

Borrower	N/A	File No.	2025-0038
Property Address	345 S Market St		
City	Jefferson	County	ASHTABULA
Lender/Client	N/A-PRIVATE PARTY APPRAISAL	State	OH
		Zip Code	44047

TABLE OF CONTENTS

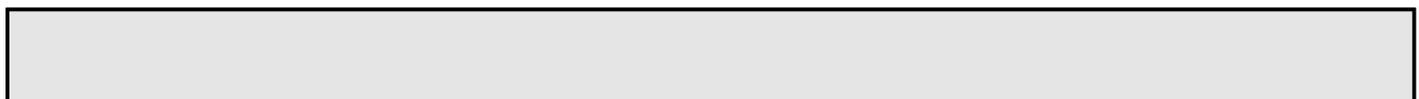
GP Consumer Short Form	1
Additional Comparables 4-6	6
Additional Comparables 7-9	7
Subject Photos	8
Subject Photos	9
Subject Photos	10
Subject Photos	11
Subject Photos	12
Subject Photos Interior	13
Subject Photos Interior	14
Subject Photos Interior	15
Subject Photos Interior	16
Subject Photos Interior	17
Subject Photos Interior	18
Subject Photos Interior	19
Subject Photos Interior	20
Subject Photos Interior	21
Subject Photos Interior	22
Subject Photos Interior	23
Comparable Photos 1-3	24
Comparable Photos 4-6	25
Comparable Photos 7-9	26
Building Sketch	27
Location Map	28
AERIAL	29
Appraiser Disclosure Statement	30
Copy of License	31

FROM:
 KANGAS APPRAISALS, INC.
 107 SOUTH ST, SUITE 4
 CHARDON, OHIO 44024
 440-285-7477
 440-285-7457 (FAX)
 KANGASAPPR@WINDSTREAM.NET (EMAIL)

INVOICE	DATE	REFERENCE
2025-0038	01/16/2025	

TO:

DESCRIPTION	AMOUNT
DANIEL KNIGHT 345 S MARKET ST JEFFERSON, OH 44047	400.00
PAID CHECK # 3491 (NANCY & JOHN RICE)	-400.00
Subtotal	
	\$ 0.00
Late Fee	
	\$
TOTAL	
	\$ 0.00





Appraisal Report

**345 S Market St
Jefferson, OH 44047**

**KANGAS APPRAISALS, INC.
(440) 285-7477
KANGASAPPR@WINDSTREAM.NET**

Appraised Value as of: 01/16/2025
\$ 77,000

FEATURES

Style/Design:	COLONIAL	Lot Size:	0.48 Acres
Living Area (Sq.Ft.):	1,170	Neighborhood:	JEFFERSON VILLAGE
Total Bedrooms:	3	Total Baths:	1.0
Year Built:	1920	Effective Age:	45
Condition:	AVERAGE	Date of Report:	01/23/2025

PREPARED FOR

Client:	DANIEL KNIGHT		
Address:	345 S MARKET ST		
City:	JEFFERSON	State:	OH Zip: 44047
Phone:	440-813-3471	Fax:	N/A
E-mail:	danknight2003@yahoo.com		

PREPARED BY

Appraiser's Signature

Name:	DARRYL E PETTREY	
Designation:	CERTIFIED RESIDENTIAL	
Certification or License #:	2007006254	
Expiration Date:	06/09/2025	ST: OH
E-mail:	KANGASAPPR@WINDSTREAM.NET	

FILING

Client File #:	2025-0038	Appraiser File #:	2025-0038
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The value opinion expressed above is only valid in conjunction with the attached appraisal report. This value opinion may be subject to Hypothetical Conditions and/or Extraordinary Assumptions as indicated in the body of the report. A true and complete copy of this Summary Appraisal Report contains 31 pages.

RESIDENTIAL APPRAISAL REPORT

SUBJECT PROPERTY IDENTIFICATION

Property Address: 345 S Market St City: Jefferson
State: OH Zip Code: 44047 County: ASHTABULA
Legal Description of Real Property: 57 & 59 MULBERRY ST
Tax Assessor's Parcel #: 260220003300 R.E. Taxes: \$ 1,831 Tax Year: 2024
Special Assessments: \$ 10 Current Owner of Record: NANCY RICE LIFE ESTATE
Occupancy: Owner Tenant Vacant Current Occupant (if occupied): NANCY RICE LIFE ESTATE
Project Type (if applicable): Planned Unit Development Condominium Cooperative _____
Home Owners' Association Membership Fees (if applicable): \$ 0 per year per month
Market Area Name: JEFFERSON VILLAGE Map Reference: 17410 Census Tract: 0011.02

ASSIGNMENT

The purpose of this appraisal is to develop a Current opinion of Market Value (as defined elsewhere in this report).

Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe) _____
Intended Use: LIFE ESTATE - MEDICAID
Intended User(s) (by name or type): DANIEL KNIGHT
Client: DANIEL KNIGHT Address: 345 S MARKET ST, JEFFERSON, OH 44047
Appraiser: DARRYL E PETTREY Address: 107 SOUTH ST, STE 4, CHARDON, OH 44024

MARKET AREA DESCRIPTION

Location: Urban Suburban Rural Built Up: Over 75% 25-75% Under 25%
Growth Rate: Rapid Stable Slow Property Values: Increasing Stable Declining
Demand/Supply: Shortage In Balance Over Supply Marketing Time: Under 3 Mos. 3-6 Mos. Over 6 Mos.
Typical One-Unit Housing Ranges: Price: (\$) Low 55,000 High 155,000 Predominant 115,000
Age: (yrs.) Low 75 High 195 Predominant 125
Present Land Use: One-Unit: 55 % 2-4 Unit: 5 % Multi-Unit: 5 % Comm'l: 10 % VACANT LAND 25 %
Change in Land Use: Not Likely Likely * Is Changing * * To: _____

Market Area Comments:

THE SUBJECT IS LOCATED IN A STABLE MARKET, BUT BASED ON THE CURRENT NUMBER OF LISTING/PENDING SALES SIMILAR TO THE SUBJECT, THERE IS CURRENTLY A SHORTAGE. ESTIMATED MARKETING TIME IS UNDER 3 MONTHS. FINANCING AVAILABLE IS TYPICALLY CONVENTIONAL OR FHA, HOWEVER CASH AND VA FINANCING ARE ALSO PRESENT.

SALE / TRANSFER / LISTING HISTORY OF SUBJECT PROPERTY

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 RECORDS

	1st Prior Sale / Transfer	2nd Prior Sale / Transfer	3rd Prior Sale / Transfer
Date of Prior Sale / Transfer:	_____	_____	_____
Price of Prior Sale / Transfer:	_____	_____	_____
Source(s) of Prior Sale / Transfer Data:	_____	_____	_____

Analysis of sale / transfer history, any current agreements of sale or listing, and listing history (if relevant):

Client: DANIEL KNIGHT Client File No.: 2025-0038 Appraiser File No.: 2025-0038

RESIDENTIAL APPRAISAL REPORT

SITE DESCRIPTION

Dimensions: 160 X 130 Site Area: 0.48 Acres

Zoning Classification: RS - B Zoning Description: RESIDENTIAL - SINGLE FAMILY - BUSINESS

Zoning Compliance: Legal Legal Non-Conforming (Grandfathered) Illegal No Zoning Regulations

Deed Restrictions: Are Covenants, Conditions, & Restrictions (CC&Rs) applicable? Yes No Unknown

Have the documents been reviewed? Yes No N/A Ground Rent (if applicable) \$ 0 /

Comments: _____

Highest & Best Use, as improved, is the: Present use, or Other use (explain) _____

Characteristics: Topography: MOSTLY LEVEL Size: .48 Acre

Shape: RECTANGULAR Drainage: APPEARS ADEQUATE

View: RESIDENTIAL Landscaping: TYPICAL FOR THE NEIGHBORHOOD

Other features: Inside Lot Corner Lot Cul de Sac Underground Utilities

Utilities:	Public	Other	Provider/Description	Off-site Improvements:	Type	Public	Private
Electricity:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>PUBLIC/TYPICAL</u>	Street:	<u>ASPHALT</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>PUBLIC/TYPICAL</u>	Curb/Gutter:	<u>CONCRETE</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>PUBLIC/TYPICAL</u>	Sidewalk:	<u>NONE</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>PUBLIC/TYPICAL</u>	Alley:	<u>NONE</u>	<input type="checkbox"/>	<input type="checkbox"/>

Is the property or the improvements located in a FEMA Special Flood Hazard Area? Yes No

FEMA Flood Zone: X FEMA Map # 39007C0282D FEMA Map Date: 12/18/2007

Site Comments: NO APPARENT ADVERSE EASEMENTS, ENCROACHMENTS, OR CONDITIONS WERE NOTED AT TIME OF INSPECTION. SPECIAL ASSESSMENTS ARE FOR 911 & COUNTY RECYCLING, YEARLY FEES, RENEW EACH YEAR & INCLUDED ABOVE. THE SUBJECT SITS ON A CORNER LOT & ON A BUSY ROAD. THIS WAS ADJUSTED FOR IN THE SALES GRID.

DESCRIPTION OF THE IMPROVEMENTS

General Description: # of Units: 1 + Accessory Unit # of Stories: 2 Design (Style): COLONIAL

Type: Detached Attached Status: Existing Proposed Under Construction

Actual Age (years): 105 Effective Age (years): 45 Year Built: 1920

Exterior Description: Foundation: CONCRETE BLOCK/AVERAGE Exterior Walls: ALUMINUM/AVERAGE

Roof Surface: ASPHALT/AVERAGE Gutters & Downspouts: ALUMINUM/AVERAGE

Window Type(s): WOOD/AVERAGE Storm / Screens: ALUMINUM/AVERAGE

Heating System: FWA Cooling System: NONE

Car Storage: None Garage Carport Driveway (Surface: GRAVEL) Total # of Cars: 2

Livable area above grade contains: 6 Rooms, 3 Bedrooms, 1.0 Bath(s), and 1,170 Sq.Ft. of GLA

Describe Additional Features and Improvements: 2 WOOD DECKS - OUTBUILDING (THE DECKS ARE IN POOR SHAPE & WERE NOT GIVEN ANY VALUE IN THE SALES GRID AS THEY WILL MOST LIKELY NEED TORN OFF & REBUILT. THE FRONT DECK IS NOT SAFE TO WALK ON & THE BACK DECK WILL NEED REPAIRS & THE GAZEBO EITHER REMOVED OR REBUILT. THE OUTBUILDING IS ALSO IN FAIR CONDITION AS THE ROOF IS STARTING TO ROT & IT JUST HAS A DIRT FLOOR THAT FLOODS WHENEVER IT RAINS PER THE CURRENT OCCUPANT. IT WAS GIVEN MINIMAL VALUE IN THE SALES GRID.

Client: DANIEL KNIGHT Client File No.: 2025-0038 Appraiser File No.: 2025-0038

RESIDENTIAL APPRAISAL REPORT

SALES COMPARISON APPROACH TO VALUE

For the Sales Comparison Approach, the appraiser selects comparable sales that they consider the best matches to the subject in terms of physical characteristics, physical proximity, and time of sale. The appraiser then makes adjustments to the known sale price of each comparable sale to account for differences that are recognized by the market. For example, if the subject has a single bathroom but a comparable has 2, the comparable's sale price would be reduced by the attributable value given to the extra bathroom based on the market's reaction. Likewise, if a comparable sale has a smaller square footage than the subject, its sale price would be adjusted upward in the same manner. By weighting and reconciling these adjusted sales prices together, an opinion of value for the subject can be determined.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address 345 S Market St Jefferson, OH 44047		55 W Erie St Jefferson, OH 44047			207 N Chestnut St Jefferson, OH 44047			542 E Mulberry St Jefferson, OH 44047		
Proximity to Subject		0.48 miles NW			0.88 miles NW			0.16 miles W		
Sale Price	\$ 0	\$ 115,000			\$ 56,500			\$ 125,000		
Sale Price / GLA	\$ /Sq.Ft.	\$ 108.90/Sq.Ft.			\$ 30.12/Sq.Ft.			\$ 118.82/Sq.Ft.		
Data Source(s)	RLIST/INSPECTN	YES MLS # 4485242			YES MLS # 4478161			YES MLS # 5059027		
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.			
Sales or Financing	N/A	FHA		CASH		FHA				
Concessions	N/A	SELLER CONC	-3,154	NONE		SELLER CONC	-5,636			
Date of Sale / Time	00/00/0000	06/14/2024		11/20/2023		10/28/2024				
Rights Appraised	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE				
Location	SUBURBAN/BSY RD	SUBURBAN	-4,000	SUBURBAN/BSY RD		SUBURBAN/BSY RD				
Site	0.48 Acres	0.51 Acres	0	0.19 Acres	+750	0.50 Acres	0			
View	RESIDENTIAL	RESIDENTIAL		RESIDENTIAL		RESIDENTIAL				
Design (Style)	COLONIAL	COLONIAL		COLONIAL		RANCH	0			
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE				
Age	105	125	0	135	0	76	0			
Condition	FAIR	FAIR		FAIR		FAIR				
Above Grade	Total Bdrms Baths	Total Bdrms Baths	+3,000	Total Bdrms Baths		Total Bdrms Baths				
Room Count	6 3 1.0	4 2 1.0	0	7 3 1.0	0	7 3 1.0	0			
Gross Living Area	1,170 Sq.Ft.	1,056 Sq.Ft.	+1,250	1,876 Sq.Ft.	-7,000	1,052 Sq.Ft.	+1,250			
Basement Total Area	666sf0sfin	0sf	+3,250	1336sf0sfin	-3,250	744sf0sfin	0			
Basement Finish Area	0	0		0		0				
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE				
Heating / Cooling	FWA/NONE	FWA/NONE		FWA/NONE		FWA/NONE				
Energy Efficient Items	NONE	NONE		NONE		NONE				
Garage / Carport	NONE	2 CAR DETACHED	-7,500	NONE		2 CAR DETACHED	-7,500			
Porch / Patio / Deck	2 DECKS (NO VALUE)	DECK/PORCH	-1,500	PORCH	-750	NONE	0			
FIREPLACE	NONE	NONE		NONE		1 FIREPLACE	-250			
OUTBUILDING	1 OUTBUILDING	NONE	+5,000	NONE	+5,000	NONE	+5,000			
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -3,654	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -5,250	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -7,136			
Adjusted Sale Price of Comparables			\$ 111,346		\$ 51,250		\$ 117,864			

Comments on the Sales Comparison Approach:

THESE 7 COMPARABLES WERE CONSIDERED MOST SIMILAR IN EITHER SIZE, STYLE, AGE, CONDITION OR APPEAL. THEY ALL REQUIRED SIMILAR ADJUSTMENTS & ARE ALL GIVEN CONSIDERATION. ROUNDED SALES OPINION OF VALUE OF \$77,000. THE COMPARABLES ARE ALL WITHIN 1 MILE, BUT LIMITED SALES OF UNITS SIMILAR TO THE SUBJECT IN STYLE & APPEAL REQUIRED EXPANDING OUR SEARCH BEYOND THE USUAL TIME PARAMETER OF 6 MONTHS FOR DATE OF SALE (BEYOND 12 MONTHS FOR SOME). I WAS UNABLE TO FIND ANY ADDITIONAL COMPARABLES THAT SOLD IN THE PAST 90 DAYS THAT WERE CLOSER IN PROXIMITY OR MORE SIMILAR TO THE SUBJECT IN STYLE OR APPEAL. NO ACTUAL AGE ADJUSTMENTS WERE NECESSARY AS THE SUBJECT & COMPARABLES ALL APPEAR TO BE SIMILAR IN EFFECTIVE AGE. I WAS ABLE TO VIEW INTERIOR PICTURES OF MOST OF THE COMPARABLES & THESE WERE MOST SIMILAR & IN FAIR CONDITION WITH SOME REPAIRS NEEDED LIKE THE SUBJECT.

Appraiser's Indicated Value by the Sales Comparison Approach: \$ 77,000

Client: DANIEL KNIGHT Client File No.: 2025-0038 Appraiser File No.: 2025-0038



RESIDENTIAL APPRAISAL REPORT

RECONCILIATION

Final Reconciliation of the Approaches to Value:

In developing this appraisal, the appraiser has incorporated only the Sales Comparison approach. The appraiser has excluded the Cost and Income approaches. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible.

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; subject to the following required inspection(s) based on the Extraordinary Assumption that the following condition or deficiency does not require alteration or repair:

This report is also subject to other Hypothetical Conditions or Extraordinary Assumptions as specified elsewhere in this report.

ATTACHMENTS

A true and complete copy of this report contains 31 pages, including all exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

- | | | | |
|--|---|--|--|
| <input checked="" type="checkbox"/> Scope of Work | <input type="checkbox"/> Limiting Cond./Certification | <input type="checkbox"/> Narrative Addendum | <input checked="" type="checkbox"/> Photograph Addenda |
| <input checked="" type="checkbox"/> Sketch Addendum | <input checked="" type="checkbox"/> Map Addenda | <input type="checkbox"/> Cost Addendum | <input type="checkbox"/> Flood Addendum |
| <input checked="" type="checkbox"/> Additional Sales | <input type="checkbox"/> Additional Rentals | <input type="checkbox"/> Income/Expense Analysis | <input type="checkbox"/> Hypothetical Conditions |
| <input type="checkbox"/> Extraordinary Assumptions | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

OPINION OF VALUE

This Opinion of Value may be subject to other Hypothetical Conditions and / or Extraordinary Assumptions, if so indicated above. Based on the degree of inspection of the subject property as indicated below; the defined Scope of Work for this appraisal assignment; the attached Statement of Assumptions and Limiting Conditions; and the attached Appraiser's Certifications, my (our) Current Opinion of the Market Value (or value range), as defined elsewhere in this report, of the real property that is the subject of this report is: \$ 77,000 , as of: 01/16/2025 , which is both the Inspection Date and the Effective Date of this appraisal.

SIGNATURES

APPRAISER

SUPERVISORY APPRAISER (if required)
or CO-APPRAISER (if applicable)



Appraiser Name: DARRYL E PETTREY
Company: KANGAS APPRAISALS, INC.
Phone: (440) 285-7477 Fax: (440) 285-7457
E-mail: KANGASAPPR@WINDSTREAM.NET
Date of Report (Signature): 01/23/2025
License or Certification #: 2007006254 State: OH
Designation: CERTIFIED RESIDENTIAL
Expiration Date of License or Certification: 06/09/2025
Inspection of Subject: Interior & Exterior Exterior Only None
Date of Inspection: 01/16/2025

Supervisory or
Co-Appraiser Name: _____
Company: _____
Phone: _____ Fax: _____
E-mail: _____
Date of Report (Signature): _____
License or Certification #: _____ State: _____
Designation: _____
Expiration Date of License or Certification: _____
Inspection of Subject: Interior & Exterior Exterior Only None
Date of Inspection: _____

Client: DANIEL KNIGHT

Client File No.: 2025-0038

Appraiser File No.: 2025-0038

ADDITIONAL COMPARABLE SALES

SALES COMPARISON APPROACH TO VALUE

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	345 S Market St Jefferson, OH 44047	341 S Elm St Jefferson, OH 44047			39 W Ashtabula St Jefferson, OH 44047			152 E Jefferson St Jefferson, OH 44047		
Proximity to Subject		0.53 miles W			0.92 miles NW			0.55 miles NE		
Sale Price	\$ 0	\$ 106,000			\$ 129,517			\$ 69,900		
Sale Price / GLA	\$ /Sq.Ft.	\$ 47.49/Sq.Ft.			\$ 89.32/Sq.Ft.			\$ 31.40/Sq.Ft.		
Data Source(s)	RLIST/INSPECTN	YES MLS # 4477078			YES MLS # 5013954			YES MLS # 4482626		
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	
Sales or Financing Concessions	N/A	CONVENTIONAL		USDA		CASH				
	N/A	NONE		SELLER CONC	-5,000	NONE				
Date of Sale / Time	00/00/0000	07/25/2023			04/26/2024			11/06/2023		
Rights Appraised	FEE SIMPLE	FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
Location	SUBURBAN/BSY RD	SUBURBAN	-4,000	SUBURBAN	-4,000	SUBURBAN/BSY RD				
Site	0.48 Acres	2.00 Acres	-4,500	0.50 Acres	0	1.41 Acres			-2,750	
View	RESIDENTIAL	RESIDENTIAL			RESIDENTIAL			RESIDENTIAL		
Design (Style)	COLONIAL	COLONIAL			COLONIAL			CAPE COD		
Quality of Construction	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Age	105	145	0	145	0	125			0	
Condition	FAIR	FAIR			FAIR			FAIR		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
Room Count	6 3 1.0	7 3 1.1	-1,500	6 3 1.0		10 3 2.1			-4,500	
Gross Living Area	1,170 Sq.Ft.	2,232 Sq.Ft.	-10,500	1,450 Sq.Ft.	-2,750	2,226 Sq.Ft.			-10,500	
Basement Total Area	666sf0sfin	1116sf0sfin	-2,250	1002sf0sfin	-1,750	1092sf0sfin			-2,250	
Basement Finish Area	0	0		0		0				
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating / Cooling	FWA/NONE	FWA/NONE			RDNT/NONE			0 FWA/NONE		
Energy Efficient Items	NONE	NONE			NONE			NONE		
Garage / Carport	NONE	2 ATT/2 CAR DET	-15,000	1 CAR DETACHED	-3,750	2 CAR DETACHED			-7,500	
Porch / Patio / Deck	2 DECKS (NO VALUE)	PORCH	-750	2 PORCHES	-1,500	DECK			-750	
FIREPLACE	NONE	1 FIREPLACE	-250	NONE		NONE				
OUTBUILDING	1 OUTBUILDING	NONE	+5,000	NONE	+5,000	NONE			+5,000	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -33,750	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -13,750	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -23,250			
Adjusted Sale Price of Comparables			\$ 72,250		\$ 115,767		\$ 46,650			

Comments:

Client: DANIEL KNIGHT

Client File No.: 2025-0038

Appraiser File No.: 2025-0038



Subject Photos

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



Subject Front

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



Subject Rear



Subject Street

Subject Photos

Borrower	N/A				
Property Address	345 S Market St				
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Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



2ND VIEW Subject Front

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



2ND VIEW Subject Rear



2ND VIEW Subject Street

Subject Photo Page

Borrower	N/A				
Property Address	345 S Market St				
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Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



3RD VIEW Subject Front

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



3RD VIEW Subject Rear



GAZEBO IN POOR SHAPE

Subject Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



OUTBUILDING

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



2ND VIEW OF OUTBUILDING



3RD VIEW OF OUTBUILDING

Subject Photo Page

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Lender/Client	N/A-PRIVATE PARTY APPRAISAL				

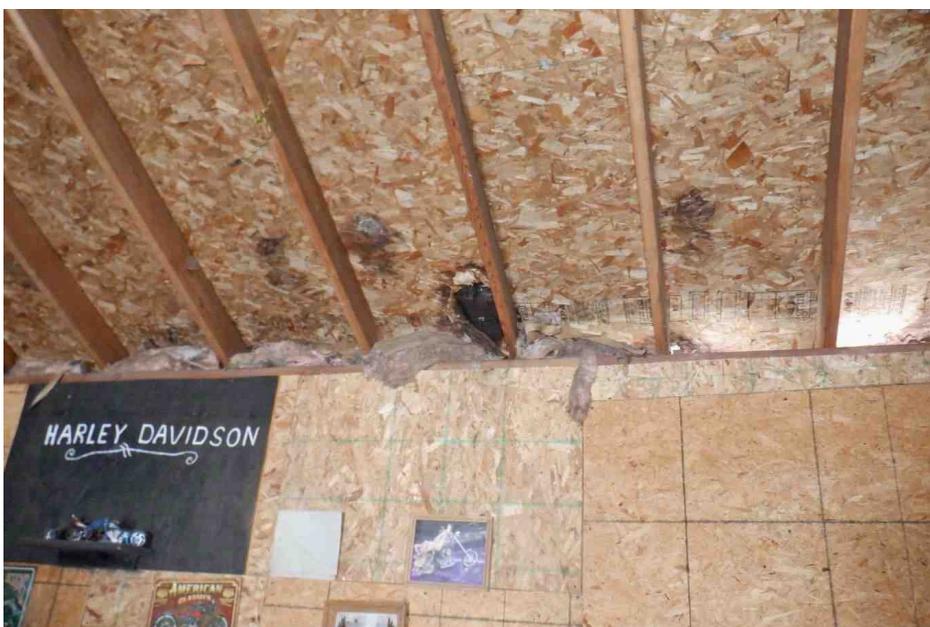


OUTBUILDING INTERIOR

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



OUTBUILDING INTERIOR



OUTBUILDING ROOF

THE OUTBUILDINGS ROOF IS GOING TO NEED REPAIRS. ITS STARTING TO ROT, BUT WAS SNOW COVERED ON THE EXTERIOR, SO I COULD NOT SEE THE CONDITION OF THE ROOF.

Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



LIVING ROOM

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



2ND VIEW LIVING ROOM



KITCHEN

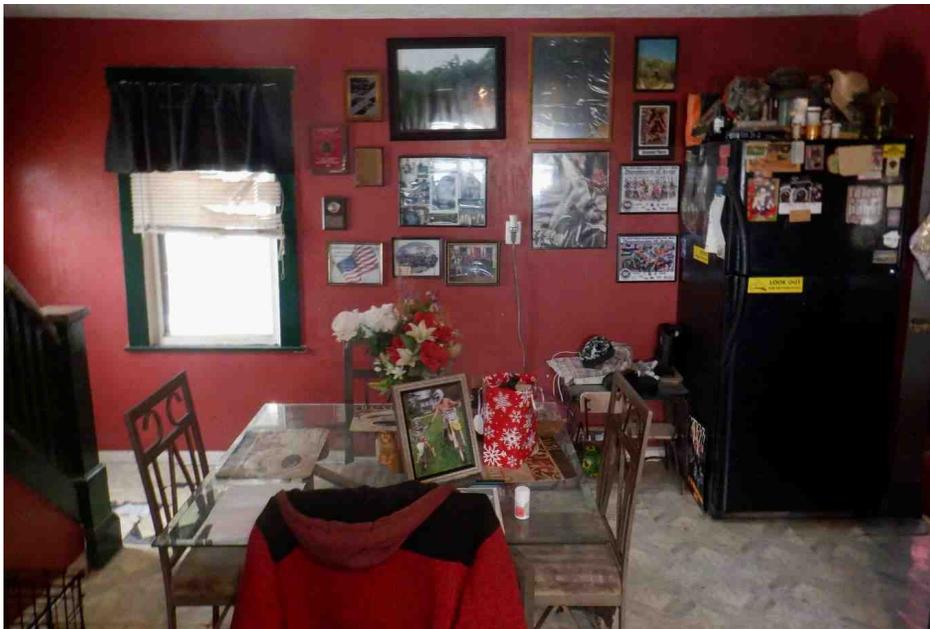
Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



2ND VIEW KITCHEN

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



3RD VIEW KITCHEN



DEN

Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				

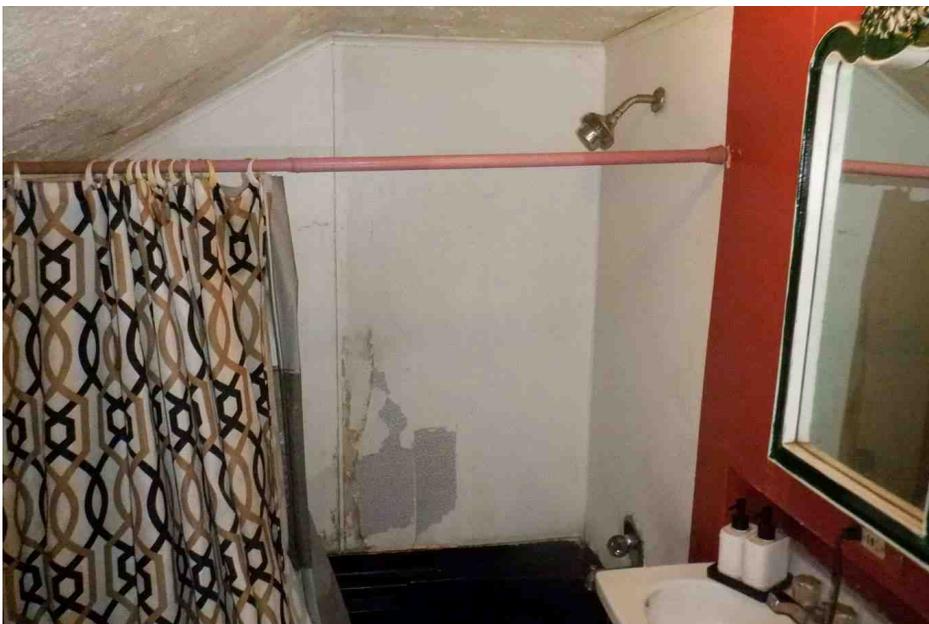


BEDROOM

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



2ND VIEW BEDROOM



FULL BATH

Subject Photos Interior

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				

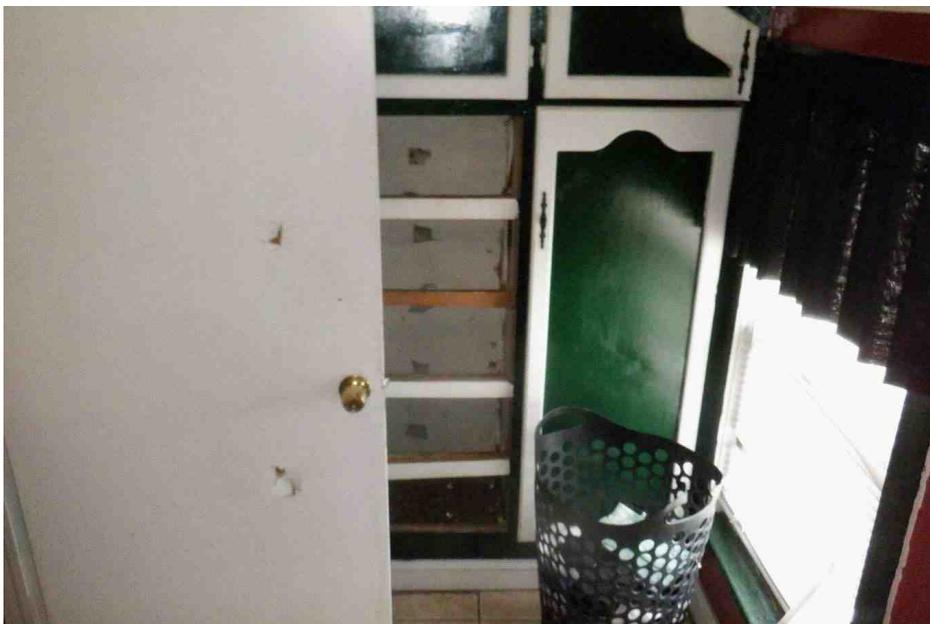


2ND VIEW FULL BATH

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



FULL BATH CEILING



3RD VIEW FULL BATH

Subject Photos Interior

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



BEDROOM

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



2ND VIEW BEDROOM



MISSING LIGHT FIXTURE

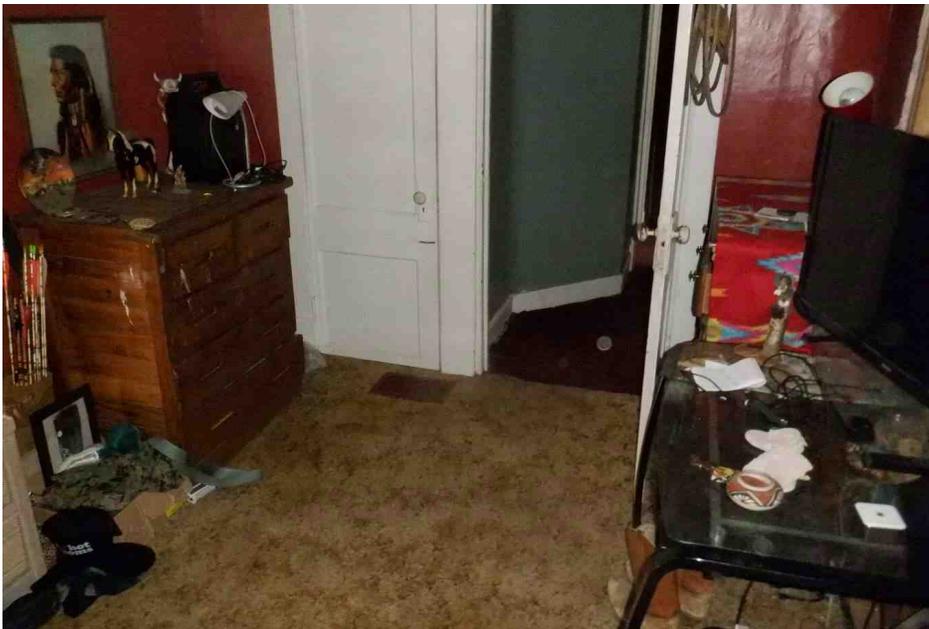
Subject Photos Interior

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				

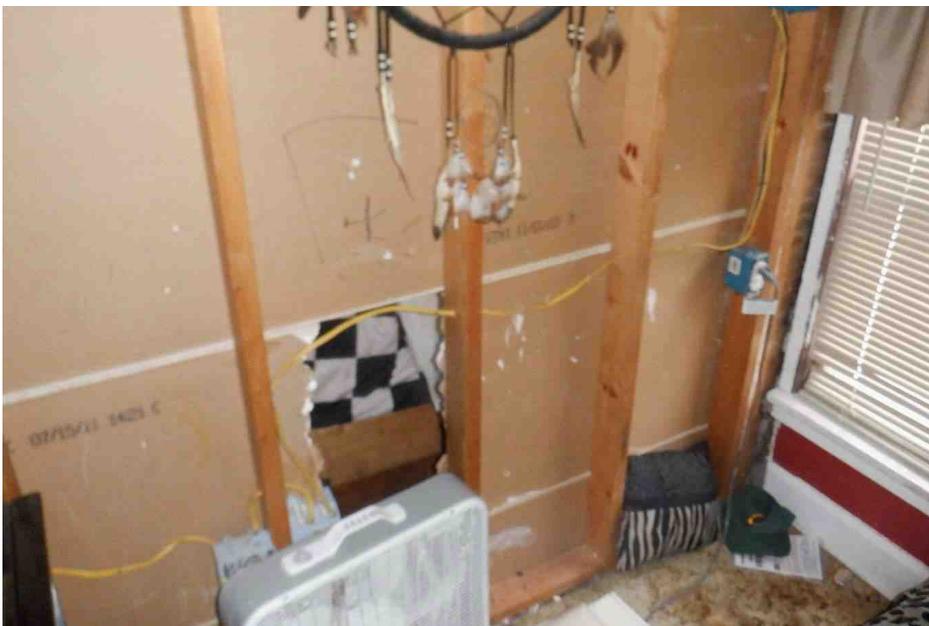


BEDROOM

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



2ND VIEW BEDROOM



DRYWALL REPAIRS

Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



DRYWALL REPAIRS

345 S Market St
Sales Price 0
Gross Living Area 1,170
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location SUBURBAN/BSY RD
View RESIDENTIAL
Site 0.48 Acres
Quality AVERAGE
Age 105



DRYWALL/ELECTRIC REPAIRS



CHIMNEY NEEDS REPAIRS

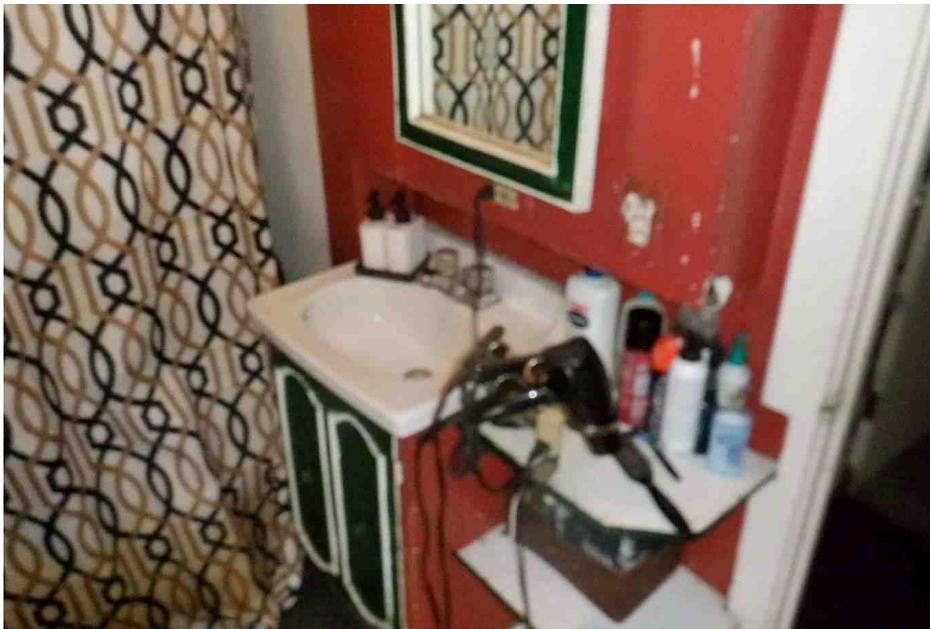
Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



MISSING LIGHT FIXTURE

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



FULL BATH REPAIRS



NEEDS NEW FLOORING

Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



NEEDS NEW FLOORING

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



FURNACE



BASEMENT

Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				

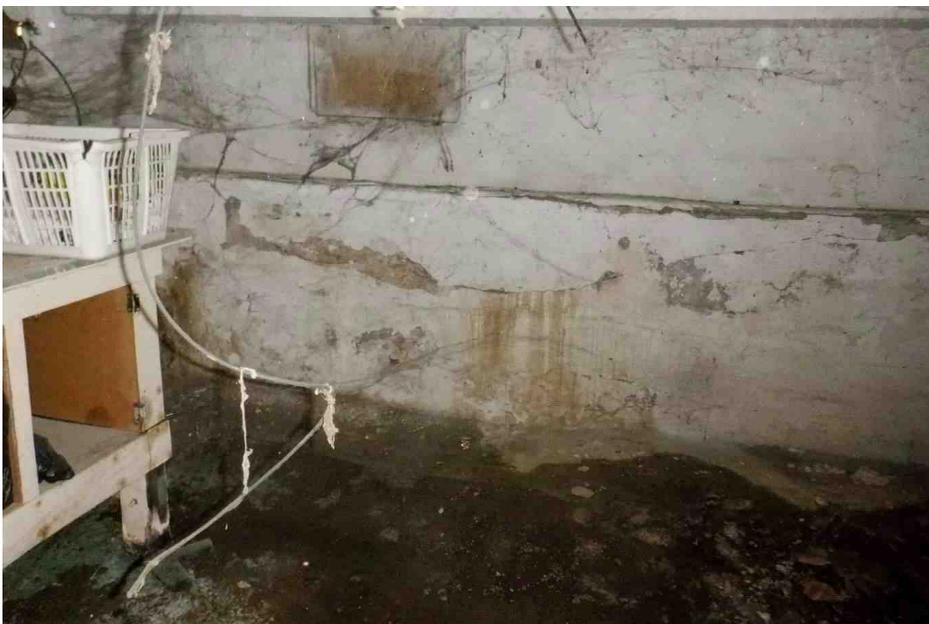


BASEMENT IS WET

345 S Market St	
Sales Price	0
Gross Living Area	1,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	SUBURBAN/BSY RD
View	RESIDENTIAL
Site	0.48 Acres
Quality	AVERAGE
Age	105



HOT WATER TANK



BASEMENT

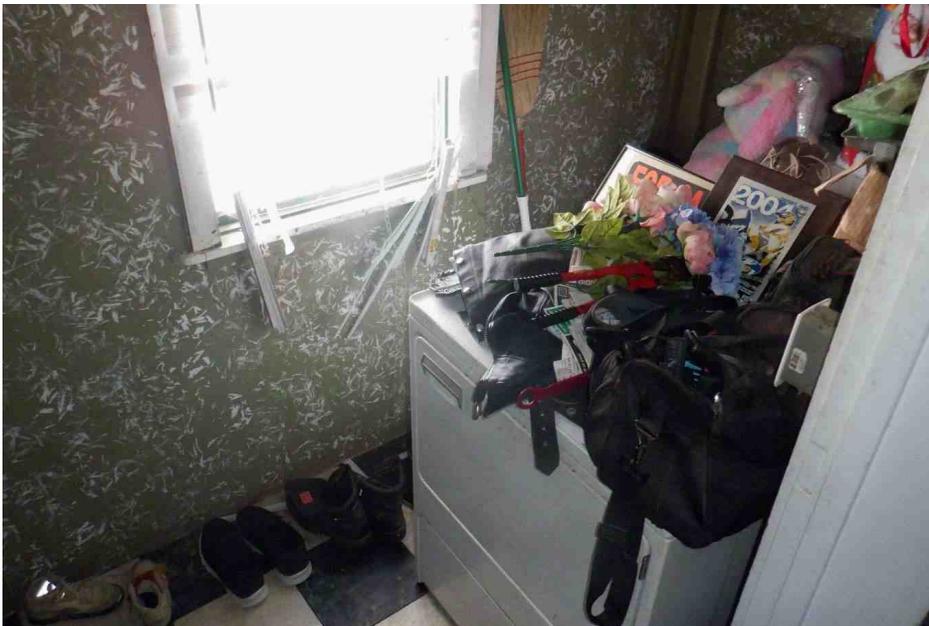
Subject Interior Photo Page

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				



BASEMENT

345 S Market St
Sales Price 0
Gross Living Area 1,170
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location SUBURBAN/BSY RD
View RESIDENTIAL
Site 0.48 Acres
Quality AVERAGE
Age 105



LAUNDRY

Comparable Photos 1-3

Borrower	N/A				
Property Address	345 S Market St				
City	Jefferson	County	ASHTABULA	State	OH
Lender/Client	N/A-PRIVATE PARTY APPRAISAL				
				Zip Code	44047



Comparable 1

55 W Erie St
 Prox. to Subject 0.48 miles NW
 Sales Price 115,000
 Gross Living Area 1,056
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location SUBURBAN
 View RESIDENTIAL
 Site 0.51 Acres
 Quality AVERAGE
 Age 125



Comparable 2

207 N Chestnut St
 Prox. to Subject 0.88 miles NW
 Sales Price 56,500
 Gross Living Area 1,876
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location SUBURBAN/BSY RD
 View RESIDENTIAL
 Site 0.19 Acres
 Quality AVERAGE
 Age 135



Comparable 3

542 E Mulberry St
 Prox. to Subject 0.16 miles W
 Sales Price 125,000
 Gross Living Area 1,052
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location SUBURBAN/BSY RD
 View RESIDENTIAL
 Site 0.50 Acres
 Quality AVERAGE
 Age 76

Comparable Photo Page

Borrower	N/A			
Property Address	345 S Market St			
City	Jefferson	County ASHTABULA	State OH	Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL			



Comparable 4

341 S Elm St
 Prox. to Subject 0.53 miles W
 Sales Price 106,000
 Gross Living Area 2,232
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location SUBURBAN
 View RESIDENTIAL
 Site 2.00 Acres
 Quality AVERAGE
 Age 145



Comparable 5

39 W Ashtabula St
 Prox. to Subject 0.92 miles NW
 Sales Price 129,517
 Gross Living Area 1,450
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location SUBURBAN
 View RESIDENTIAL
 Site 0.50 Acres
 Quality AVERAGE
 Age 145



Comparable 6

152 E Jefferson St
 Prox. to Subject 0.55 miles NE
 Sales Price 69,900
 Gross Living Area 2,226
 Total Rooms 10
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location SUBURBAN/BSY RD
 View RESIDENTIAL
 Site 1.41 Acres
 Quality AVERAGE
 Age 125

Comparable Photo Page

Borrower	N/A			
Property Address	345 S Market St			
City	Jefferson	County ASHTABULA	State OH	Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL			



Comparable 7

192 W Jefferson St
 Prox. to Subject 0.90 miles NW
 Sale Price 69,900
 Gross Living Area 2,652
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location SUBURBAN/BSY RD
 View RESIDENTIAL
 Site 1.04 Acres
 Quality AVERAGE
 Age 193

Comparable 8

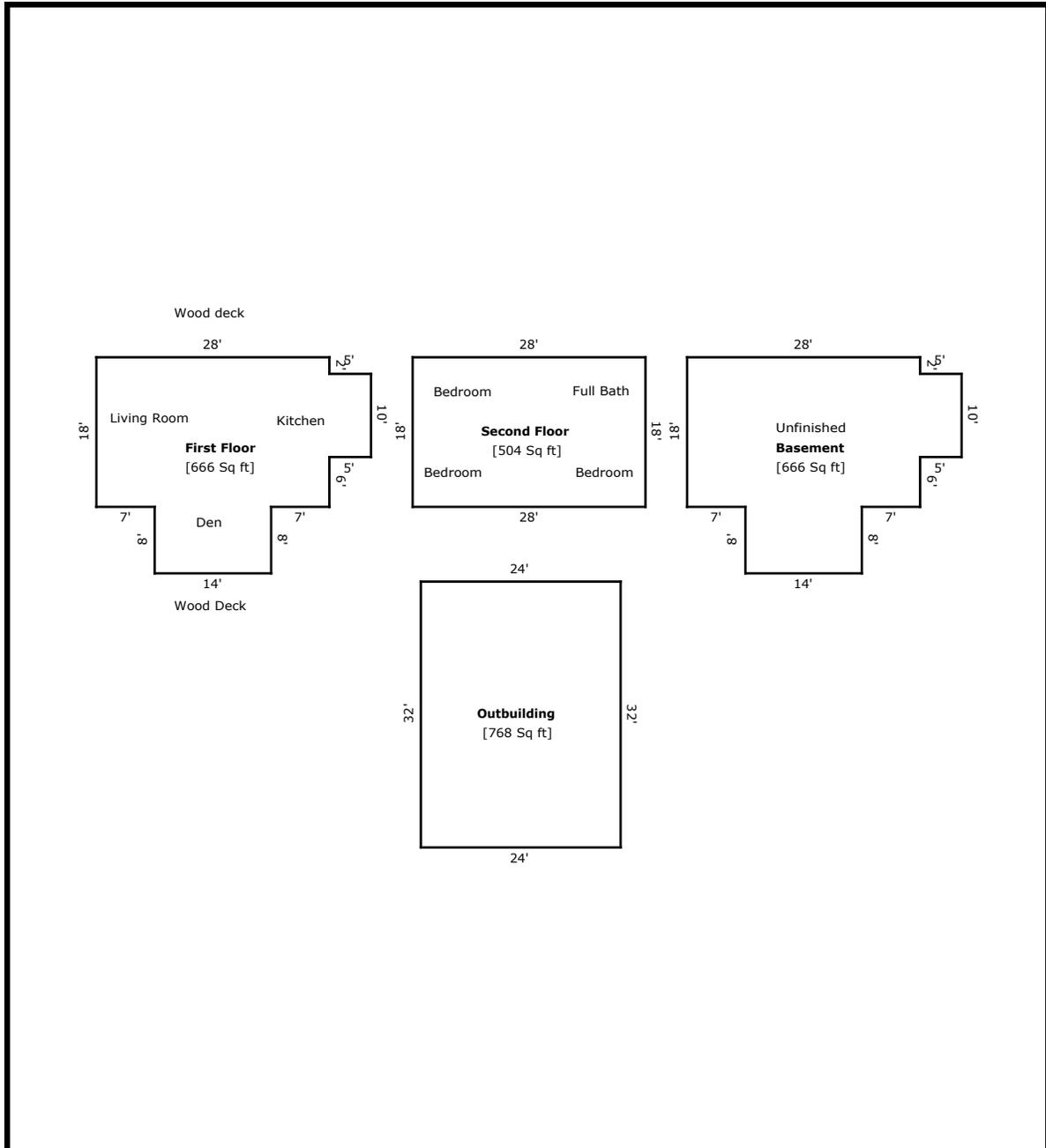
Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Comparable 9

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

Building Sketch

Borrower	N/A		
Property Address	345 S Market St		
City	Jefferson	County ASHTABULA	State OH Zip Code 44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL		



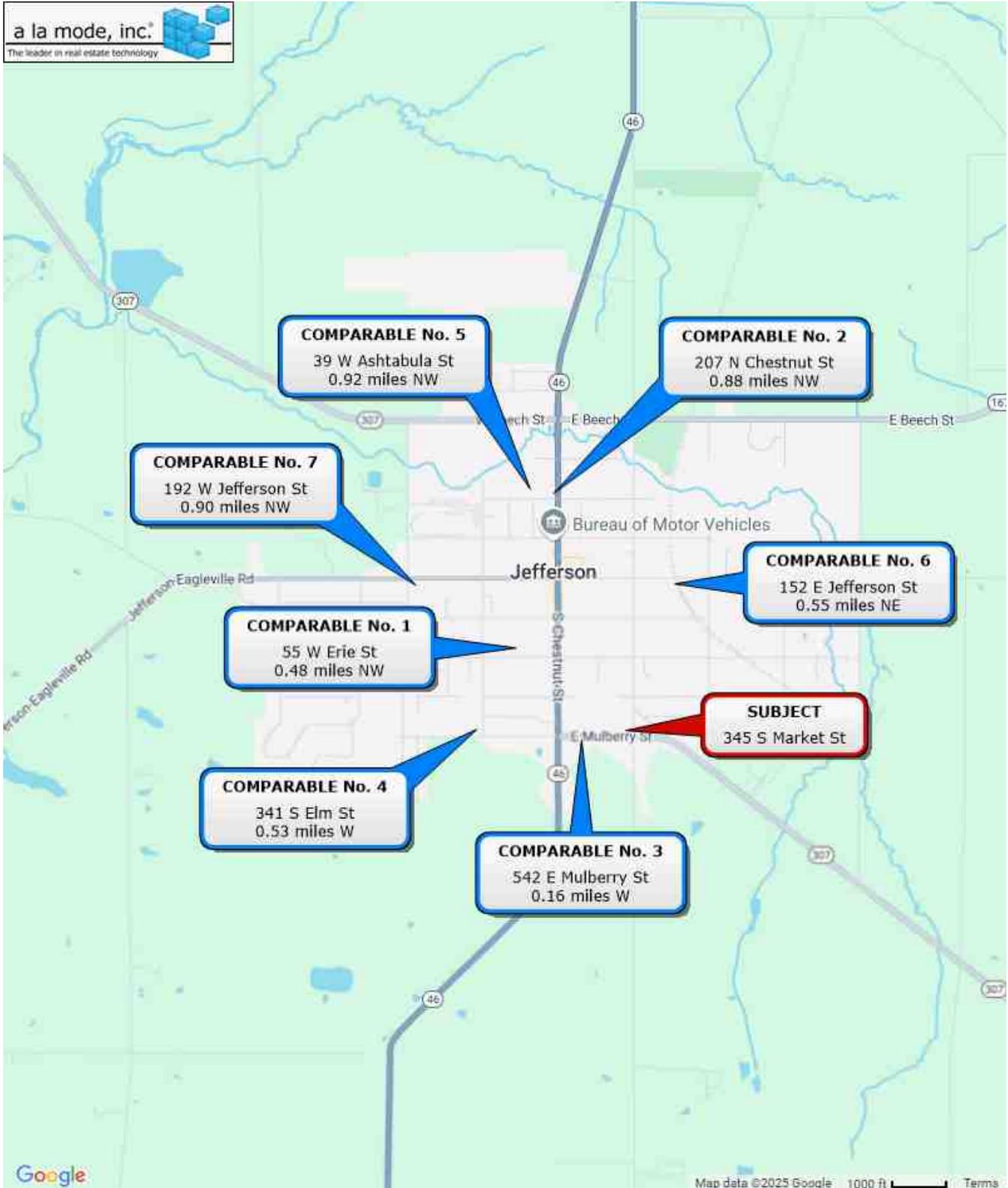
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	666 Sq ft	10 × 5 = 50 14 × 8 = 112 18 × 28 = 504
Second Floor	504 Sq ft	18 × 28 = 504
Total Living Area (Rounded):	1170 Sq ft	
Non-living Area		
Outbuilding	768 Sq ft	32 × 24 = 768
Basement	666 Sq ft	10 × 5 = 50 14 × 8 = 112 18 × 28 = 504

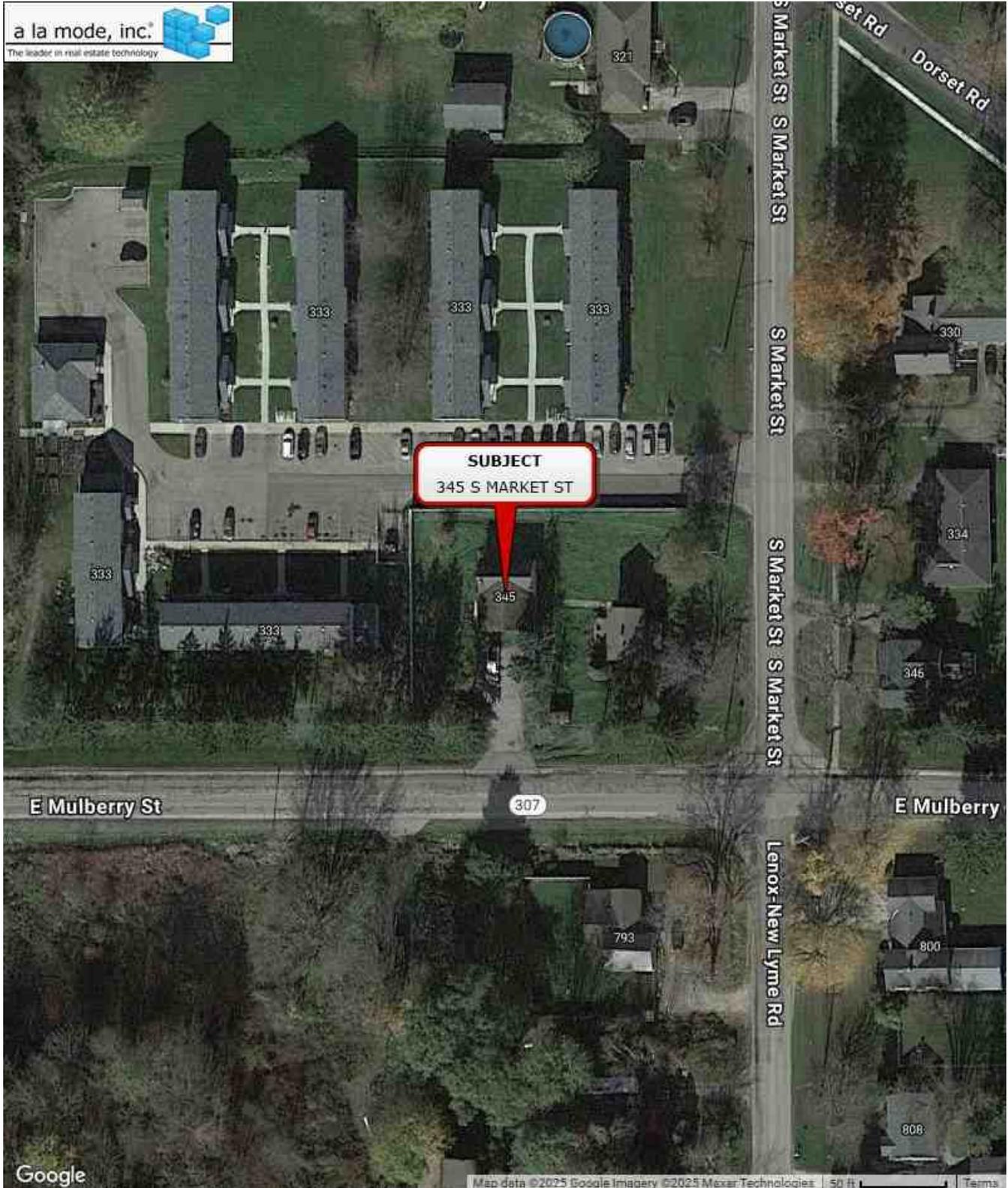
Location Map

Borrower	N/A						
Property Address	345 S Market St						
City	Jefferson	County	ASHTABULA	State	OH	Zip Code	44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL						



AERIAL

Borrower	N/A						
Property Address	345 S Market St						
City	Jefferson	County	ASHTABULA	State	OH	Zip Code	44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL						



APPRAISER DISCLOSURE STATEMENT
In Compliance with Ohio Revised Code Section 4763.12(C)

File No. 2025-0038

Name of Appraiser: DARRYL E PETTREY

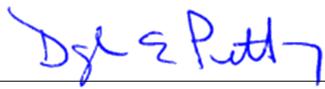
Class of Certification/Licensure: Certified General
 Certified Residential
 Licensed Residential
 Temporary General Licensed

Certification/Licensure Number: 2007006254

Scope: This Report is within the scope of my Certification or License
 is not within the scope of my Certification or License

Service Provided by: Disinterested & Unbiased Third Party
 Interested & Biased Third Party
 Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:



This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser

State of Ohio
Department of Commerce
Division of Real Estate Appraiser Section
Cleveland (216) 787-3100

Copy of License

Borrower	N/A						
Property Address	345 S Market St						
City	Jefferson	County	ASHTABULA	State	OH	Zip Code	44047
Lender/Client	N/A-PRIVATE PARTY APPRAISAL						

