is the closest in Conneaut to the east about one-tenth mile. This property is located on the same street as the subject property on the north side of the road. The location is rated equal. Similar land area. The dwelling has more GLA with 1.5 baths. It has a larger basement. Downward adjustments for central air and fireplace. Upward adjustments are made for inferior porches and no carport. Sale 2 is located to the west about 1.6 miles on the same street as the subject property.
 *** See Additional Comments ***

Indicated Value by Sales Comparison Approach \$210,000

Indicated Value by: Sales Comparison Approach \$210,000 Cost Approach (if developed) \$N/A Income Approach (if developed) \$N/A

Cost Approach is not reliable in evaluations of older structures. Accurately estimating depreciation is too difficult to be reliable. The Income Approach is not used in predominately owner occupied neighborhoods. Sales Comparison Approach is most reliable as it judges the actions of buyers and sellers in the open market. Exposure time is 3-6 months.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 210,000, as of 01/01/2023, which is the effective date of this appraisal.

ADDITIONAL COMMENTS

Intended User	Koch, Paul		
Property Address	1138 Lake Road		
City	Conneaut	County	Ashtabula
		State	OH
		Zip Code	44030
Client	Paul Koch		

SCOPE OF APPRAISAL

The scope of work in this analysis included an on-site interior and exterior appraisal inspection to include measurements and photographs performed by Roberta S. Madar-Prueett. The appraisal inspection should not be construed as an engineering or professional home inspection. Data was gathered from various sources. Cost figures, if applicable, were developed from Marshall and Swift. Sales data was researched and confirmed through public records and, if applicable, from the Northern Ohio Multiple Listing Service. When possible, fiduciary agents or principals were contacted for further verification. Digital photographs of the subject property and comparable sales were taken. Additional data was gathered when necessary and/or applicable through the U.S. Census Bureau, FEMA Maps, the Environmental Protection Agency, appropriate county offices to include the auditor, treasurer, recorder, planning, G.I.S. and local zoning office. Hypothetical conditions and extraordinary assumptions, if any, are noted in the letter of transmittal and Assumptions and Limiting Conditions pages in this report.

LEGAL DESCRIPTION

Annual assessments are \$4.50 for 911 emergency telephone and \$5.00 for the county-wide recycling program.

NEIGHBORHOOD DESCRIPTION

Lake Erie recreation consists of a public beach, tennis courts, boat docking, etc. in the northeast corner of Conneaut. Shopping and employment in the City of Conneaut. Conneaut Township Park is about 1/3 mile to the west. The wide price range reflects the diversity in dwelling sizes, ages, conditions and proximity to Lake Erie.

MARKET CONDITIONS

Loan discounts and buydowns are not prevalent in this area. Financial concessions such as seller paying closing costs and down-payment assistance programs are common.

SITE CONDITIONS AND/OR EXTERNAL FACTORS

The lake bluff is about 75 feet above the lake level. Wood steps go about 90% down the bank. There is a breakwall on the lake level along the subject property's lake frontage. No erosion control to the east. The bluff is jagged with evidence of erosion. The appraiser did not attempt to view the water's edge at the lake level due to the weather conditions. According to the property owner, there is no beach at the water's edge.

According to the Ohio Department of Natural Resources, the subject site is not located within a 2018 designated Coastal Erosion Area. The dwelling is set back about 25 feet from the lake bluff. There is a long, concrete paved drive (about 500 feet) from Lake Road to the subject dwelling and garage. This driveway has a turn-around.

The shoreline of Lake Erie is located in Zone A, a FEMA flood zone area. The dwelling is situated at the top of the lake bluff in Zone X which is not in a flood hazard zone. See flood map.

No apparent adverse easements, encroachments or other adverse conditions observed.

No survey of property has been made by the appraiser & no responsibility is assumed in connection with such matters. Any maps, plats, or drawings reproduced & included in this report are intended only for the purpose of showing spatial relationships. The reliability of the information contained on any such map or drawing is assumed by the appraiser & cannot be guaranteed to be correct. A surveyor should be consulted if there is any concern on boundaries, setbacks, encroachments, or other survey matters.

SALES COMPARISON APPROACH

This property is lakefront, thus, similar in view and lake access. The dwelling has more GLA and a larger basement. It has a fireplace, 4 car detached garage and inferior porches. Sale 3 is also located on the same route of the subject property on the south side of Lake Road about 4.6 miles west. Similar land area. This location has no beach privileges or beach access. The dwelling is a frame ranch inferior in quality of construction. The dwelling has less GLA with no basement. Similar room count. No carport and no porches. There is a downward adjustment for seller paid closing costs. The adjusted value range from \$196,500 to \$220,900 supports the estimated opinion of market value at \$210,000. The comparable sales bracket the subject property in GLA, unadjusted sales prices and adjusted sales prices. The gross and net adjustment percentages are within the desired ranges for Sales 1 and 2. Sale 3 exceeds the desired ranges primarily due to the location adjustment.

RECONCILIATION

Sales Comparison Approach is most reliable as it judges the actions of buyers and sellers in the open market. Exposure time is 3-6 months.

ADDITIONAL COMMENTS

ADDITIONAL COMMENTS
Page 2Intended User **Koch, Paul**Property Address **1138 Lake Road**City **Conneaut**County **Ashtabula**State **OH**Zip Code **44030**Client **Paul Koch****ADDENDUM TO CERTIFICATION:**

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

I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

Uniform Residential Appraisal Report

File # 24TA01

A D D I T I O N A L C O M M E N T S	I have performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.	
	The appraiser viewed the property on 01/24/2024; the photographs in this report taken on 01/24/2024.	
	The appraisal report is not a professional home inspection report. The appraiser is not qualified as a structural expert of home engineer. The appraiser has not tested the property's insulation or tested the presence of radon gas. The observed condition of the foundation, roof, exterior walls, interior walls, floors, heating system, plumbing, insulation, electrical service and all mechanicals and construction is based on a casual inspection only and no detailed inspection was made. The appraiser is not an expert on heating systems and no attempt was made to inspect the interior of the furnace. The structure was not checked for building code violations; it is assumed that the building meets applicable building codes unless so stated in this report.	
	DIGITAL SIGNATURES: The signature(s) affixed to this report, and certification, were applied by the original appraiser(s) or supervisory appraiser and represent their acknowledgements of the facts, opinions and conclusions found in the report. Each appraiser(s) applied his or her signature electronically using a password encrypted method. Hence these signatures have more safeguards and carry the same validity as the individual's hand applied signature. If the report has a hand-applied signature, this comment does not apply.	

C O S T A P P R O A C H	COST APPROACH TO VALUE	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE.....=\$
	Source of cost data	Dwelling Sq. Ft. @ \$ =\$
	Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$ =\$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
	The Cost Approach is typically not developed for structures older than ten years.	Garage/Carport Sq. Ft. @ \$ =\$
		Total Estimate of Cost-New =\$
		Less Physical Functional External
	Depreciation =\$ ()	
	Depreciated Cost of Improvements.....=\$	
	'As-is' Value of Site Improvements.....=\$	
Estimated Remaining Economic Life (HUD and VA only) 35 Years	Indicated Value By Cost Approach.....=\$ N/A	

I N C O M E	INCOME APPROACH TO VALUE	
	Estimated Monthly Market Rent \$	X Gross Rent Multiplier = \$ N/A Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM) The Income Approach is not used in predominately owner occupied neighborhoods.	

P U D I N F O R M A T I O N	PROJECT INFORMATION FOR PUDs (if applicable)	
	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.	
	Legal name of project	
	Total number of phases	Total number of units Total number of units sold
	Total number of units rented	Total number of units for sale Data Source(s)
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, date of conversion
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No	If No, describe the status of completion.
	Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, describe the rental terms and options.
Describe common elements and recreational facilities		

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

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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

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

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

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

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

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

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

20. I identified the client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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

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

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

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

APPRAISER

Signature Roberta S. Madar-Pruett
 Name Roberta S. Madar-Pruett
 Company Name Paul E. Madar & Assoc., Inc.
 Company Address P.O. Box 446
Ashtabula, OH 44005
 Telephone Number 440-998-3706
 Email Address madarappraisals@windstream.net
 Date of Signature and Report 02/23/2024
 Effective Date of Appraisal 01/01/2023
 State Certification # 433831
 or State License # _____
 or Other _____
 State OH
 Expiration Date of Certification or License 05/08/2024

ADDRESS OF PROPERTY APPRAISED
1138 Lake Road
Conneaut, OH 44030
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 210,000
 CLIENT
 Name Mr. Koch
 Company Name Paul Koch
 Company Address 1138 Lake Road
Conneaut, OH 44030
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

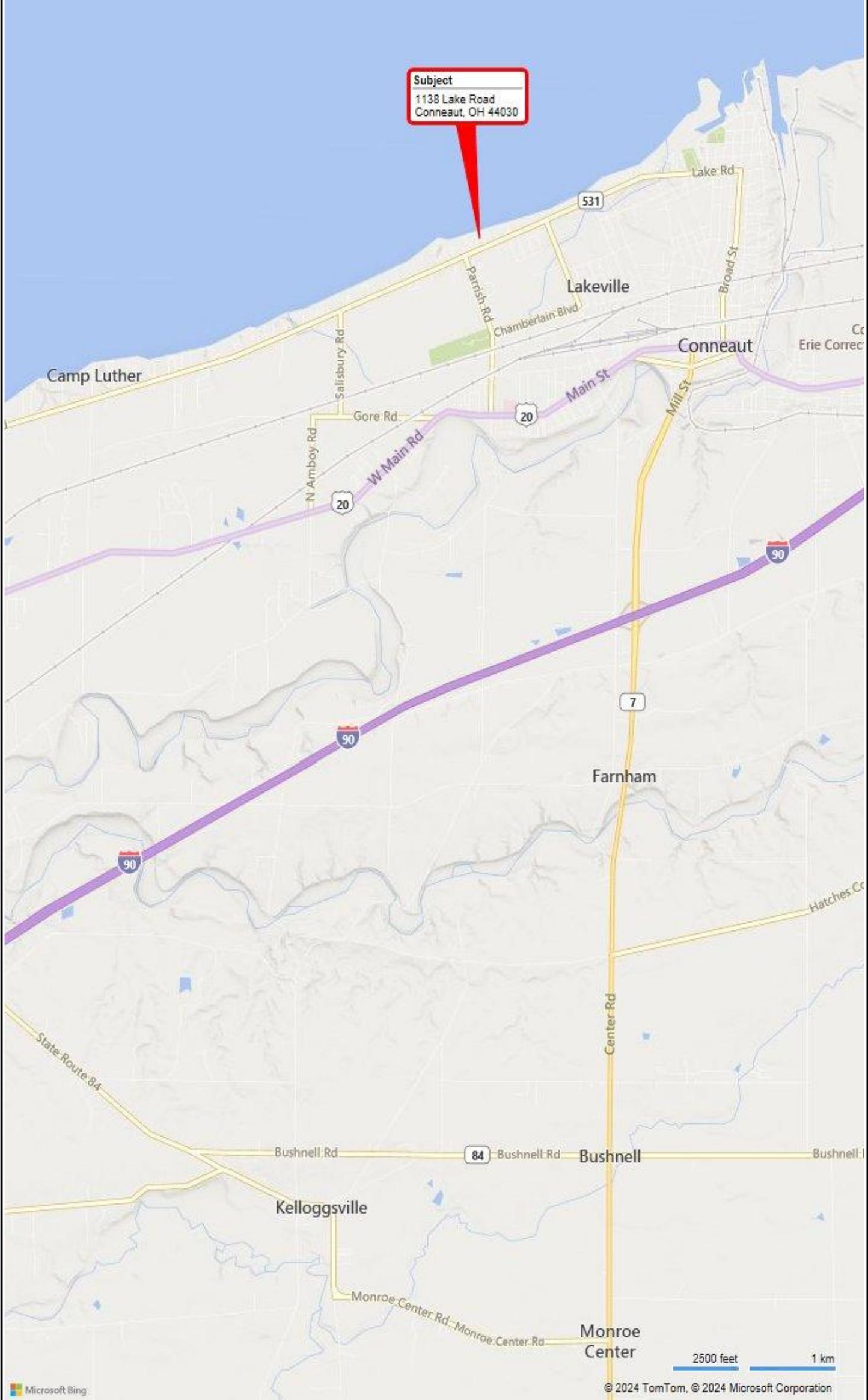
- Did not inspect subject property
- Did inspect exterior of subject property from street
Date of Inspection _____
- Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

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

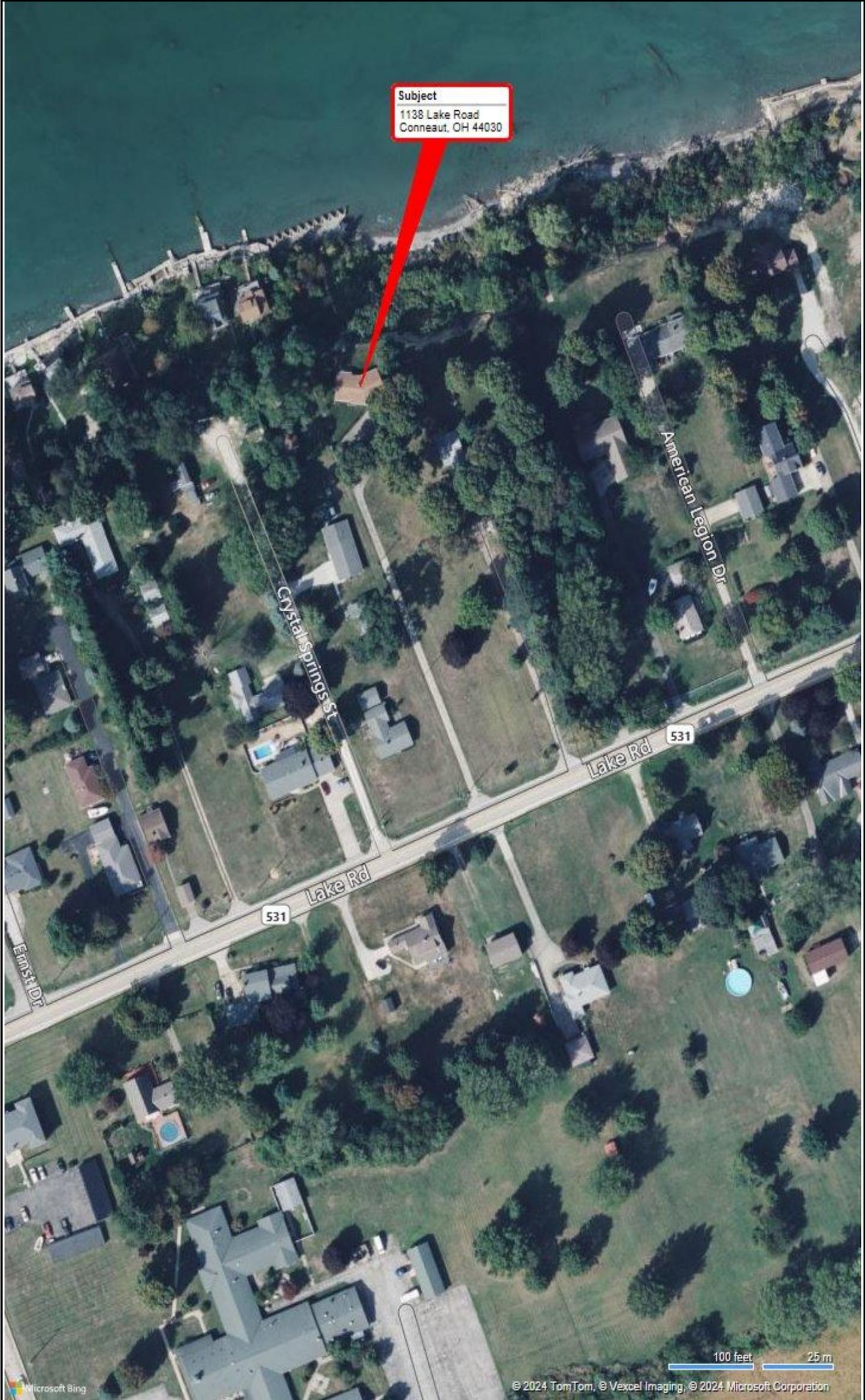
LOCATION MAP

Intended User	Koch, Paul						
Property Address	1138 Lake Road						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Client	Paul Koch						



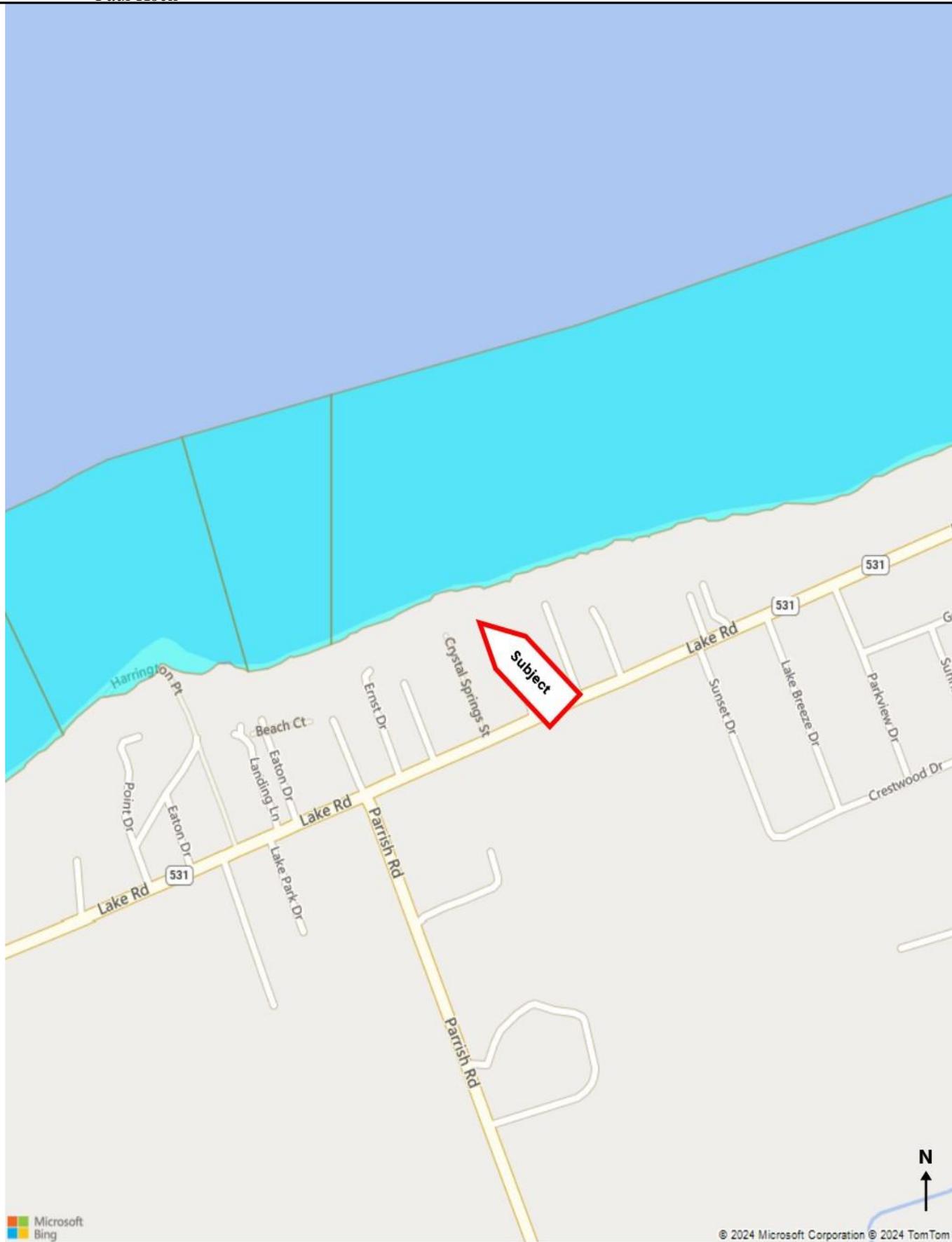
Bird's Eye Map

Intended User	Koch, Paul						
Property Address	1138 Lake Road						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Client	Paul Koch						



FLOOD MAP

Intended User	Koch, Paul		
Property Address	1138 Lake Road		
City	Conneaut	County	Ashtabula
		State	OH
		Zip Code	44030
Client	Paul Koch		



Microsoft
Bing

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Flood Zones

- | | |
|---|---|
| <ul style="list-style-type: none"> Areas inundated by 100-year flooding Areas inundated by 500-year flooding Areas of undetermined but possible flood hazards | <ul style="list-style-type: none"> Floodway areas with velocity hazard Floodway areas COBRA zone |
|---|---|

Flood Zone Determination

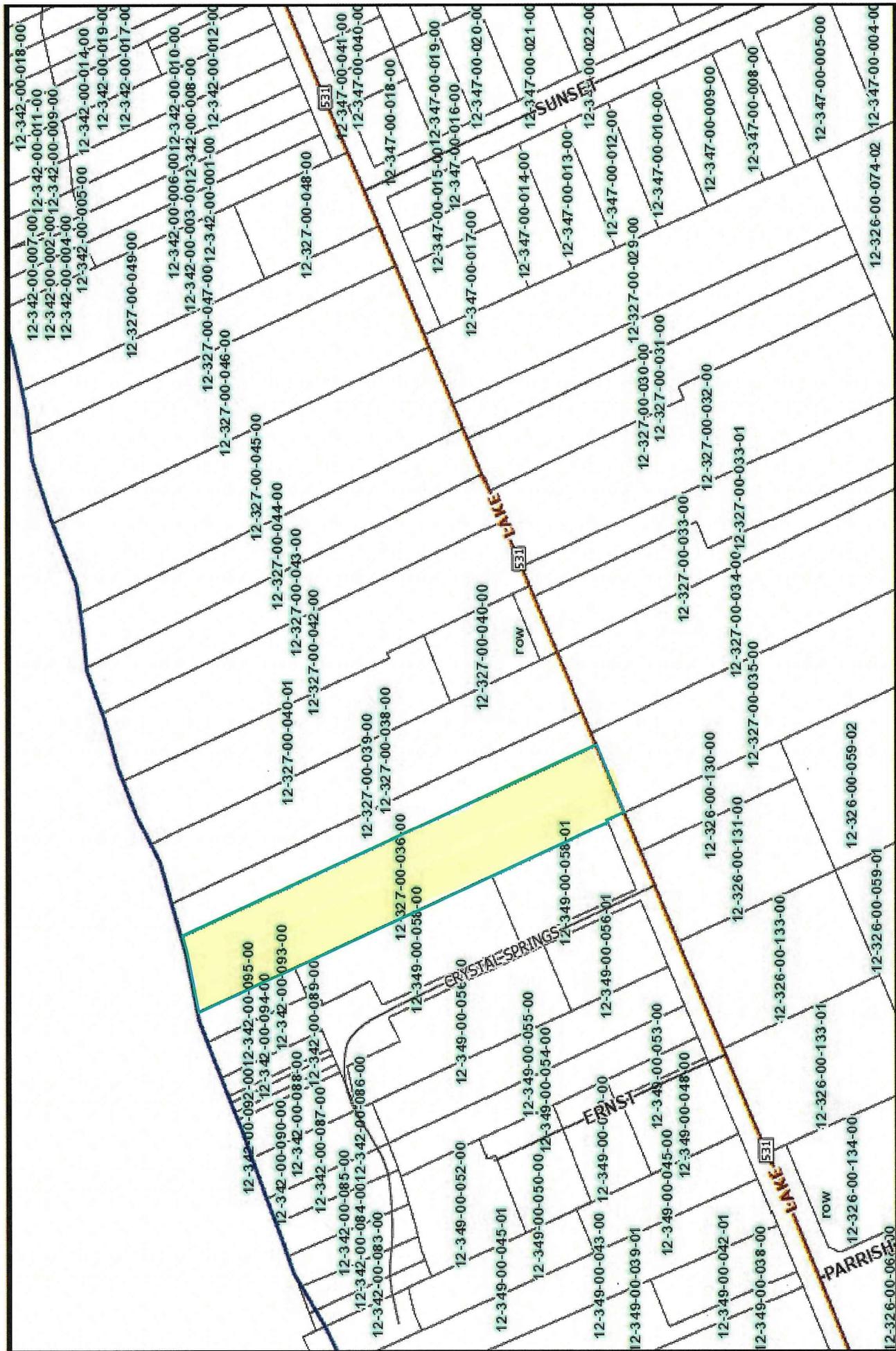
Latitude: 41.955093
Longitude: -80.591068
Community Name:
 CONNEAUT, CITY OF
Community: 390012
SFHA (Flood Zone): No
Within 250 ft. of multiple flood zones: Yes
Zone: X
Panel: 0079E
FIPS Code: 39007

Map #: 39007C0079E
Panel Date: 08/28/2019
Census Tract: 1.01

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Plat Map

Intended User **Koch, Paul**
 Property Address **1138 Lake Road**
 City **Conneaut** County **Ashtabula** State **OH** Zip Code **44030**
 Client **Paul Koch**



1 in = 188 ft Ashtabula County Auditor GIS

Property Lines are graphic representations and are NOT survey accurate.



Date: 1/14/2024



Aerial Map

Intended User	Koch, Paul		
Property Address	1138 Lake Road		
City	Conneaut	County	Ashtabula
		State	OH
Client	Paul Koch		
		Zip Code	44030



1 inch = 188 feet

1 inch = 188 feet



Property Lines are graphic representations and are NOT survey accurate.

Ashtabula County, Ohio

Legal Description-Page 1

Intended User	Koch, Paul		
Property Address	1138 Lake Road		
City	Conneaut	County	Ashtabula
		State	OH
		Zip Code	44030
Client	Paul Koch		

1138 LAKE ROAD, CONNEAUT

ALL THAT CERTAIN LANDS SITUATE IN LOT 19, CITY OF CONNEAUT, TOWNSHIP NUMBER 13 NORTH, RANGE I WEST, IN THE CONNECTICUT WESTERN RESERVE SURVEY, COUNTY OF ASHTABULA, STATE OF OHIO. A RESURVEY & COMBINATION OF THE LANDS TO GEORGE H. & CLARA G. SMILEY, TRUSTEES, AS RECORDED IN DEED VOLUME 404, PAGE 1469 (PPN 12-327-00-036-00 & PPN 12-327-00-037-00) IN THE OFFICE OF THE COUNTY RECORDER, FURTHER DESCRIBED.

BEGINNING AT POINT TO MARK THE CENTERLINE OF LAKE ROAD (S.R. 531 – 60 FEET WIDE) AND AT THE SOUTHEAST CORNER OF LANDS TO E.C. METCALF, AS RECORDED IN DEED VOLUME 112, PAGE 3307, SAID POINT BEING LOCATED FROM A 1" IRON PIN FOUND WITHIN A MONUMENT BOX ASSEMBLY TO MARK THE CENTERLINE INTERSECTION OF LAKE ROAD WITH THE CENTERLINE OF PARRISH ROAD (50 FEET WIDE – RD. NO. 455C) NORTH 66°-04'-51" EAST, WITH THE CENTERLINE OF LAKE ROAD, A DISTANCE OF 757.55 FEET TO THE POINT AND PLACE OF BEGINNING.

THENCE; THE FOLLOWING (4) COURSES AND DISTANCES: NORTH 23°-36'-05" WEST, WITH THE EAST LINE OF SAID METCALF, THE EAST LINE OF LANDS TO F.X. & C.M. PETRINI, AS RECORDED IN DEED VOLUME 57, PAGE 9308 AND THE EAST LINE OF LANDS TO M.W. & E.S. MECKES, (THRU A CONCRETE MONUMENT FOUND WITH A DRILL HOLE AT 30.00 FEET AND THRU A 5/8" IRON PIN FOUND AT 560.53 FEET AND 0.57 FEET EAST OF THE LINE BY PERPENDICULAR MEASUREMENT) A TOTAL DISTANCE OF 731.88 FEET TO MARK A POINT IN THE SOUTH LINE OF LAKE ERIE.

THENCE; NORTH 82°-05'-09" EAST, WITH THE SOUTH LINE OF LAKE ERIE, A DISTANCE OF 109.77 FEET TO MARK A POINT IN THE SOUTH LINE OF LAKE ERIE AND AT THE NORTHWEST CORNER OF LANDS TO E. LYNCH, AS RECORDED IN DEED VOLUME 76, PAGE 1414 (SAID POINT BEING REFERENCED BY A CAPPED 5/8" IRON PIN SET SOUTH 23°-52'-19" EAST, 169.90 FEET FROM THE CORNER).

SAVED AS 6674-1138 LEGAL.doc



Crabbs' Surveying Service, Inc.
P.O. Box 908
Painesville, OH 44077

PHONE (440) 357-5941
FAX (440) 357-1816
E-MAIL crabbsurv@mwwweb.com
<http://www.crabbs-surveying.com>

Legal Description-Page 2

Intended User Koch, Paul

Property Address 1138 Lake Road

City Conneaut

County Ashtabula

State OH

Zip Code 44030

Client Paul Koch

PAGE 2 OF 2 6674-1138 LEGAL.doc

THENCE; SOUTH 23°-52'-19" EAST, WITH THE WEST LINE OF SAID LYNCH (THRU A CAPPED 5/8" IRON PIN SET FOR REFERENCE AT 169.90 FEET, THRU A CAPPED 5/8" IRON PIN FOUND "BENNETT" AT 295.60 FEET AND THRU A CAPPED 5/8" IRON PIN FOUND "BENNETT" AT 672.92 FEET) A TOTAL DISTANCE OF 701.60 FEET TO MARK A POINT IN THE CENTERLINE OF LAKE ROAD AND AT THE SOUTHWEST CORNER OF SAID LYNCH.

THENCE; SOUTH 66°-04'-51" WEST, WITH THE CENTERLINE OF LAKE ROAD, A DISTANCE OF 109.00 FEET TO THE POINT AND PLACE OF BEGINNING, SAID LAND CONTAINING 1.7656 ACRES, BUT SUBJECT TO ALL HIGHWAYS AND EASEMENTS, AS SURVEYED AND DESCRIBED IN JANUARY 2017, AS ILLUSTRATED ON A CERTAIN MAP PREPARED BY TIMOTHY E. STOCKER, P.S. 7245 CRABBS' SURVEYING ORDER 6674. BASIS OF BEARINGS ARE TO TO AN ASSUMED MERIDIAN ALONG THE CENTERLINE OF LAKE ROAD, NORTH 66°-04'-51" EAST.

ALL IRON PINS SET ARE 5/8" X 30" REBAR WITH CAP "CRABBS 7245".

ASHTABULA CO. ENGINEER
APPROVED
1-13-17 Mos
SURVEY DEPT.

ASHTABULA COUNTY
DESCRIPTION
APPROVED FOR
CONVEYANCE
DATE: 1-19-17
BY: DAH
AUDITOR

STATE OF OHIO
TIMOTHY E. STOCKER
REGISTERED PROFESSIONAL SURVEYOR

2018 Lake Erie Coastal Erosion Map

Intended User	Koch, Paul		
Property Address	1138 Lake Road		
City	Conneaut	County	Ashtabula
		State	OH
		Zip Code	44030
Client	Paul Koch		



Intended User **Koch, Paul**
 Property Address **1138 Lake Road**
 City **Conneaut** County **Ashtabula** State **OH** Zip Code **44030**
 Client **Paul Koch**

Final 2018 CEA Map Data Sheet

Frame: 275

ASHTABULA COUNTY

Number of Profiles: 33

TRANS	MEAS DIST	RECESS RATE	ANTICIPATED DIST	STATUS
275-1	2.1	0.2	3.8	NO CEA
275-2	2.5	0.2	4.0	NO CEA
275-3	0.0	0.0	2.1	NO CEA
275-4	0.0	0.0	0.6	NO CEA
275-5	0.2	0.0	0.2	NO CEA
275-6	0.0	0.0	0.2	NO CEA
275-7	0.0	0.0	0.2	NO CEA
275-8	0.3	0.0	0.3	NO CEA
275-9	0.0	0.0	0.2	NO CEA
275-10	0.0	0.0	0.1	NO CEA
275-11	0.0	0.0	0.0	NO CEA
275-12	0.0	0.0	0.0	NO CEA
275-13	0.0	0.0	0.0	NO CEA
275-14	0.0	0.0	0.0	NO CEA
275-15	0.0	0.0	0.0	NO CEA
275-16	0.0	0.0	0.0	NO CEA
275-17	0.0	0.0	0.0	NO CEA
275-18	0.0	0.0	0.0	NO CEA
275-19	0.0	0.0	0.0	NO CEA
275-20	0.0	0.0	0.0	NO CEA
275-21	0.0	0.0	0.0	NO CEA
275-22	0.0	0.0	0.0	NO CEA
275-23	0.0	0.0	0.0	NO CEA
275-24	0.0	0.0	0.9	NO CEA
275-25	0.0	0.0	2.6	NO CEA
275-26	4.2	0.4	5.3	NO CEA
275-27	0.0	0.0	5.4	NO CEA
275-28	4.4	0.4	5.4	NO CEA
275-29	0.0	0.0	3.1	NO CEA
275-30	0.0	0.0	2.8	NO CEA
275-31	1.6	0.1	8.8	NO CEA
275-32	4.1	0.4	23.6	CEA
275-33	21.2	1.9	39.9	CEA

FRAME: Frame number of aerial photograph

RECESS RATE: Recession rate (feet per year) between 2004 and 2015

TRANS: Transect number

ANTICIPATED DIST*: Recession (feet) anticipated during the next 30 years

MEAS DIST: Recession distance (feet) between 2004 and 2015

STATUS: Indicates presence or absence of Coastal Erosion Area

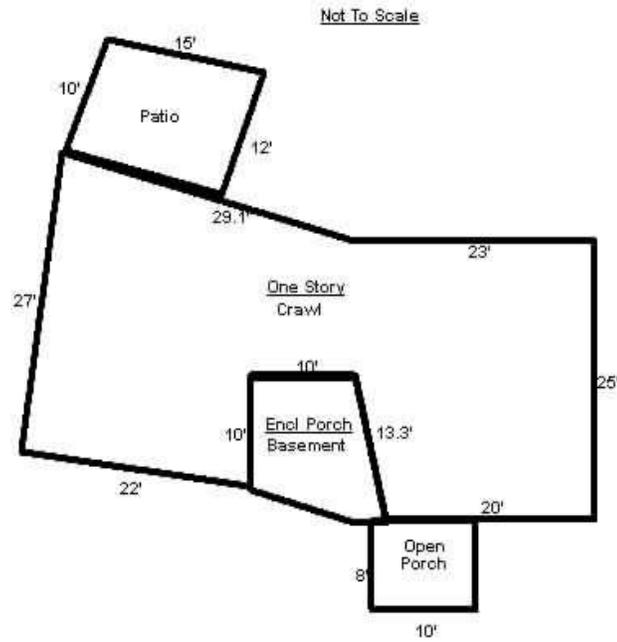
* Due to averaging, may not equal RECESS RATE times 30

Rev. 19007

1 of 1

SKETCH ADDENDUM

Intended User **Koch, Paul**
 Property Address **1138 Lake Road**
 City **Conneaut** County **Ashtabula** State **OH** Zip Code **44030**
 Client **Paul Koch**



SUMMARY	SQ FT AREA	PERIMETER	AREA CALCULATION DETAILS		
Living Area			First Floor		
First Floor	1214	180	14.5 X 8.0 =		116.0
			53.0 X 12.0 =		636.0
Porches/Patios			21.5 X 13.0 =		279.5
Enclosed Porch	134	47	21.4 X 7.0 =		149.8
Patio	171	53	11.0 X 3.0 =		33.0
Porch	80	36		Total	1214.3

PHOTOGRAPH ADDENDUM

Intended User **Koch, Paul**
Property Address **1138 Lake Road**
City **Conneaut** County **Ashtabula** State **OH** Zip Code **44030**
Client **Paul Koch**



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**



**STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Intended User **Koch, Paul**
Property Address **1138 Lake Road**
City **Conneaut** County **Ashtabula** State **OH** Zip Code **44030**
Client **Paul Koch**



Street scene looking west



Front entry



West and south sides

PHOTOGRAPH ADDENDUM

Intended User	Koch, Paul						
Property Address	1138 Lake Road						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Client	Paul Koch						



Rear side of dwelling looking east



Rear of dwelling looking west



East side of dwelling

PHOTOGRAPH ADDENDUM

Intended User	Koch, Paul						
Property Address	1138 Lake Road						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Client	Paul Koch						



Carport between garage and dwelling



View of south side of dwelling and door to enclosed porch from carport



Enclosed porch interior/door to dwelling

PHOTOGRAPH ADDENDUM

Intended User	Koch, Paul						
Property Address	1138 Lake Road						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Client	Paul Koch						



Looking northeast from dwelling



Lake bluff looking east



Lake bluff looking west

PHOTOGRAPH ADDENDUM

Intended User	Koch, Paul						
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Client	Paul Koch						



Steps to lake level



Section of bluff dropped by erosion



View of driveway looking south to road

PHOTOGRAPH ADDENDUM

Intended User	Koch, Paul		
Property Address	1138 Lake Road		
City	Conneaut	County	Ashtabula
		State	OH
		Zip Code	44030
Client	Paul Koch		



Kitchen



Kitchen



Kitchen



Looking at kitchen from dining area



Dining area



Living room

PHOTOGRAPH ADDENDUM

Intended User	Koch, Paul						
Property Address	1138 Lake Road						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Client	Paul Koch						



Living room



Hall bath



Hall bath



Bedroom No. 1



Bedroom No. 2



Bath off Bedroom No. 2

PHOTOGRAPH ADDENDUM

Intended User	Koch, Paul						
Property Address	1138 Lake Road						
City	Conneaut	County	Ashtabula	State	OH	Zip Code	44030
Client	Paul Koch						



Electric panels



Basement



Basement



Hot water tank



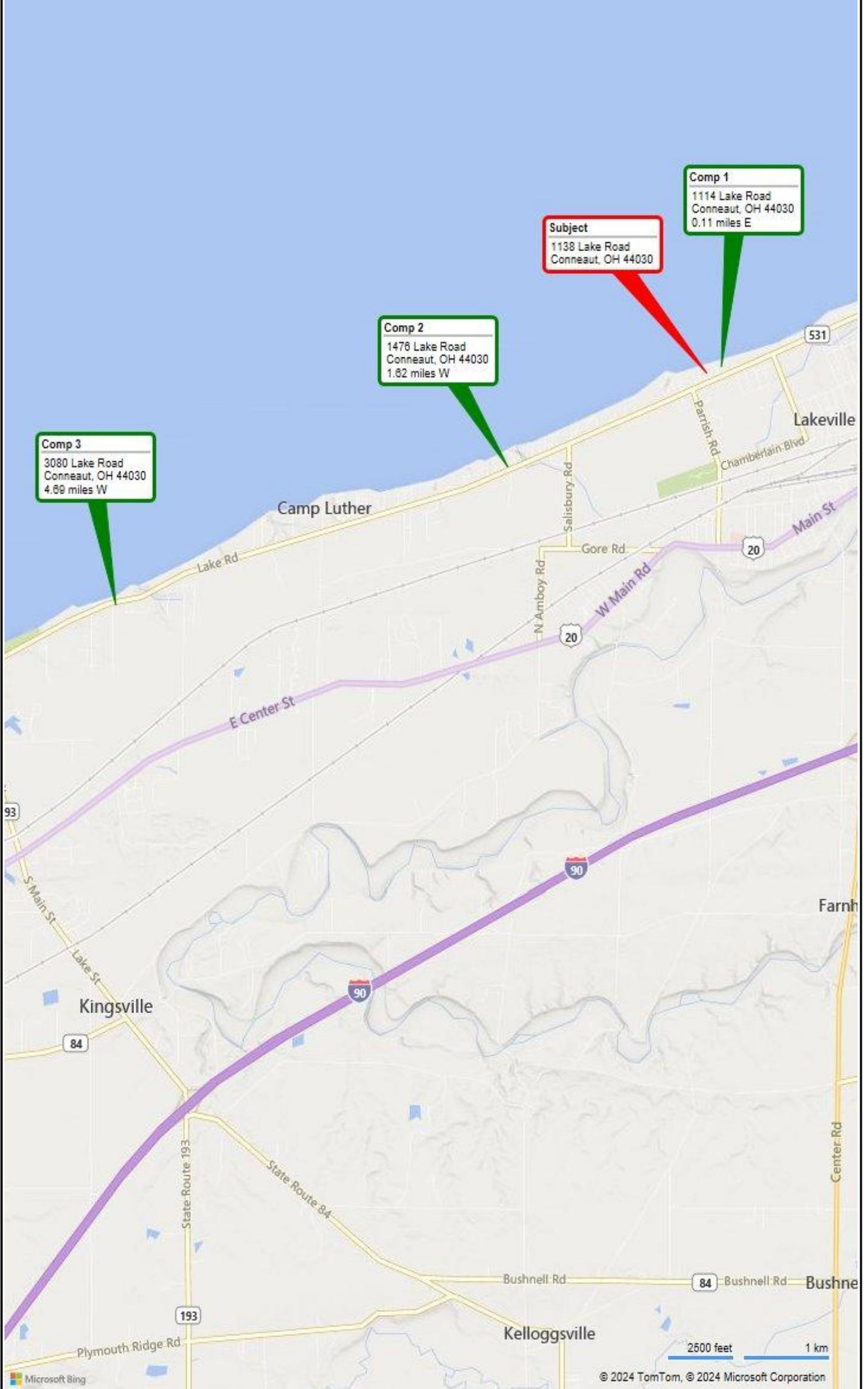
Garage interior



Garage interior

Comparable Sale Map

Intended User	Koch, Paul		
Property Address	1138 Lake Road		
City	Conneaut	County	Ashtabula
		State	OH
		Zip Code	44030
Client	Paul Koch		



PHOTOGRAPH ADDENDUM

Intended User Koch, Paul

Property Address 1138 Lake Road

City Conneaut

County Ashtabula

State OH

Zip Code 44030

Client Paul Koch

**COMPARABLE #1**1114 Lake Road
Conneaut, OH 44030

Price	\$244,900
Price/SF	130.20
Date	10/04/2022
Age	73
Room Count	8-4-1.1
Living Area	1,881

Value Indication \$220,900**COMPARABLE #2**1476 Lake Road
Conneaut, OH 44030

Price	\$217,500
Price/SF	131.98
Date	08/04/2022
Age	70
Room Count	7-3-2
Living Area	1,648

Value Indication \$196,500**COMPARABLE #3**3080 Lake Road
Conneaut, OH 44030

Price	\$167,000
Price/SF	176.91
Date	06/15/2022
Age	68
Room Count	4-2-2.0
Living Area	944

Value Indication \$200,100

Exhibit 1 and Attachment for Questions 10

Parcel ID: 123270003600

NBHD: 87900

1138 Lake Rd, Conneaut Ohio 44030

We (Paul & Suzana Koch) disagree with the current total assessed value of \$225,600 of 1138 Lake Road "(Property)". We purchased the Property on 1/17/2017 from Frances Holden, Successor Trustee of The Smiley Family Trust and Kathryn Horwood, Successor Trustee of The Smiley Family Trust for \$150,000.

We are completely unrelated to the Executrix, George & Clara Smiley, and The Smiley Family Trust. We have no common business interest and have exchanged no other property. We do not rent out 1138 Lake Road, nor do we intend to rent it in the future.

There have been no major renovations or improvements to the property since acquisition.

Upon reviewing the 2023 Valuation, we decided to have an appraisal performed by Roberta S. Madar-Pruett from Paul E. Madar & Assoc., Inc. to determine the tax value as of 1/1/2023. The appraiser came to the conclusion that the Fair Market Value on 1/1/2023 is \$210,000. Please find this appraisal attached.

We respectfully request the Total Appraised Value be changed from \$225,600 to \$210,000 for a reduction of \$15,600 and the corresponding Assessed Value be reduced from \$80,680 to \$73,500.

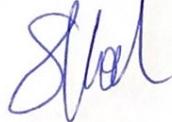
If you need any additional information, please contact us at (330) 998-8181 or at 8467 Vera Dr. Brecksville, Ohio 44141.

Respectfully Submitted,

Paul C. Koch



Suzana K. Koch Esq.



NON-HEARING MINUTES

BOR Case: 2023-0140

Case Name: PAUL C KOCH

Case Type: VL

Board Members

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

Others present:

Complainant Seeks: \$210000

Subject Parcel: 123270003600

Auditor Value: \$225600

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: 2023-0140

PAUL C KOCH
 1138 LAKE RD
 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
12-327-00-036-00	511-1FMLY UNPL 0-9	12-CONNEAUT CITY-CONNEAUT CSD		2023
	LAND	IMPR	TOTAL	
Original Value:	\$146,200	\$79,400	\$225,600	
Adjustment:	-\$14,300	-\$1,800	-\$16,100	
New Value:	\$131,900	\$77,600	\$209,500	
RESULT: VLD - VALUE DECREASE. SET VALUE AT \$209,500				



Board of Revision