

Reset Form

Tax year 2023

BOR no. 0258

FILED ON DTE 1 Rev. 08/21

County Ashtabula

Date received APR 01 2024

Complaint Against the Valuation of Real Property

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

Attach additional pages if necessary.

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

Original complaint Counter complaint

Notices will be sent only to those named below.

Form with sections 1-10, including owner information (Sean & Crystal Ratican), parcel numbers, and a table for market value changes.

- 11. Was property sold within the last three years?
12. If property was not sold but was listed for sale...
13. If any improvements were completed...
14. Do you intend to present the testimony...
15. If you have filed a prior complaint...

I declare under penalties of perjury that this complaint... Date March 30, 2024 Complainant or agent Signature Title (if agent)

Situs : LAKE CREST DR

Map ID: 66-014-10-028-00

LUC: 500

Card: 1 of 1

Tax Year: 2023

Printed: 04/02/24

CURRENT OWNER
RATICAN SEAN P
RATICAN CRYSTAL
1050 WOODWARD AVE
DETROIT MI 48226

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 014-10 028-00
Class Residential
Living Units 1
Neighborhood 26500
District
Zoning
Alternate Id



Legal Description
Parcel Tieback: Addl. Tieback: N
Legal Descriptions:
1708 ROAMING ROCK
NO 14

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
G	1	16000	0	185	.96	6	-75	5,200
								5,200

Total Acres: .282 Legal Acres: 0.27 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	1,820	5,200	5,200	0	0
Building	0	0	0	0	0
Total	1,820	5,200	5,200	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	4,000		4,000
2021	4,000		4,000
2022	4,000		4,000

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
08/10/22	775,000	2-Land And Building	M-Sale Involving Multiple Parcels		TD-Trustee Deed	FRENCH PATRICIA A
10/26/06		1-Land Only	U-Not Validated	0056/7178	ET-Temp Exempt	FRENCH DAVID C
10/26/06		1-Land Only	U-Not Validated	0056/7178	ET-Temp Exempt	FRENCH DAVID C
10/07/99	3,500	1-Land Only	U-Not Validated	0107/2777	WD-Warranty Deed	GREGORCIC GARY F

Entrance Information

Date	ID	Entry Code	Source
03/26/14	WPW	6-Occupant Not Home	3-Other

Property Notes
Note Codes:

Situs : LAKE CREST DR

Parcel Id: 66-014-10-028-00

LUC: 500

Card: 1 of 1

Tax Year: 2023

Printed: 04/02/24

Dwelling Information

Valuation Method	Total Rooms
Override Model	Dining Rooms
Story Height	Bedrooms
Construction	Family Rooms
Style	Full Baths
Year Built	Half Baths
Eff Year Built	Addl. Fixtures
Year Remodeled	Total Fixtures
Kitchen Remod	Unfinished Area
Bath Remod	T2 Rec Rm Area
Lower Level	T3 Rec Rm Area
Heating	T4 Rec Rm Area
Heat Fuel Type	Fin Bsmt Liv Area
System	WBFP Stacks
Attic	WBFP Openings
Phy. Condition	WBFP Add'l Stry
Int vs Ext Cond	Prefab Fireplace
Well / Septic	Prefab Add'l Stry
Bsmt Gar # Cars	
Misc 1 Desc	Misc 1 Qty
Misc 2 Desc	Misc 2 Qty
Grade	Cost & Design ⁰
CDU	Functional
% Good Ovr	Economic
% Complete	NBHD Fact
GRM Econ Rents	GRM Factor
GRM Units	GRM Value

Additions

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	%Comp	CDU	Value
------	-----	-----	-----	-----	------	--------	--------	-------	-------	-----	-------

Dwelling Computations

Base Price	% Good
Plumbing	Market Adj
Basement	Functional
Heating	Economic
Attic	% Complete
Other Features	C&D Factor
	Adj Factor
Subtotal	Additions
Ground Floor Area	Dwelling Value
Total Living Area	
Dwelling Notes	

Outbuilding Data

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

Condominium / Mobile Home Information

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

Misc & Gross Bulding Values

Misc Building No	Misc Adjusted Value
Gross Building:	

Situs : LAKE CREST DR

Map ID: 66-014-10-029-00

LUC: 500

Card: 1 of 1

Tax Year: 2023

Printed: 04/02/24

CURRENT OWNER
RATICAN SEAN P
RATICAN CRYSTAL
1050 WOODWARD AVE
DETROIT MI 48226

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 014-10 029-00
Class Residential
Living Units 1
Neighborhood 26500
District
Zoning
Alternate Id



Legal Description
Parcel Tieback: Addl. Tieback: N
Legal Descriptions:
1707 ROAMING ROCK
NO 14

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
G	1	16000	0	179	1.03	6	-75	5,200
								5,200

Total Acres: .3269 Legal Acres: 0.32 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	1,820	5,200	5,200	0	0
Building	0	0	0	0	0
Total	1,820	5,200	5,200	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	4,000		4,000
2021	4,000		4,000
2022	4,000		4,000

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
08/10/22	775,000	2-Land And Building	M-Sale Involving Multiple Parcels		TD-Trustee Deed	FRENCH PATRICIA A
06/11/08		1-Land Only	U-Not Validated	0056/7178	ET-Temp Exempt	FRENCH DAVID C
10/26/06		1-Land Only	U-Not Validated	0056/7178	ET-Temp Exempt	FRENCH DAVID C
10/26/06		1-Land Only	U-Not Validated	0056/7178	ET-Temp Exempt	FRENCH DAVID C

Entrance Information

Date	ID	Entry Code	Source
03/26/14	WPW	6-Occupant Not Home	3-Other

Property Notes
Note Codes:

Situs : LAKE CREST DR

Parcel Id: 66-014-10-029-00

LUC: 500

Card: 1 of 1

Tax Year: 2023

Printed: 04/02/24

Dwelling Information

Valuation Method	Total Rooms
Override Model	Dining Rooms
Story Height	Bedrooms
Construction	Family Rooms
Style	Full Baths
Year Built	Half Baths
Eff Year Built	Addl. Fixtures
Year Remodeled	Total Fixtures
Kitchen Remod	Unfinished Area
Bath Remod	T2 Rec Rm Area
Lower Level	T3 Rec Rm Area
Heating	T4 Rec Rm Area
Heat Fuel Type	Fin Bsmt Liv Area
System	WBFP Stacks
Attic	WBFP Openings
Phy. Condition	WBFP Add'l Stry
Int vs Ext Cond	Prefab Fireplace
Well / Septic	Prefab Add'l Stry
Bsmt Gar # Cars	
Misc 1 Desc	Misc 1 Qty
Misc 2 Desc	Misc 2 Qty
Grade	Cost & Design ⁰
CDU	Functional
% Good Ovr	Economic
% Complete	NBHD Fact
GRM Econ Rents	GRM Factor
GRM Units	GRM Value

Additions

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	%Comp	CDU	Value
------	-----	-----	-----	-----	------	--------	--------	-------	-------	-----	-------

Dwelling Computations

Base Price	% Good
Plumbing	Market Adj
Basement	Functional
Heating	Economic
Attic	% Complete
Other Features	C&D Factor
	Adj Factor
Subtotal	Additions
Ground Floor Area	Dwelling Value
Total Living Area	
Dwelling Notes	

Outbuilding Data

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

Condominium / Mobile Home Information

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

Misc & Gross Bulding Values

Misc Building No	Misc Adjusted Value
Gross Building:	

Situs : 1527 LAKE CREST DR

Map ID: 66-014-10-064-00

LUC: 510

Card: 1 of 1

Tax Year: 2023

Printed: 04/02/24

CURRENT OWNER
RATICAN SEAN P
RATICAN CRYSTAL
1050 WOODWARD AVE
DETROIT MI 48226

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 014-10 064-00
Class Residential
Living Units 1
Neighborhood 26600
District
Zoning
Alternate Id



Legal Description
Parcel Tieback: Addl. Tieback: Y
Legal Descriptions:
1527 & 1528 ROAMING ROCKNO 14

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
G	1	*****	0	0	0			146,900
								146,900

Total Acres: .7461 Legal Acres: 0.86 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	51,420	146,900	146,900	0	0
Building	237,760	679,300	679,300	0	0
Total	289,180	826,200	826,200	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	113,000	514,500	627,500
2021	113,000	514,500	627,500
2022	113,000	514,500	627,500

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
08/10/22	775,000	2-Land And Building	M-Sale Involving Multiple Parcels		TD-Trustee Deed	FRENCH PATRICIA A
06/11/08		2-Land And Building	U-Not Validated	0079/4890	ET-Temp Exempt	FRENCH PATRICIA A

Entrance Information

Date	ID	Entry Code	Source
03/18/14	WPW	6-Occupant Not Home	3-Other
11/08/18	MJB	3-Info At Door	1-Owner

Property Notes
Note Codes:

Situs : 1527 LAKE CREST DR

Parcel Id: 66-014-10-064-00

LUC: 510

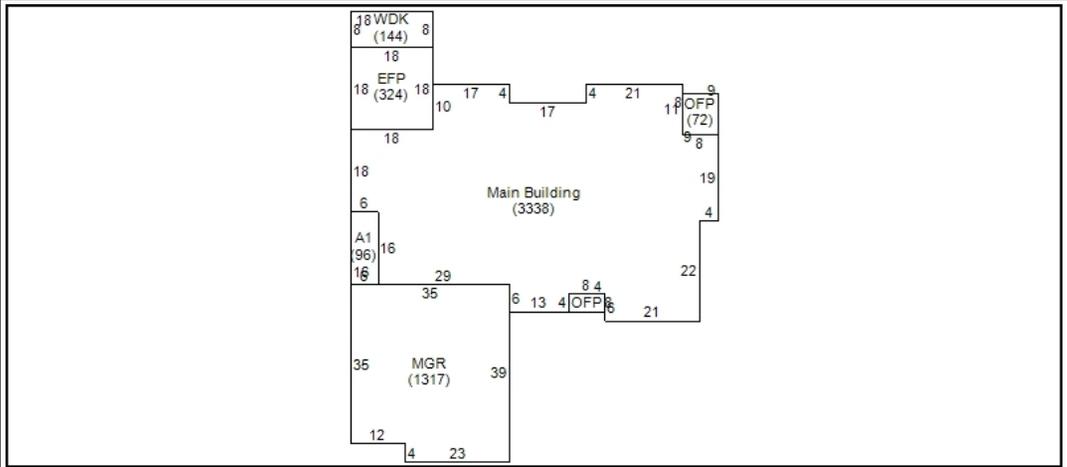
Card: 1 of 1

Tax Year: 2023

Printed: 04/02/24

Dwelling Information

Valuation Method D	Total Rooms 8
Override Model	Dining Rooms 1
Story Height 1	Bedrooms 3
Construction 7-Brick	Family Rooms 1
Style 14-Contemporary	Full Baths 3
Year Built 1999	Half Baths 1
Eff Year Built	Addl. Fixtures 0
Year Remodeled	Total Fixtures 14
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 3200
Heat Fuel Type	Fin Bsmt Liv Area 0
System	WBFP Stacks 2
Attic 0-None	WBFP Openings 2
Phy. Condition A-Average Condition	WBFP Add'l Stry
Int vs Ext Cond	Prefab Fireplace
Well / Septic 0	Prefab Add'l Stry
Bsmt Gar # Cars	
Misc 1 Desc	Misc 1 Qty
Misc 2 Desc	Misc 2 Qty
Grade B+2	Cost & Design 10
CDU AV-AVERAGE	Functional
% Good Ovr	Economic 88
% Complete 100	NBHD Fact 1.5
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					3,338						
1		OFF			96						3,100
2		MGR			1,317						49,700
3		EFP			324						19,200
5		OFF			72						2,300
6		OFF			52						1,700
7		PAT			500						2,700
8		WDK			144						2,500
9		OFF			32						1,000

Dwelling Computations

Base Price	265,800	% Good	85
Plumbing	17,600	Market Adj	
Basement	62,820	Functional	
Heating	11,040	Economic	88
Attic	0	% Complete	100
Other Features	118,424	C&D Factor	10
		Adj Factor	1.5
Subtotal	475,680	Additions	61,500
Ground Floor Area	3,338		
Total Living Area	3,338	Dwelling Value	679,280
Dwelling Notes			

Outbuilding Data

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PC	FN	MA	%Comp	Value
1	BD1-Boat Dock	1999		x	900		1						

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 : 1527 LAKE CREST DR

Parcel Id: 66-014-10-064-00

LUC: 510

Card: 1 of 1

Tax Year: 2023

Printed: 04/02/24

Comments

Number	Code	Status	Comment
7	OFC	HI	REVIEW OF SALE ADJUST ECONOMIC FACTOR TO REFLECT SALE AND MARKET INCREASE.
6	FLD	DC	CORR SKETCH/SF OF DWLG, ADD SF TO REC RM
1	FLD	BP	20000929 JP C#01 - 9/18/00-BP#P990635 FOR NEW DWG-50% 1/1/00-CK'01.
2	FLD	NC	20010507 JV C#01 - DWLG 100% FOR 1/1/01 REC ROOM EST.
3	OFC	HI	20010618 C#01 - 5/21/01 BOR 2000 #40 LOWERED IMP VALUE TO 160,900 NOTE:
4	OFC	HI	20010618 C#01 - THIS IS A 50% FOR 1/1/01
5	FLD	RV	20020424 DC C#01 - CORRECTED DATA FOR 1/1/02 DWG APPEARS 100% FOR 1/1/02

Situs : 1527 LAKE CREST DR**Parcel Id: 66-014-10-064-00****LUC: 510****Card: 1 of 1****Tax Year: 2023****Printed: 04/02/24**

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March 30, 2024

Dear Board of Revisions,

I am writing to request a reduction in the valuation of my home at 1527 Lake Crest Drive in Roaming Shores. The property includes three parcels: 660141006400, 660141002900, 660141002800. I purchased all three parcels and a significant amount of private property items for less than the appraised value posted by the county auditor. I am writing to request a reduction in valuation from the \$826,200 that is currently on my primary parcel.

The data supporting my lower requested valuation is based on my arm's length transaction that dictated fair market value for the parcel, and the properties surrounding mine and how those were/are valued according to the auditor's office. This includes the property immediately adjacent to the north (parcel #660141006500) that was also sold at an arm's length transaction on the exact same day as my property transferred. That property transferred ownership on the same exact day as ours did for \$518,000. Their new valuation is \$351,600. This property has one more bedroom and is 40 percent smaller (based on listed square foot totals on the auditor's website). Using that property as a baseline, although it has more bedrooms, add a 40% increase to that valuation should result in the adjusted value of roughly \$492,240 for my property.

The parcel immediately south of us (parcel # 660141006100) also has one more bedroom, roughly 20% more square feet than ours, and two outbuildings (one of which is an additional detached garage). This lot has more than triple the linear lake frontage, a significant driving factor in property valuation, and double the total acreage. Their new valuation is \$677,300. Using a 20% deduction for the square feet alone would equate to \$541,840. Factoring in the triple lake frontage, the additional large, detached structure, and my valuation should easily be less than \$500,000. Anecdotally, this property was for sale for \$850,000 (more than we paid for ours but very close to the county's valuation of my property) and did not sell.

The \$918,700 valuation on my primary parcel was a flat percentage increase based on an inaccurate previous valuation. I understand that it has been reduced to \$826,200. However, this reduction was not significant enough based on the arm's length sale transaction for my parcels and adjacent ones. It is neither fair nor equitable considering other adjacent properties with similar characteristics.

Incidentally, it should also be noted that the mailing address is incorrect on the auditor's site. We currently live in the house full time, so please change it from whoever's address that is in Michigan to the actual property address.

Thank you for your time and consideration,

Sean Ratican

Sean Ratican
1527 Lake Crest Drive
Roaming Shores, OH 44084



BERKSHIRE HATHAWAY HomeServices Professional Realty

PURCHASE AGREEMENT OFFER, RECEIPT AND ACCEPTANCE



1 BUYER The undersigned (1) Sean P Ratican (2) Crystal Ratican offers to buy the

2 3 PROPERTY located at 1527 Lake Crest Dr City Roaming Shores

4 5 Ohio, ZIP 44084 Permanent Parcel No(s) 660141006400 + 660141002800 + 660141002900

6 7 and further described as being: 1527+1528+1707+1708 ROAMING ROCKNO 14 The property, which BUYER accepts in its "AS

8 IS" PRESENT PHYSICAL CONDITION, shall include the land, all appurtenant rights, privileges and easements, 9 and all buildings and fixtures, including but not limited to such of the following as are now on the property: 10 all electrical, heating, plumbing and bathroom fixtures, all window and door shades, blinds, awnings, screens, 11 storm windows, curtain and drapery fixtures, all landscaping, smoke and carbon monoxide detectors, garage 12 door opener(s) and all controls; and all permanently attached carpeting. The following items

13 shall also remain: [] satellite dish; [] range and oven; [x] microwave; [x] kitchen refrigerator; [x] dishwasher; 14 [x] washer; [x] dryer; [] radiator covers; [] window air conditioner; [x] gas grill; [] fireplace tools; screen, glass 15 doors and grate; [] wood burner stove inserts; [x] gas logs; and [] water softener. Also included:

16 Kitchen : Wall Ovens and Cooktop to stay... Basement Kitchen : Refrigerator, Range/Oven, Microwave, and Dishwasher to stay

17 NOT included: *** Realtor Edward Ratican is related to buyers Sean Ratican and Crystal Ratican***

18 SELLER shall repair any damage from wall-mounted TV brackets that the SELLER is removing.

19 SECONDARY OFFER This [] is [x] is not a secondary offer. This secondary offer, if applicable, will become a 20 primary offer upon BUYER's receipt of a signed copy of the release of the primary offer on or before 21 (date). BUYER shall have the right to terminate this secondary offer at any time prior to 22 BUYER's receipt of said copy of the release of the primary offer by delivering written notice to the SELLER or 23 the SELLER's agent. BUYER shall deposit earnest money within four (4) days of becoming the primary offer.

24 25 PRICE BUYER shall pay sum of \$ 775,000

26 Payable as follows:

27 Earnest money. Paid to Broker will be deposited in a non-

28 Interest bearing trust account and credited against purchase price.

29 [] Check to be deposited immediately upon acceptance of the offer.

30 [] Note to be redeemed within four (4) days after the acceptance

31 Of the offer

32 [x] Note to be redeemed within four (4) days after removal of all inspection

33 contingencies \$25,000

34 Cash to be deposited in Escrow \$350,000

35 Mortgage loan to be obtained by BUYER \$ TBD by Lender

36 37 [x] CONVENTIONAL, [] FHA, [] VA, [] OTHER

38

04 7/2/22 (SELLER's initials)

SPR CR 07/01/22 07/01/22 4:21 PM EDT 4:23 PM EDT dotloop verified dotloop verified

(BUYER's initials)

39 **FINANCING** BUYER shall make a written application for the above mortgage loan within 3 days after
40 acceptance and shall obtain a commitment from SunnyHill Financial or such other lending
41 institution chosen by BUYER for that loan on or about 07/29/2022 If, despite BUYER's good faith efforts, that
42 commitment has not been obtained, then this AGREEMENT shall be null and void. Upon signing of a mutual
43 release by SELLER and BUYER, the earnest money deposit shall be returned to the BUYER without any further
44 liability of either party to the other.

45 NOTE: In the event of a dispute between the SELLER and BUYER regarding the disbursement of the earnest
46 money, the Broker is required by Ohio law to maintain such funds in his trust account until the Broker receives
47 (a) written instructions signed by the parties specifying how the earnest money is to be disbursed or (b) a
48 final court order that specifies to whom the earnest money is to be awarded. If within two (2) years from the
49 date the earnest money was deposited in the Broker's trust account, the parties have not provided the Broker
50 with such written release or written notice that such legal action to resolve the dispute has been filed, the
51 Broker shall return the earnest money to the BUYER with no further notice to the SELLER.

52
53 **CLOSING** All funds and documents necessary for the completion of this transaction shall be placed in escrow
54 with the lending institution or escrow agent on or about ~~08/03/2022~~ 8/10/22 and title shall be transferred on or
55 about ~~08/03/2022~~ 8/10/22 *SPR* *CR* *SPR* *CR*

56 **POSSESSION** SELLER shall deliver possession to BUYER on Title Transfer (date) at 7:34 PM EDT (time)
57 AM PM, provided the title has transferred. Subject to BUYER'S rights, if any, the premises may be
58 occupied by the SELLER free for _____ days, plus an additional _____ days at
59 a rate of \$ _____ per day to be held in escrow from SELLER's proceeds and distributed to BUYER after
60 closing, with any excess refunded to SELLER if possession is delivered earlier.

61
62 **TITLE** SELLER shall convey a marketable title to BUYER by general warranty deed and/or fiduciary deed, if
63 required, with dower rights released, free and clear of all liens and encumbrances whatsoever, except a) any
64 mortgage assumed by BUYER, b) such restrictions, conditions, easements (however created) and
65 encroachments as do not materially adversely affect the use or value of the property, c) zoning ordinances, if
66 any, and d) taxes and assessments, both general and special, not yet due and payable. SELLER shall furnish
67 an Owner's Fee Policy of Title Insurance from Title Professionals Group (title co.) in the amount of
68 the purchase price with cost of the insuring premium split equally between SELLER and BUYER. If the property
69 is torrenized, SELLER shall furnish an Owner's Duplicate Certificate of Title, and a United States Court Search
70 and Tax Search. SELLER shall have thirty (30) days after notice to remove title defects. If unable to do so,
71 BUYER may either a) accept Title subject to each defect without any reduction in the purchase price or b)
72 terminate this AGREEMENT, in which case neither BUYER, SELLER nor any REALTOR(S) ® shall have any
73 further liability to each other, and both BUYER and SELLER agree to sign a mutual release, whereupon the
74 Broker shall return the earnest money to BUYER.

75
76 **PRORATIONS** General taxes, annual maintenance fees, subdivision charges, special assessments, city and
77 county charges and tenant's rents shall be prorated as of the date of the title transfer. Taxes and assessments
78 shall be prorated based upon the latest available tax duplicate. However, if the tax duplicate is not yet available
79 or the improved land is currently valued as land only, taxes and assessments shall be prorated based upon
80 35% of the selling price times the millage rate. The escrow agent is instructed to contact the local
81 governmental taxing authority, verify the correct tax value of the property as of the date of title transfer and
82 pay the current taxes due to the date of the title transfer. If the property being transferred is new construction
83 and recently completed or in the process of completion at the time the AGREEMENT was signed by the parties,

84 the escrow agent is instructed to make a good faith estimate of the taxes to be owed on the value of the
85 improved property to the date of title transfer and reserve sufficient funds in escrow from SELLER's net
86 proceeds to pay those taxes when they become due and payable after title transfer. The escrow agent is
87 instructed to release the balance of the funds on reserve once they receive notice from the local county auditor
88 that the taxes on the land and improvements have been paid in full to the date of title transfer. BUYER
89 acknowledges that the latest available tax duplicate may not reflect the accurate amount of taxes and
90 assessments that will be owed. SELLER agrees to reimburse BUYER directly outside of escrow for any increase
91 in valuation and the cost of all passed or levied, but not yet certified, taxes and assessments, if any, prorated
92 to the date of title transfer. SELLER is not aware of any proposed taxes or assessments, public or private,
93 except the following:

94 _____

95
96 In the event the property shall be deemed subject to any agricultural tax recoupment (C.A.U.V.), SELLER
97 agrees to pay the amount of such recoupment.

98
99 **CHARGES/ESCROW INSTRUCTIONS** This AGREEMENT shall be used as escrow instructions subject to
100 the Escrow Agent's usual conditions of acceptance. SELLER shall pay the following costs at closing through
101 escrow: a) real estate transfer tax, b) any amount required to discharge any mortgage, lien or encumbrance
102 not assumed by BUYER, c) title exam and one-half the cost of insuring premium for Owners Fee Policy of
103 Title Insurance, d) proration's due BUYER, e) Broker's commissions, f) one-half of the escrow (unless
104 VA/FHA regulations prohibit payment of escrow fees by BUYER in which case SELLER shall pay the entire
105 escrow fee), g) if SELLER is represented by broker, compensation for brokerage services rendered as
106 defined in Listing Agreement, h) the cost of preparation of the deed, i) Boundary Survey if necessary and, j)
107 _____.

108 SELLER shall pay directly all utility charges to the date of title transfer or date of possession, whichever is
109 later. The escrow agent shall withhold \$⁴⁰⁰_____ from the proceeds due FOR SELLER for the SELLER's
110 final water and sewer bills. Tenant security deposits, if any, shall be credited in escrow to the BUYER.

111
112 BUYER shall pay the following at closing through escrow (unless prohibited by VA/FHA regulations): a) one-
113 half of the escrow fee; b) one-half the cost of insuring premiums for Owners Fee Policy of Title Insurance; c)
114 all recording fees for the deed and any mortgage; d) If BUYER is represented by Broker, a commission of \$265
115 as broker compensation. BUYER understands that at the closing of any property purchased by BUYER, Broker
116 may receive some of its compensation paid by the listing broker and some of it paid by BUYER.
117 BUYER shall secure homeowners insurance, or other insurance as deemed necessary, on the property as of
118 the Closing, if required by lender or another third party as a condition to this agreement.

119
120 **HOME WARRANTY** A NONE Limited Home Warranty (with a deductible) which will will
121 not be provided at a cost of \$ N/A charged to SELLER BUYER in escrow at closing. SELLER
122 and BUYER acknowledge that this LIMITED HOME WARRANTY will not cover any pre-existing defects in the
123 property. Broker may receive a fee from the home warranty provider.

124 **INSPECTION** This AGREEMENT shall be subject to the following inspection(s) by a qualified inspector of
125 BUYER's choice within the specified number of days after formation of a binding agreement, BUYER assumes
126 sole responsibility to select and retain a qualified inspector for each requested inspection and releases Broker
127 of any and all liability regarding the selection or retention of the inspector(s). If BUYER does not elect
128 inspections, BUYER acknowledges that BUYER is acting against the advice of BUYER's agent and broker. BUYER
129 understands that all real property and improvements may contain defects and conditions that are not readily
130 apparent and which may affect a property's use or value. BUYER and SELLER agree that the REALTORS® and

131 agents do not guarantee and in no way assume responsibility for the property's condition. BUYER
132 acknowledges that it is BUYER's own duty to exercise reasonable care to inspect and make diligent inquiry of
133 the SELLER or BUYER's inspectors regarding the condition and systems of the property. INSPECTIONS
134 REQUIRED BY ANY STATE, COUNTY, LOCAL GOVERNMENT OR FHA/VA DO NOT NECESSARILY ELIMINATE
135 THE NEED FOR THE INSPECTIONS LISTED BELOW.

136 **WAIVER**   (BUYER's initials) BUYER(s) elects to waive each professional inspection to
137 which BUYER(s) has not indicated "YES." Any failure by BUYER to perform any inspection indicated "YES"
138 herein is a waiver of such Inspection and shall be deemed absolute acceptance of the Property by BUYER in
139 its "AS IS" condition.

Choice		Inspection	Expense		
Yes	No		Buyer's	Seller's	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	GENERAL HOME	w/i <u>7</u> days after acceptance of offer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	SEPTIC SYSTEM	w/i _____ days after acceptance of offer	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	PEST/WOOD	w/i <u>7</u> days after acceptance of offer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
		DESTROYING INSECTS		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	WATER POTABILITY	w/i _____ days after acceptance of offer	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	WELL FLOW RATE	w/i _____ days after acceptance of offer	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	RADON GAS	w/i <u>10</u> days after acceptance of offer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Any inspections deemed necessary by inspector	w/i <u>10</u> days after acceptance of offer	<input checked="" type="checkbox"/>	<input type="checkbox"/>

152 After ALL inspections are complete, Buyer shall have three (3) days to elect one of the Following:

153 (a) REMOVE the inspection contingency and accept the property in its "AS IS" PRESENT PHYSICAL
154 CONDITION. If the property is accepted in its "AS IS" PRESENT PHYSICAL CONDITION, then Buyer agrees
155 to sign a "Removal of Contingency" OR

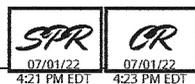
156 (b) ACCEPT the property subject to SELLER agreeing to have specific items, that were either previously
157 disclosed in writing or were first identified in the Buyer's professional written inspection report(s), repaired by
158 a qualified contractor in a workmanlike manner at SELLER's expense. BUYER shall identify in writing which
159 items are to be repaired. BUYER and SELLER shall have five (5) days from the SELLER's receipt of BUYER's
160 written request to agree in writing which items shall be repaired by the Seller. If the parties do not agree in
161 writing within those five (5) days, the BUYER shall either accept the property in its "as is" condition and release
162 the inspection contingency or this Agreement shall be null and void, and SELLER and BUYER agree to sign a
163 mutual release. SELLER agrees to provide reasonable access to the property for BUYER to review and
164 approve any such repairs: OR

165 (c) TERMINATE this Agreement based on the findings of the inspection report(s). IF BUYER elects to terminate
166 this Agreement, both parties agree to promptly sign a mutual release, whereupon any earnest money deposit
167 shall be returned to the BUYER in accordance with the terms of the mutual release.

169 If the BUYER elects to terminate this AGREEMENT, BUYER shall provide a copy of the written inspection report
170 to the SELLER. The BUYER and SELLER can mutually agree **IN WRITING** to extend the dates for inspections,
171 repairs, or to exercise their right to terminate the AGREEMENT. SELLER agrees to provide reasonable access
172 to the property for BUYER to review and approve any conditions corrected by SELLER.

174 **LEAD-BASED PAINT** BUYER elects does not elect to have the right to conduct a risk assessment or
175 inspection of the property by a qualified inspector, for the presence of lead-based paint and/or lead based
176 paint hazards at BUYER's expense within ten (10) days after formation of a binding agreement. (Intact lead-
177 based paint that is in good condition is not necessarily a hazard. See EPA pamphlet "Protect Your Family from
178 Lead in Your Home" for more information.) In the event existing deficiencies or corrections are identified by
179 the inspector in its written report, BUYER shall have the right to terminate this AGREEMENT or request that
180 the SELLER repair the specific existing deficiencies noted on the written inspection report. In the latter event,
181 BUYER agrees to immediately provide SELLER with a copy of the written inspection and/or risk assessment

182 report. Upon receipt of the inspection report and BUYER's request for repairs, SELLER will have the option to
183 either agree to correct the deficiencies identified in the inspector's written report or decline to do any repairs.
184 If SELLER elects to correct the deficiencies, SELLER agrees to provide BUYER, prior to Title Transfer, with a
185 certificate from a qualified risk assessor or inspector demonstrating that the deficiencies have been remedied.
186 If the SELLER declines to correct the deficiencies, BUYER may elect to terminate this AGREEMENT or accept
187 the property in its "AS IS" condition. BUYER may remove this right of inspection at any time without SELLER's
188 consent.

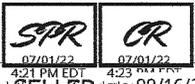
189
190 BUYER HAS  (BUYERS' initials) received a copy of the EPA pamphlet entitled "PROTECT
191 YOUR FAMILY FROM LEAD IN YOUR HOME" and a copy of the "DISCLOSURE ON LEAD-BASED PAINT AND/OR
192 LEAD-BASED PAINT HAZARDS."
193

194 BUYER HAS NOT _____ (BUYERS' initials) received a copy of the EPA pamphlet entitled
195 "PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME" and a copy of the "DISCLOSURE ON LEAD-BASED
196 PAINT AND/OR LEAD-BASED PAINT HAZARDS (disclosure form)." This offer is subject to the SELLER
197 completing the disclosure form and BUYER's review and approval of the information contained on the
198 disclosure form within three (3) business days from receipt.
199

200 **PRECLOSING WALK THROUGH** BUYER has the right to walk through the Property on or about three (3)
201 day prior to the date of title transfer solely for the purpose of verifying that the Property is in the same or
202 similar condition, absent normal wear and tear, that it was at the time of the execution of the Agreement.
203 BUYER acknowledges and agrees that no issues may be raised at the time of the walk-through with respect
204 to any conditions of the Property that were in existence at the time of the BUYER's viewing or inspection of
205 the Property. In the event that the walk-through evidences a material adverse changes in the condition of the
206 Property, then BUYER shall promptly notify the SELLER and the Escrow Agent in writing. Thereafter, the parties
207 shall mutually agree in writing upon an amount to be either: (a) held in escrow from SELLER's proceeds
208 pending correction of the material adverse change; or (b) credited to BUYER through escrow at the time of
209 title transfer. By accepting delivery of the deed at settlement, BUYER is accepting that the premises and
210 contents were in satisfactory condition at the time of closing.
211

212 **MEGAN'S LAW** SELLER warrants that SELLER has disclosed to BUYER all notices received pursuant to Ohio's
213 sex offender law. The BUYER acknowledges that the information disclosed may no longer be accurate and
214 agrees to inquire with the local Sheriff's office. BUYER agrees to assume the responsibility to check with the
215 local Sheriff's office for additional information. BUYER will rely on BUYER'S own inquiry with the local Sheriff's
216 office as to registered sex offenders in the area and will not rely on SELLER or any real estate agent involved
217 in the transaction.
218

219 **CONDITION OF PROPERTY** BUYER has examined the property and agrees that the property is being
220 purchased in its "AS IS" PRESENT PHYSICAL CONDITION including any defects disclosed by the SELLER on
221 the State of Ohio Residential Property Disclosure Form or identified by any inspections requested by either
222 party. SELLER agrees to notify BUYER in writing of any additional disclosure items that arise between the date
223 of acceptance and the date of recording of the deed. BUYER has not relied upon any representations,
224 warranties or statements about the property (including but not limited to its condition or use) unless otherwise
225 disclosed on this AGREEMENT or on the Residential Property Disclosure Form.
226

227 BUYER HAS  (BUYERS' initials) received a copy of the Residential Property Disclosure
228 Form signed by SELLER on 09/16/2021 (date) prior to writing this offer.

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BUYER HAS NOT _____ (BUYERS' initials) received a copy of the Residential Property Disclosure Form. This offer is subject to the SELLER completing the Residential Property Disclosure Form and BUYER's review and approval of the information contained on the disclosure form within three (3) business days from receipt.

BUYER acknowledges _____ (BUYERS' initials) SELLER will not complete or is exempt from completing the Residential Property Disclosure Form pursuant to Ohio Rev. Code Section 5302.30.

SELLER shall pay all costs for the repair of any gas and/or water line leak found between the street and foundation at the time of transfer of utilities. SELLER agrees to comply with any and all local governmental point of sale laws and/or ordinances. SELLER will promptly provide BUYER with copies of any notices received from governmental agencies to inspect or correct any current building code or health violations, If applicable, BUYER and SELLER shall have Five (5) days after receipt by BUYER of all notices to agree in writing which party will be responsible for the correction of any building code or health violation(s). In the event BUYER and SELLER cannot agree in writing, this AGREEMENT can be declared null and void by either party.

REPRESENTATIONS AND DISCLAIMERS BUYER acknowledges that the SELLER completed the Residential Property Disclosure Form and agrees to hold the Broker(s) and their agents harmless from any misstatements or errors made by the SELLER on the form. BUYER also acknowledges and agrees that the Broker(s) and their agents have no obligation to verify or investigate the information provided by the SELLER on that form. BUYER hereby acknowledges that any representation by SELLER or the real estate agent(s) regarding the square footage of the rooms, structures or lot dimensions, homeowner's fees, public and private assessments, utility bills, taxes and special assessments are approximate and not guaranteed. Please list any and all verbal representations made by Broker(s) or their agents that you relied upon when purchasing this property (if none, write "none"):
none

DAMAGE If any building or other improvements are destroyed or damaged in excess of ten percent (10%) of the purchase price prior to title transfer, BUYER may either accept the insurance proceeds for said damage (with SELLER paying any deductible) and complete this transaction or may terminate this AGREEMENT and receive the return of all deposits made. If such damage is less than ten percent (10%) of the purchase price, SELLER shall restore the property to its prior condition.

SETTLEMENT STATEMENTS Buyer and Seller agree that the Listing and Selling Brokers are to receive a copy of the Closing Disclosure(s) and Settlement Statement(s) and authorize the escrow agent to provide each Brokerage with a full and complete copy of the Closing Disclosure(s) and both Buyer's and Seller's settlement(s) promptly after closing.

BINDING AGREEMENT Upon written acceptance and then either written or verbal notice of such acceptance to the last-offering party, this offer and any addenda listed below shall become a LEGALLY BINDING AGREEMENT UPON BUYER AND SELLER and their heirs, executors, administrators and assigns and shall represent the entire understanding of the parties regarding this transaction. All counteroffers, amendments, changes or deletions to this AGREEMENT shall be in writing and be signed by both BUYER and SELLER. Facsimile signatures shall be deemed binding and valid. This AGREEMENT shall be used as escrow instructions

275 subject to the Escrow Agent's usual conditions of acceptance. For purposes of this AGREEMENT, "days" shall
276 be defined as calendar days.

277 **This AGREEMENT is a legally binding contract, if you have any questions of law, consult your**
278 **attorney.**

280 **ADDENDA** The additional terms and conditions in the attached addenda are made part of this AGREEMENT:

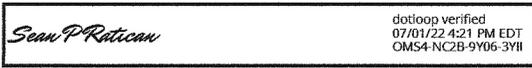
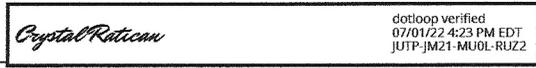
281 Agency Disclosure Form, Residential Property Disclosure Form, Lead-Base Paint Disclosure VA,
282 FHA, FHA Home Inspection Notice, Condo, House Sale Contingency, House Sale Concurrency,
283 Septic, Other _____

284 **The terms and conditions of any addenda supersede any conflicting terms in this AGREEMENT.**

285 **Additional Terms:**

286
287
288
289
290

291 **DURATION OF OFFER** This offer shall be open for acceptance until _____ at _____ AM PM

292  dotloop verified 07/01/22 4:21 PM EDT OMS4-NC2B-9Y06-3YH
293  dotloop verified 07/01/22 4:23 PM EDT JUTP-JM21-MU0L-RU22

294 (BUYER Signature) (Date) (BUYER Signature) (Date)

296 Crystal Ratican Sean P Ratican
297 (Print BUYER Name) (Print BUYER Name)

300 (BUYER Address and ZIP Code) (BUYER Phone No.)

303 (BUYER Email Address) (BUYER Email Address)

305 **DEPOSIT RECEIPT** Receipt is hereby acknowledged of \$25,000 earnest money by check note,
306 subject to terms of the above offer.

308 **ACCEPTANCE SELLER** accepts the above offer and irrevocably instructs, the escrow agent to pay from

310 SELLER'S escrow funds a commission of Per MLS _____ percent (Per MLS %)

312 of the purchase price to **Berkshire Hathaway HomeServices Professional Realty**

314 5700 Gateway, Ste. 200, Mason, OH 45040 (Payment Address)

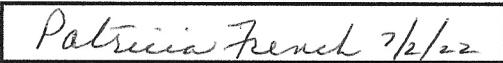
316 and _____ percent (_____ %) of the purchase to

318 _____ (Broker)

319
320 _____ (Address)

321 as the sole procuring agents in this transaction.

322
323 **TITLE** is presently in the name of (please print): Patricia A French

324
325
326 
327 _____
328 (SELLER Signature) (Date) (SELLER Signature) (Date)

329
330 Patricia A French
331 _____
332 (Print SELLER Name) (Print SELLER Name)

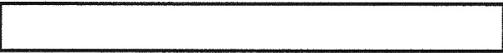
333
334 _____
335 (SELLER Address and ZIP Code) (SELLER Phone No.)

336
337 _____
338 (SELLER Email) (SELLER Email)

339 The following information is provided solely for the Multiple Listing Services' use and will be completed by the
340 Brokers or their agents and is not part of the terms of the Purchase Agreement.

341

342 Multiple Listing Information:

343 	Bruce Warring	2007003055
344 _____	(Print listing agent name and license #)	
345 (Listing agent signature)		
346		
347 The Shores Realty Co.	20114	
348 _____	(Listing broker office #)	
349 (Listing broker name)		
350  dotloop verified 07/02/22 2:21 PM EDT R0N8-WXWD-QLXW-QIPZ	Edward Ratican	2014003973
351 _____	(Print selling agent name and license #)	
352 (Selling agent signature)		
353 Berkshire Hathaway HomeServices Professional Realty	Lic # 2011002366	
354 _____	(Selling broker #)	
(Selling broker name)		

Page 8 of 8  7/2/22 (SELLER's initials)

  (BUYER's initials)
4:21 PM EDT 4:23 PM EDT
dotloop verified dotloop verified

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: 2023-0258

May 14, 2024

SEAN & CRYSTAL RATICAN
1527 LAKE CREST DR
ROAMING SHORES OH 44084

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

June 27, 2024 at 1:30 PM

at the Ashtabula County Courthouse, 2nd floor, Room 205, in connection with B.O.R. case number: 2023-0258 filed for tax year 2023 by SEAN & CRYSTAL RATICAN and described as follows:

Parcel ID(s):

- 1) 66-014-10-028-00 located at LAKE CREST DR, the market value is \$5,200. The market value sought is \$0.
- 2) 66-014-10-029-00 located at LAKE CREST DR, the market value is \$5,200. The market value sought is \$0.
- 3) 66-014-10-064-00 located at 1527 LAKE CREST DR, the market value is \$826,200. The market value sought is \$610,000.

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

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

Ashtabula County Board of Revision

HEARING MINUTES

Case Type VL

The Hearing of Board of Revision Case 2023-0258, SEAN & CRYSTAL RATICAN is being recorded and the date is 6/27/2024.

Board Members

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

Others present:

Alex Iarocci, Treasurer Alternate

Sean Ratican, owner via phone

Complainant Seeks: \$610,000

Subject Parcels: 660141002800, 660141002900, 660141006400

Auditor Value: \$836,600

Hearing No # 4

HEARING MINUTES

BOR Case: 2023-0258

Owner Name: SEAN & CRYSTAL RATICAN

Board Action

Motion to: Agree Set Value \$775,000 total

CAUV Reinstatement- All Acres No Acres Set Acres _____

No Change Withdrawal Table No Show

Other _____

Based Upon:

owner testimony and purchase price.

Was Made by: Kathryn

2nd by: Alex

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

Motion therefore: Passed Failed

Decision Date: 6/27/24



David Thomas, Auditor
Secretary of the Board of Revision

Hearing No # 4

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: 2023-0258

SEAN & CRYSTAL RATICAN
1527 LAKE CREST DR
ROAMING SHORES OH 44084

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
66-014-10-028-00	500-VACANT PLATTED	66-ROME TP-ROMNG RK SHR V/JEF LSD	2023
	LAND	IMPR	TOTAL
Original Value:	\$5,200	\$0	\$5,200
Adjustment:	\$0	\$0	\$0
New Value:	\$5,200	\$0	\$5,200
RESULT: NVC - NO VALUE CHANGE. NO CHANGE FOR THIS PARCEL			
PARCEL	CLASS	TAXING DISTRICT	TAX YEAR
66-014-10-029-00	500-VACANT PLATTED	66-ROME TP-ROMNG RK SHR V/JEF LSD	2023
	LAND	IMPR	TOTAL
Original Value:	\$5,200	\$0	\$5,200
Adjustment:	\$0	\$0	\$0
New Value:	\$5,200	\$0	\$5,200
RESULT: NVC - NO VALUE CHANGE. NO CHANGE FOR THIS PARCEL			
PARCEL	CLASS	TAXING DISTRICT	TAX YEAR
66-014-10-064-00	510-1FAMLY PLTD	66-ROME TP-ROMNG RK SHR V/JEF LSD	2023
	LAND	IMPR	TOTAL
Original Value:	\$146,900	\$679,300	\$826,200
Adjustment:	\$0	-\$61,600	-\$61,600
New Value:	\$146,900	\$617,700	\$764,600
RESULT: VLD - VALUE DECREASE. SET VALUE AT \$764,600 BASED ON PURCHASE AND OWNER TESTIMONY			



Board of Revision