

RESIDENTIAL APPRAISAL REPORT



Property Location:	6112 Lucas Ave Ashtabula, OH 44004 T 12--12 -55 Lynnhurst- and 12 S M -54 Lynnhurst (Saybrook Twp)
Borrower:	Not Applicable
Lender:	Private Appraisal
Opinion of Value:	73,500
Effective Date:	02/28/2024
Prepared By:	Scott Hivnor, SRA, AI-RRS (440) 946-8364 shivnor@advapp.com



37721 Vine Street, Ste 3
Willoughby, OH 44094

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 2024147

Property Description: 6112 Lucas Ave, City Ashtabula, State OH, Zip Code 44004. SUBJECT: Borrower Not Applicable, Current Owner Kalvi, Lexington & Nikel, Brenn. Appraisal by Scott Hivnor, SRA, AI-RRS. NEIGHBORHOOD: Market conditions in the subject neighborhood... PUD: Project information for PUDs... SITE: Dimensions 100 F.F., Site area 0.8 ac. DESCRIPTION OF IMPROVEMENTS: No. of Units 1, No. of Stories 1.0, Type Detached, Design (Style) Bungalow. COMMENTS: Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 2024147

Valuation Section

ESTIMATED SITE VALUE = \$
ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:
Dwelling 780 Sq. Ft. @ \$ = \$
Garage/Carport 576 Sq. Ft. @ \$ = \$
Total Estimated Cost New = \$
Less Physical Functional External
Depreciation = \$
Depreciated Value of Improvements = \$
"As-is" Value of Site Improvements = \$
INDICATED VALUE BY COST APPROACH = \$

Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): The cost approach is considered, but is not relevant. The cost approach is not applicable due to the difficulty in calculating accrued depreciation in older dwellings. The cost approach was not developed.

Table with columns: ITEM, SUBJECT, COMPARABLE NO. 1, COMPARABLE NO. 2, COMPARABLE NO. 3. Rows include: Address, Proximity to Subject, Sales Price, Price/Gross Living Area, Data and/or Verification Source, VALUE ADJUSTMENTS, Description, Armlth, Conv, Date of Sale/Time, Location, Leasehold/Fee Simple, Site, View, Design and Appeal, Quality of Construction, Age, Condition, Above Grade, Room Count, Gross Living Area, Basement & Finished, Rooms Below Grade, Functional Utility, Heating/Cooling, Energy Efficient Items, Garage/Carport, Porch, Patio, Deck, Fireplace(s), etc., Fence, Pool, etc., School District, Net Adj. (total), Adjusted Sales Price of Comparable.

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): These comparables represent the best available at observation. Paired sales and cost less depreciation techniques are utilized in the development of adjustments. All comparables are located on similar residential streets in the Ashtabula City School District. No location or view adjustments are necessary. Date of sale adjustments are not reported. Site adjustments are noted based on 5K per acre rounded. The subject and comparables are all 2 bedroom dwellings. Living area adjustments are noted based on \$20 per square foot rounded. The applicable basement area and basement finish adjustments are noted. Garage storage adjustments are noted based on 4K per additional bay. Porch adjustments are noted based on 2K per additional item. All comparables are considered in the final analysis utilizing a weighted average.

Table with columns: ITEM, SUBJECT, COMPARABLE NO. 1, COMPARABLE NO. 2, COMPARABLE NO. 3. Rows include: Date, Price and Data, Source, for prior sales within year of appraisal, Realist 02/12/2024, Realist 02/20/2024, Realist 02/20/2024, Realist 02/20/2024.

Analysis of any current agreement of sale, option, or listing of subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: The last sale of the subject is noted above. See the included subject listing history. There are no prior sales noted for the comparables.

INDICATED VALUE BY SALES COMPARISON APPROACH = \$ 73,500
INDICATED VALUE BY INCOME APPROACH (if Applicable) Estimated Market Rent \$ /Mo. x Gross Rent Multiplier = \$

This appraisal is made [X] "as is" [] subject to the repairs, alterations, inspections or conditions listed below [] subject to completion per plans & specifications.
Conditions of Appraisal: This appraisal is written for private purposes. This appraisal is not written for mortgage lending. This appraisal is written to develop an opinion of market value. The definition of market value is found on the included statement of limiting conditions.
Final Reconciliation: The income approach is not relevant as the subject market is comprised of predominantly single family, owner occupied dwellings. The cost approach is not relevant due to difficulty in calculating depreciation in older dwellings. The sales comparison approach is the only the relevant approach to value for this assignment. The value opinion is well supported. The value opinion is bracketed by both the sales prices and the adjusted values.

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/FNMA form 1004B (Revised 06/93).

(WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 02/28/2024
(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 73,500
APPRaiser: Signature Scott Hivnor
SUPERVISORY APPRAISER (ONLY IF REQUIRED): Signature [] Did [] Did Not Inspect Property
Name Scott Hivnor, SRA, AI-RRS
Date Report Signed 03/05/2024
State Certification # 397555 State OH
Or State License # State

Supplemental Addendum

File No. 2024147

Borrower/Client	Not Applicable						
Property Address	6112 Lucas Ave						
City	Ashtabula	County	Ashtabula	State	OH	Zip Code	44004
Lender	Private Appraisal						

Condition of the improvements:

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

Adverse Environmental Conditions:

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

Physical Locations/Mailing address comments:

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

Sales Comparison Approach and Competency Comments:

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

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

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

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

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

Drilling Comments:

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

Subject Photo Page

Borrower/Client	Not Applicable						
Property Address	6112 Lucas Ave						
City	Ashtabula	County	Ashtabula	State	OH	Zip Code	44004
Lender	Private Appraisal						

**Subject Front**

6112 Lucas Ave
 Sales Price N/A
 Gross Living Area 780
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location Resid/Busy Road
 View Residential
 Site 0.8 ac
 Quality Average
 Age 96

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

Photograph Addendum

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				Zip Code	44004



Subject Street



Subject Side



Subject Side



Detached Garage



Detached Garage



Garage Interior



Garage Interior



Storage over the Garage



Flaking Paint



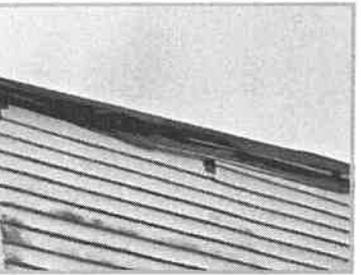
Flaking Paint



Deck



Chattel Shed (no value)



Roof Repairs



Bedroom



Full Bath

Photograph Addendum

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Bedroom



Attic



Attic



Attic



Kitchen



Kitchen



Living Room



Deco Fireplace (no value)



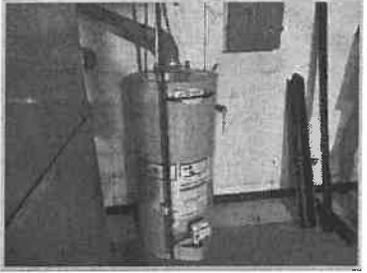
Enclosed Porch



Enclosed Porch



Utility



Utility



Service Panel



Basement



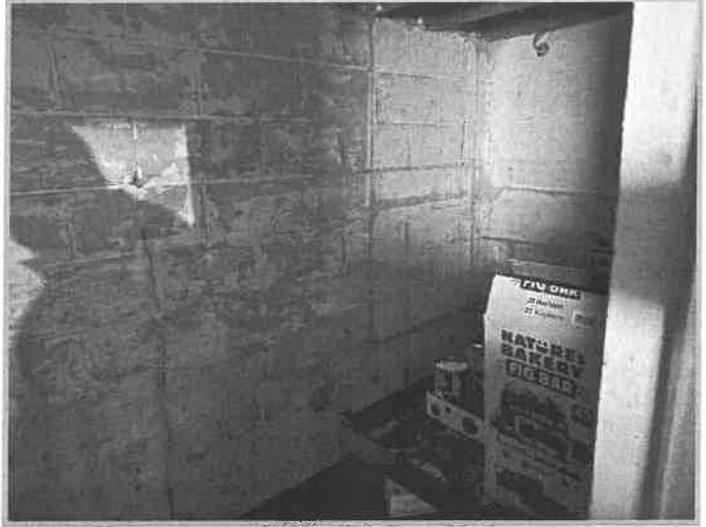
Basement

Photograph Addendum

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Laundry



Basement



Basement



Comparable Photo Page

Borrower/Client	Not Applicable						
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**Comparable 1**

5531 Ketcham Ave
 Prox. to Subject 0.51 miles NW
 Sales Price 65,000
 Gross Living Area 945
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location Residential
 View Residential
 Site .41 ac
 Quality Average
 Age 86

**Comparable 2**

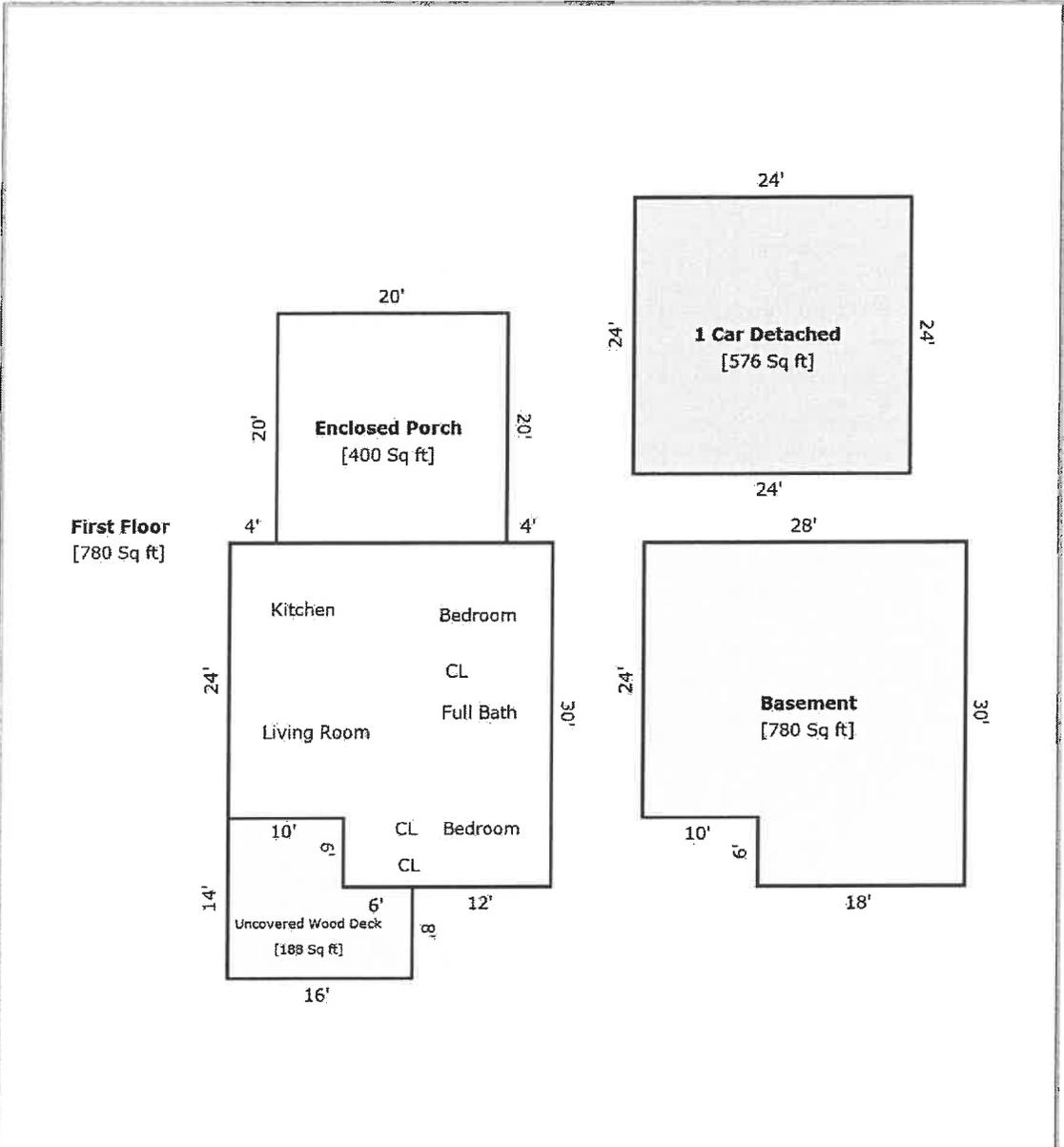
807 Layman Dr
 Prox. to Subject 1.61 miles E
 Sales Price 68,000
 Gross Living Area 640
 Total Rooms 6
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location Residential
 View Residential
 Site .12 ac
 Quality Average
 Age 105

**Comparable 3**

5201 Kain Ave
 Prox. to Subject 1.03 miles NE
 Sales Price 77,000
 Gross Living Area 738
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location Residential
 View Residential
 Site .21 ac
 Quality Average
 Age 66

Building Sketch

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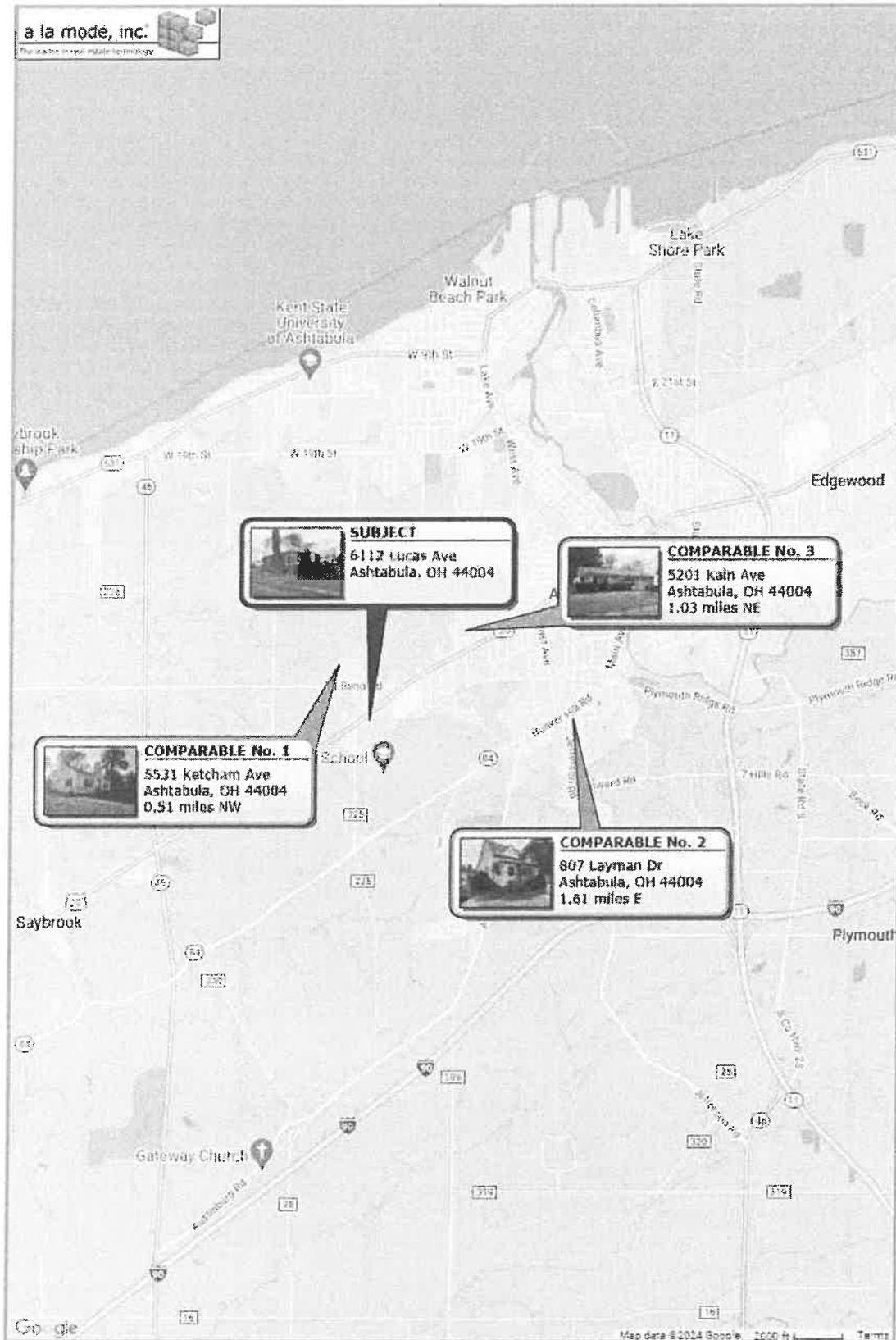


TOTAL Sketch by a la mode

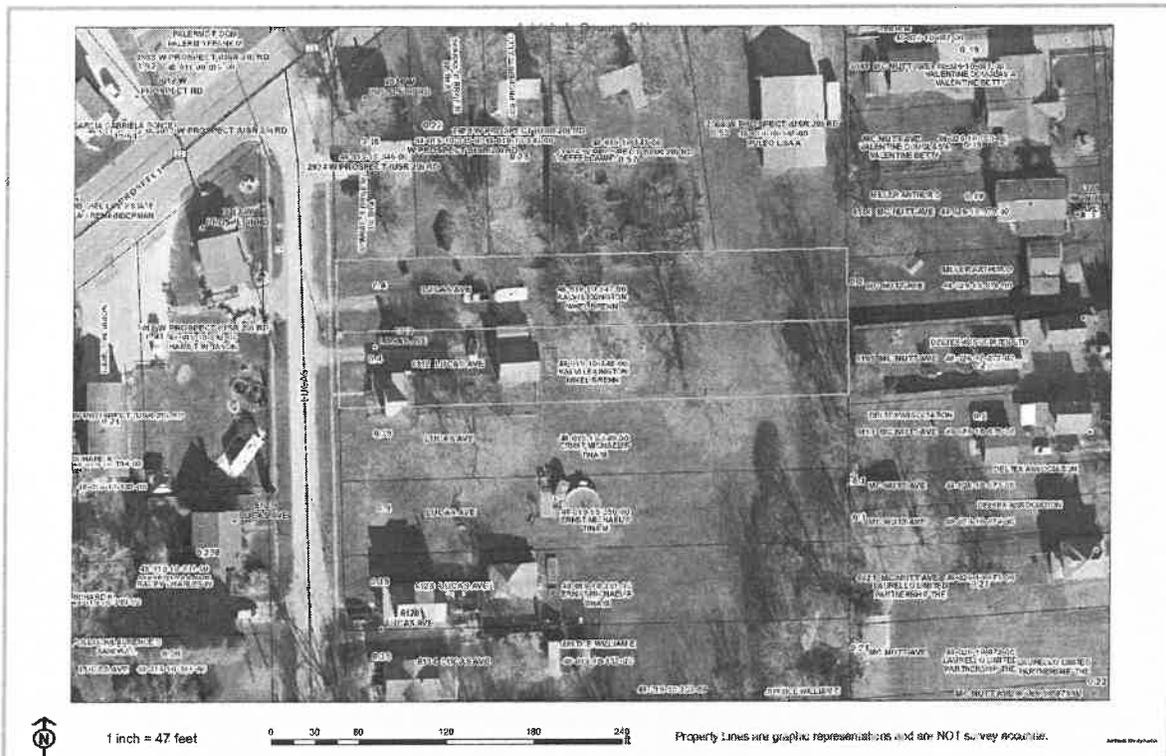
Area Calculations Summary		
Living Area		Calculation Details
First Floor	780 Sq ft.	28 x 24 = 672 6 x 18 = 108
Total Living Area (Rounded):	780 Sq ft.	
Non-living Area		
Enclosed Porch	400 Sq ft	20 x 20 = 400
Uncovered Wood Deck	188 Sq ft	8 x 6 = 48 10 x 14 = 140
1 Car Detached	576 Sq ft	24 x 24 = 576
Basement	780 Sq ft	28 x 24 = 672 6 x 18 = 108

Location Map

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Lender	Private Appraisal						

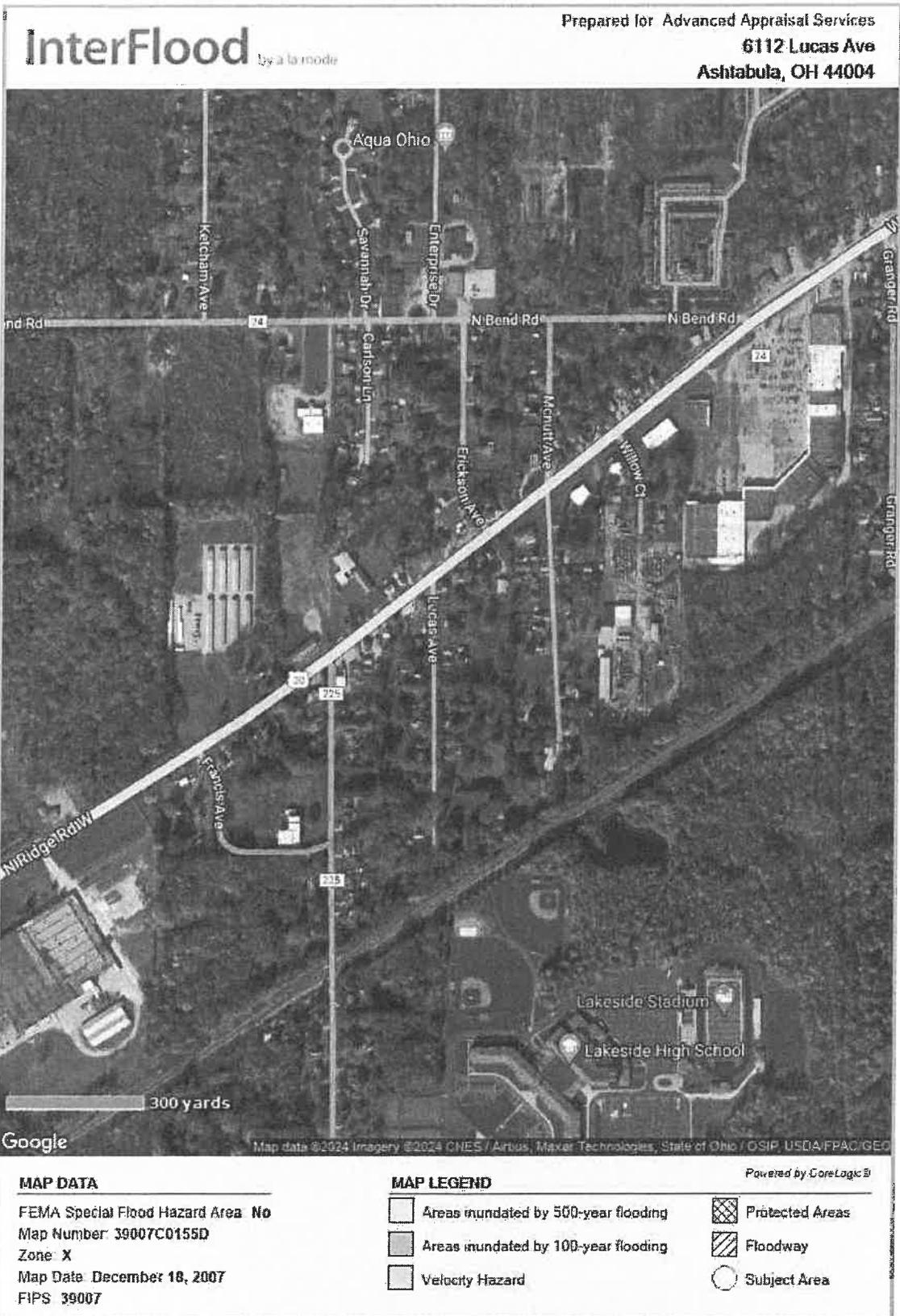


Plat Map



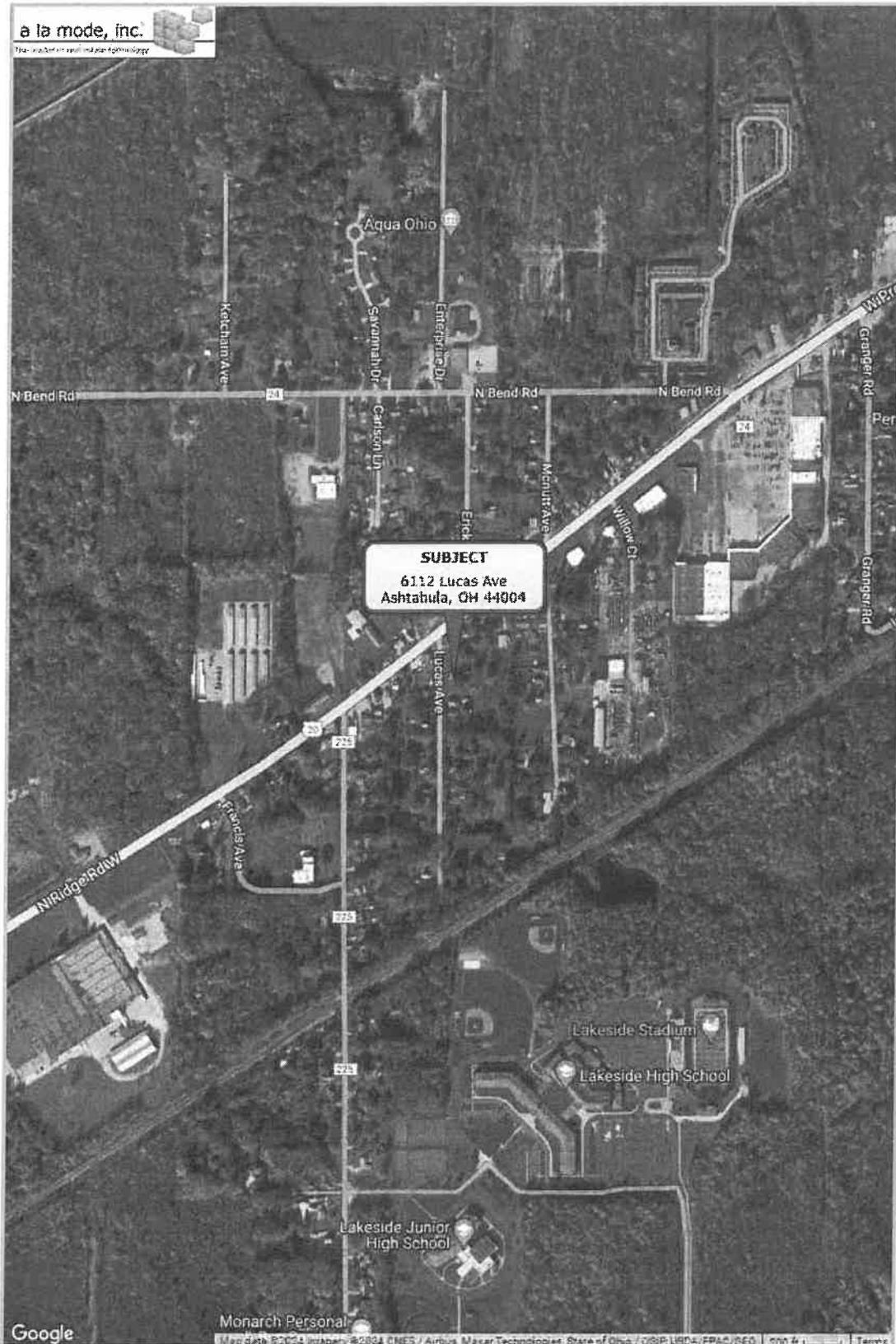
Flood Map

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Lender	Private Appraisal				



Aerial Map

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City	Ashtabula	County	Ashtabula	State	OH
Zip Code	44004				
Lender	Private Appraisal				



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APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

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

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 0 months.

Comments on Appraisal and Report Identification

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

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

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

APPRAISER:

Signature: Scott Hivnor
Name: Scott Hivnor, SRA, AI-RRS

State Certification #: 397555
or State License #: _____
State: OH Expiration Date of Certification or License: 11/04/2024
Date of Signature and Report: 03/05/2024
Effective Date of Appraisal: 02/28/2024
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): 02/28/2024

SUPERVISORY or CO-APPRAISER (if applicable):

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what they consider their own best interests; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

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

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

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

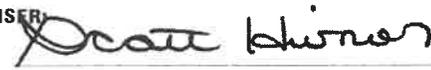
1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it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

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED: 6112 Lucas Ave, Ashtabula, OH 44004

APPRAISER:

Signature: 

Name: Scott Hivnor, SRA, AI-RRS

Title: _____

State Certification #: 397555

or State License #: _____

State: OH Expiration Date of Certification or License: 11/04/2024

Date Signed: 03/05/2024

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date Signed: _____

Did Did Not Inspect Property

APPRAISER DISCLOSURE STATEMENT

File No. 2024147

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

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

Certification/Licensure Number: 397555

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

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

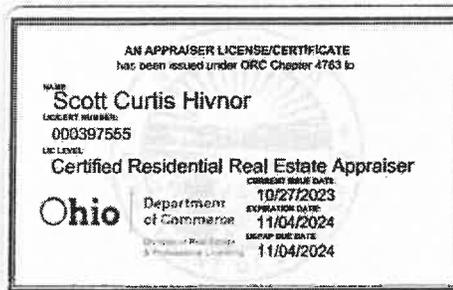
Service Provided By: Disinterested & Unbiased Third Party
 Interested & Biased Third Party
 Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:



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

SCH 2024 License



SCH Resume - Page 1

**SCOTT HIVNOR**

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

shivnor@advapp.com

OBJECTIVE

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

WORK EXPERIENCE

NOVEMBER OF 1993 TO PRESENT

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

SEPTEMBER OF 1992 TO NOVEMBER OF 1993

RESIDENTIAL REAL ESTATE APPRAISER, TONY WILIS APPRAISAL SERVICES

EDUCATION

JOHN CARROL UNIVERSITY, UNIVERSITY HEIGHTS, OHIO

GRADUATED IN AUGUST OF 1991

DEGREE: BACHELORS OF SCIENCE IN BUSINESS ADMINISTRATION

MAJOR: MANAGEMENT

CONCENTRATION: MIS AND QUALITY MANAGEMENT

PROFESSIONAL ORGANIZATIONS**THE APPRAISAL INSTITUTE**

AFFILIATE MEMBER AS OF 11/1995

GAINED THE SRA DESIGNATION IN 2006

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

DEPARTMENT OF HUD

LENDER SELECTION APPRAISER (CHUMS #397555)

VETERANS ADMINISTRATION STAFF APPRAISER

LAKE COUNTY PROBATE COURT APPRAISER

GEAUGA COUNTY PROBATE COURT APPRAISER

SCH Resume - Page 2

APPRAISAL EDUCATION:

10/18/2023 BEST PRACTICES FOR COMPLETING BIFURCATED AND HYBRID APPRAISALS

10/15/2023 VA APPRAISAL REQUIREMENTS AND GUIDELINES

10/01/2023 RESIDENTIAL PROPERTY MEASUREMENT AND ANSI Z765

10/24/2022 2022-2023 7HR NATIONAL USPAP COURSE

10/21/2022 REVIEW THEORY-RESIDENTIAL

02/14/2022 THINKING OUTSIDE THE FORM: TOOLS, TECHNIQUES AND OPPORTUNITIES FOR RESIDENTIAL APPRAISING

12/16/2021 MEASURE IT RIGHT-USING THE ANSI Z765

07/25/2021 UNDERSTANDING LUXURY HOME FEATURES

03/27/2021 THE FHA HANDBOOK 4000.1

02/25/2021 BUSINESS PRACTICES AND ETHICS

10/11/2020 2020-2021 7 HOUR NATIONAL USPAP UPDATE COURSE

09/11/2020 EVALUATIONS, DESKTOPS, AND OTHER LIMITED SCOPE APPRAISALS

06/30/2020 NEW CONSTRUCTION ESSENTIALS: LUXURY HOMES

10/04/2019 RESIDENTIAL PROPERTY INSPECTION FOR APPRAISERS

09/27/2019 RESIDENTIAL CONSTRUCTION AND THE APPRAISER

10/07/2018 NATIONAL USPAP UPDATE COURSE

09/16/2018 DIVORCER AND ESTATE APPRAISALS: ELEMENTS OF NON-LENDER WORK

09/16/2018 SUPPORTING YOUR ADJUSTMENTS: METHODS FOR RESIDENTIAL APPRAISERS

10/13/2017 HOW TO SUPPORT AND PROVE YOUR ADJUSTMENTS

09/10/2017 FHA APPRAISAL STANDARDS

10/21/2016 NATIONAL USPAP UPDATE

09/21/2016 ONLINE THINKING OUTSIDE THE FORM

09/01/2016 BUSINESS PRACTICES AND ETHICS

10/05/2015 MOBILE APPRAISER WORKFLOW

09/2014 THE NEW FHA HANDBOOK 4000.1 - MARKETABILITY STUDIES: SIX STEP PROCESS AND BASIC APPLICATIONS

05/2014 USPAP UPDATE

05/2013 SHALE-GAS VALUATION ISSUES - OHIO AND PENNSYLVANIA

05/2013 USPAP UPDATE

09/2012 APPRAISAL INSTITUTE RESIDENTIAL APPLICATIONS

02/2012 THINKING OUTSIDE THE FORM

10/2011 INTERACTIVE VALUATION MODELING AND CASE STUDIES NO. 226

08/2011 BUSINESS PRACTICES AND ETHICS

06/2011 THE UNIFORM APPRAISAL DATASET

APPRAISAL EDUCATION:

01/2011 USPAP UPDATE

03/2010 REVIEWING RESIDENTIAL APPRAISAL REPORTS

01/2010 APPRAISAL CURRICULUM OVERVIEW

03/2009 USPAP UPDATE

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

01/2009 DECLINING MARKETS AND SALES CONCESSIONS

09/2008 NORTHEASTERN OHIO RESIDENTIAL MARKET UPDATE

04/2008 RESIDENTIAL DESIGN AND FUNCTIONAL UTILITY

10/2007 WORLDWIDE ERC RELOCATION APPRAISAL TRAINING PROGRAM

06/2007 LIABILITY MANAGEMENT FOR RESIDENTIAL APPRAISERS

03/2007 RESIDENTIAL CONSTRUCTION MARKET AND VALUATION

09/2006 ADVANCED RESIDENTIAL REPORT WRITING PART II

09/2006 ADVANCED RESIDENTIAL APPLICATIONS AND CASE STUDIES PART I

06/2006 APPRAISAL REVIEW - GENERAL

05/2006 APPRAISING HIGH VALUE AND HISTORIC HOMES

06/2005 PROFESSIONALS GUIDE TO THE URAR

04/2005 APPRAISING MANUFACTURED HOUSING

10/2004 USPAP UPDATE

04/2004 RESIDENTIAL SALES COMPARISON

10/2003 SUBDIVISION ANALYSIS

10/2003 USPAP UPDATE 2003 - STANDARDS AND ETHICS

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

11/2001 STANDARDS OF PROFESSIONAL PRACTICE PART C

04/2001 ADVANCED RESIDENTIAL FORM AND NARRATIVE REPORT WRITING

09/2000 ENTERPRISE LEVEL TECHNOLOGY - ALA MODE, INC

09/1999 FHA APPRAISAL GUIDELINES - MCKISSOCK DATA SYSTEMS

08/1999 APPRAISING SMALL RESIDENTIAL INCOME PROPERTIES - THE CHICOPEE

08/1999 INCOME CAPITALIZATION TECHNIQUES I - THE CHICOPEE

10/1996 STANDARDS OF PROFESSIONAL PRACTICE PART B

09/1996 APPRAISAL PROCEDURES

11/1995 STANDARDS OF PROFESSIONAL PRACTICE PART A

01/1995 FHA WORKSHOP - OHIO ASSOCIATION OF MORTGAGE BROKERS

10/1994 APPRAISAL PRINCIPLES

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

SCH Resume - Page 4

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

SUMMARY

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

REFERENCES AVAILABLE UPON REQUEST

Realist - Page 1

6112 Lucas Ave, Ashtabula, OH 44004-6318, Ashtabula County

APN: 480191034800 CLIP: 3234531325



MLS Beds	2	MLS Full Baths	1	Half Baths	N/A	MLS Sale Price	\$70,000	MLS Sale Date	09/10/2021
MLS Sq Ft	1,136	Lot Sq Ft	17,424	MLS Yr Built	1928	Type	SFR		

OWNER INFORMATION

Owner Name	Kalvi Lexington	Tax Billing Zip+4	6318
Owner Name 2	Nikel Brenn	Owner Vesting	
Tax Billing Address	6112 Lucas Ave	Owner Occupied	Yes
Tax Billing City & State	Ashtabula, OH	Do Not Mail Flag	
Tax Billing Zip	44004		

COMMUNITY INSIGHTS

Median Home Value	\$78,079	School District	ASHTABULA AREA CITY
Median Home Value Rating	1 / 10	Family Friendly Score	23 / 100
Total Crime Risk Score (for the neighborhood, relative to the nation)	46 / 100	Walkable Score	72 / 100
Total Incidents (1 yr)	72	Q1 Home Price Forecast	\$81,609
Standardized Test Rank	14 / 100	Last 2 Yr Home Appreciation	19%

LOCATION INFORMATION

School District Name	Ashtabula Area Csd	Traffic	Nominal
Subdivision	Lynnhurst Allotment	Waterfront Influence	Type Unknown
Zip Code	44004	Township	Saybrook Twp
Carrier Route	C020	Flood Zone Code	X
Census Tract	7.03	Within 250 Feet of Multiple Flood Zones	No
Tract Number		Flood Zone Panel	39007C0155D
Zoning		Flood Zone Date	12/18/2007
Old Map		Building Number	R01
Map Page/Grid			

TAX INFORMATION

Formatted PID	480191034800	Tax Area	48
Parcel ID	480191034800	Tax Appraisal Area	48
Exemption(s)		Lot Number	55
% Improved	85%	Block Number	
Legal Description	T 12-12-55 LYNNHURST-		
Annual Tax			

ASSESSMENT & TAX

Assessment Year	2022	2021	2020
Assessed Value - Total	\$25,450	\$25,450	\$25,450
Assessed Value - Land	\$3,920	\$3,920	\$3,920
Assessed Value - Improved	\$21,530	\$21,530	\$21,530
YOY Assessed Change (\$)	\$0	\$0	
YOY Assessed Change (%)	0%	0%	
Market Value - Total	\$72,700	\$72,700	\$72,700
Market Value - Land	\$11,200	\$11,200	\$11,200
Market Value - Improved	\$61,500	\$61,500	\$61,500
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$1,407		
2021	\$1,398	-\$9	-0.61%
2022	\$1,384	-\$15	-1.04%

CHARACTERISTICS

Property Details Courtesy of Nelly Burdick, MLS Now

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Realist - Page 2

Universal Land Use	SFR	Cooling Type	Central
County Land Use		Heat Type	Baseboard
Style	Cape Cod	Fuel Type	Gas
Lot Frontage	50	Porch	Enclosed Porch
Lot Depth	340	Patio Type	
Lot Area	17,424	Garage Type	Detached Garage
Lot Acres	0.4	Garage Capacity	MLS: 1
Lot Shape		Garage Sq Ft	576
Building Sq Ft	1,136	Roof Type	
Above Gnd Sq Ft	1,136	Roof Material	
Total Adj Bldg Area		Roof Frame	
Building Width		Roof Shape	
Building Depth		Construction	
Basement Type	Full	Interior Wall	
Basement Sq Feet		Exterior	Frame/Masonry
Unfinished Basement Area		Floor Cover	
Bsmt Finish	Unfinished	Foundation	
Stories	Tax: 1.5 MLS: 2	Pool	
Condition	Average	Pool Size	
Quality		Year Built	1928
Total Units		Effective Year Built	1928
Total Rooms	4	Topography	On Street
Bedrooms	2	Other Impvs	
Total Baths	1	Other Rooms	Family Room
Full Baths	1	Electric Service Type	Type Unknown
Hall Baths		Attic Type	
Bath Fixtures	6	No. of Porches	1
Fireplaces	1	Porch 1 Area	400
Condo Amenities		Porch Type	Enclosed Porch
Water	Public	Patio/Deck 1 Area	
Sewer		Patio/Deck 2 Area	

FEATURES

Feature Type	Unit	Size/Qty	Width	Depth	Year Built
Frame Or Concrete Block Detach	\$	576	24	24	
Frame Or Concrete Block Detach	\$	240	12	20	2005

Feature Type	Value
Frame Or Concrete Block Detach	\$3,500
Frame Or Concrete Block Detach	

Building Description	Building Size
Enclosed Frame Porch/Enclosed	400
Basement	106
1st Masonry	108
1st Fr Frame	20

SELL SCORE

Rating	Moderate	Value As Of	2024-02-18 04:40:35
Sell Score	562		

ESTIMATED VALUE

RealAVM™	\$114,100	Confidence Score	61
RealAVM™ Range	\$97,100 - \$131,100	Forecast Standard Deviation	15
Value As Of	02/12/2024		

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

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score ranges from 0-100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

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

RENTAL TRENDS

Estimated Value	1080	Cap Rate	7.2%
Estimated Value High	1273	Forecast Standard Deviation (FSD)	0.18

Property Details Courtesy of Kelly Burdick, MLS Now

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Realist - Page 3

Estimated Value Low 887

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

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

LISTING INFORMATION

MLS Listing Number	4288184	MLS Sale Price	\$70,000
MLS Status	Closed	Days on Market	78
MLS Listing Date	06/03/2021	MLS Listing Agent	2018003879-Darius Williams
MLS Current List Price	\$85,000	MLS Listing Broker	BHHS PROFESSIONAL REALTY
MLS Orig. List Price	\$90,000	MLS Selling Agent	2020001911-Ryan Reed
MLS Status Change Date	09/13/2021	MLS Selling Broker	CENTURY 21 HOMESTAR
MLS Pending Date	08/21/2021	MLS Area	ASHTABULA
MLS Sale Date	09/10/2021		

MLS Listing #

MLS Status

MLS Listing Date

MLS Listing Price

MLS Orig Listing Price

MLS Listing Cancellation Date

MLS Close Date

MLS Listing Close Price

LAST MARKET SALE & SALES HISTORY

Recording Date	09/13/2021	01/15/2016	03/18/2000
Settle Date	09/09/2021	12/29/2015	02/06/2000
Sale Price	\$70,000	\$37,500	
Nominal			Y
Buyer Name	Kalvi Lexington	Ernst Tila M	Harris Walter V & V Pt /Tr
Seller Name	Ernst Tila M	Harris W V & V L Trust	Harris Walter V & Virginia L
Document Number	750-765	604-1443	4209
Document Type	Warranty Deed	Fiduciary Deed	Quit Claim Deed

MORTGAGE HISTORY

Mortgage Date	01/15/2016
Mortgage Amount	\$36,403
Borrower Name	Ernst Tila M
Borrower Name 2	
Mortgage Lender	Huntington Nat'l Bk/Columbus
Mortgage Code	Fha
Mortgage Int Rate	
Mortgage Int Rate Type	
Mortgage Term	30
Mortgage Term Code	Years
Mortgage Type	Resale
Title Company	
Mortgage Doc #	604-1447

FORECLOSURE HISTORY

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

Property Details Courtesy of Natty Burrows, MLS Now

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Realist - Page 1

Lucas Ave, Ashtabula, OH 44004, Ashtabula County

APN: 480191034700 CLIP: 3070655931

	Beds N/A	Full Baths N/A	Half Baths N/A	Sale Price N/A	Sale Date N/A
	Bldg Sq Ft N/A	Lot Sq Ft 17,424	Yr Built N/A	Type RES LOT	

OWNER INFORMATION

Owner Name	Kalvi Lexington	Tax Billing Zip+4	6318
Owner Name 2	Nikel Brønn	Owner Vesting	
Tax Billing Address	6112 Lucas Ave	Owner Occupied	
Tax Billing City & State	Ashtabula, OH	Do Not Mail Flag	
Tax Billing Zip	44004		

COMMUNITY INSIGHTS

Median Home Value	\$79,079	School District	ASHTABULA AREA CITY
Median Home Value Rating	1 / 10	Family Friendly Score	23 / 100
Total Crime Risk Score (for the neighborhood, relative to the nation)	46 / 100	Walkable Score	72 / 100
Total Incidents (1 yr)	72	Q1 Home Price Forecast	\$81,809
Standardized Test Rank	14 / 100	Last 2 Yr Home Appreciation	19%

LOCATION INFORMATION

School District Name	Ashtabula Area Csd	Traffic	Nominal
Subdivision	Lynnhurst Allotment	Waterfront Influence	Type Unknown
Zip Code	44004	Township	Saybrook Twp
Carrier Route		Flood Zone Code	X
Census Tract	7.01	Within 250 Feet of Multiple Flood Zones	No
Tract Number		Flood Zone Panel	39007C0155D
Zoning		Flood Zone Date	12/18/2007
Old Map		Building Number	
Map Page/Grid			

TAX INFORMATION

Formatted PID	480191034700	Tax Area	48
Parcel ID	480191034700	Tax Appraisal Area	48
Exemption(s)		Lot Number	54
% Improved		Block Number	
Legal Description	12 S M -54 LYNNHURST		
Annual Tax			

ASSESSMENT & TAX

Assessment Year	2022	2021	2020
Assessed Value - Total	\$3,850	\$3,850	\$3,850
Assessed Value - Land	\$3,850	\$3,850	\$3,850
Assessed Value - Improved			
YOY Assessed Change (\$)	\$0	\$0	
YOY Assessed Change (%)	0%	0%	
Market Value - Total	\$11,000	\$11,000	\$11,000
Market Value - Land	\$11,000	\$11,000	\$11,000
Market Value - Improved			
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$232		
2021	\$230	-\$1	-0.6%
2022	\$228	-\$2	-0.66%

CHARACTERISTICS

Universal Land Use	Residential Lot	Cooling Type	
--------------------	-----------------	--------------	--

Property Details: Courtesy of Kelly Burdick, MLS Now

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Realist - Page 2

County Land Use		Heat Type	
Style		Fuel Type	Gas
Lot Frontage	49	Porch	
Lot Depth	340	Patio Type	
Lot Area	17,424	Garage Type	
Lot Acres	0.4	Garage Capacity	
Lot Shape		Garage Sq Ft	
Building Sq Ft		Roof Type	
Above Gnd Sq Ft		Roof Material	
Total Adj Bldg Area		Roof Frame	
Building Width		Roof Shape	
Building Depth		Construction	
Basement Type		Interior Wall	
Basement Sq Feet		Exterior	
Unfinished Basement Area		Floor Cover	
Bsmt Finish		Foundation	
Stories		Pool	
Condition		Pool Size	
Quality		Year Built	
Total Units		Effective Year Built	
Total Rooms		Topography	On Street
Bedrooms		Other Impvs	
Total Baths		Other Rooms	
Full Baths		Electric Service Type	Type Unknown
Half Baths		Attic Type	
Bath Fixtures		No. of Porches	
Fireplaces		Porch 1 Area	
Condo Amenities		Porch Type	
Water	Public	Patio/Deck 1 Area	
Sewer		Patio/Deck 2 Area	

FEATURES

Feature Type	Unit	Size/Qty	Width	Depth	Year Built
--------------	------	----------	-------	-------	------------

Feature Type	Value
--------------	-------

Building Description	Building Size
----------------------	---------------

SELL SCORE

Rating	Value As Of	2024-02-18 04:40:35
Sell Score		

ESTIMATED VALUE

ReaAVM™	Confidence Score
ReaAVM™ Range	Forecast Standard Deviation
Value As Of	

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

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores, while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

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

LISTING INFORMATION

MLS Listing Number	MLS Sale Price
MLS Status	Days on Market
MLS Listing Date	MLS Listing Agent
MLS Current List Price	MLS Listing Broker
MLS Orig. List Price	MLS Selling Agent
MLS Status Change Date	MLS Selling Broker
MLS Pending Date	MLS Area
MLS Sale Date	

MLS Listing #
MLS Status
MLS Listing Date

Property Details Courtesy of Kelly Burdick, MLS Now

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Realist - Page 3

MLS Listing Price
 MLS Orig Listing Price
 MLS Listing Cancellation Date
 MLS Close Date
 MLS Listing Close Price

LAST MARKET SALE & SALES HISTORY.

Recording Date	09/13/2021	01/15/2016	03/16/2000
Settle Date	09/09/2021	12/29/2015	02/05/2000
Sale Price	\$70,000	\$37,500	
Nominal			Y
Buyer Name	Kalvi Lexington	Ernst Tila M	Harris Walter V & V Pt./Tr
Seller Name	Ernst Tila M.	Harris W V & V L Trust	Harris Walter V & Virginia L
Document Number	750-765	604-1443	4209
Document Type	Warranty Deed	Fiduciary Deed	Quit Claim Deed

MORTGAGE HISTORY

Mortgage Date	01/15/2016
Mortgage Amount	\$36,483
Borrower Name	Ernst Tila M
Borrower Name 2	
Mortgage Lender	Huntington Nat'l Bk/Columbus
Mortgage Code	Fha
Mortgage Int Rate	
Mortgage Int Rate Type	
Mortgage Term	30
Mortgage Term Code	Years
Mortgage Type	Resale
Title Company	
Mortgage Doc #	604-1447

FORECLOSURE HISTORY

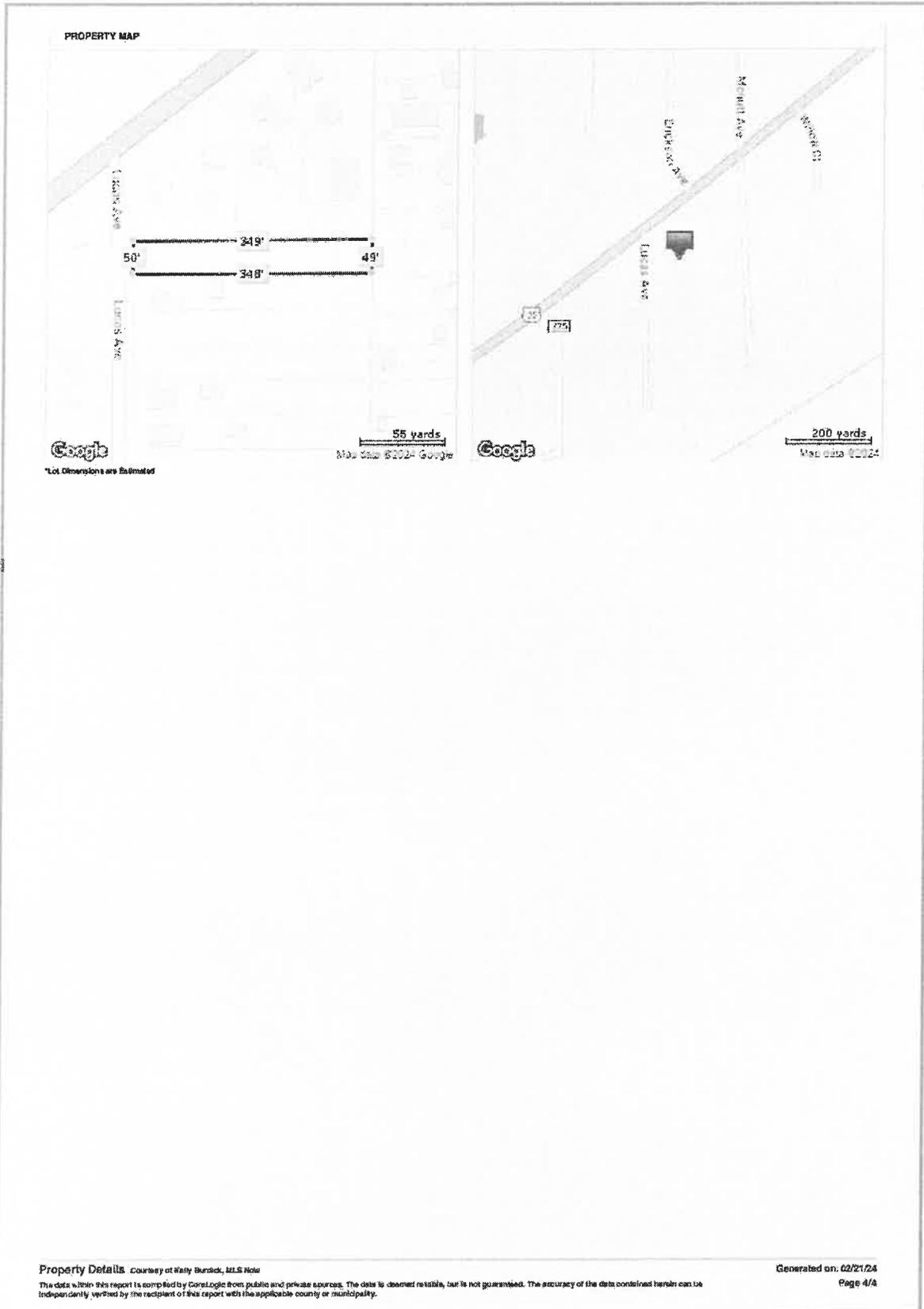
Document Type
 Default Date
 Foreclosure Filing Date
 Recording Date
 Document Number
 Book Number
 Page Number
 Default Amount
 Final Judgment Amount
 Original Doc Date
 Original Document Number
 Original Book Page
 Lien Type

Property Details Courtesy of Kelly Burdick, MLS Now

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Property Details: Courtesy of Natty Bursick, MLS Now

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Subject Listing History - Page 1

6112 Lucas Ave , Ashtabula, OH 44004

MLS#: 4286184
Status: SoldProp Type: Residential
Sub Type: Single Family ResidenceClose Price: \$70,000
List Price: \$85,000
DOM/CDOM: 76/76List Dt Rec: 06/07/2021
Unit:
County: AshtabulaList Date: 06/03/2021
Contg Dt:
Pend Dt: 08/21/2021
Off Mkt Dt: 08/21/2021
Close Dt: 09/10/2021
Exp Dt:Parcel ID: TX 383193034800 486121034700
Twp: Saybrook Twp
Subdiv: Lynnhurst Allotment
School Dist: Ashtabula Area CSD - 401
Bedrooms: 2
Total Baths: 1 (1/0)
Yr Built: 1928
Liv Area: 1136/NA/1136
Acres: 0.77
Photo Opt Out: NoStones: 2
Tot Stories:
Levels:
\$/SqFt: \$61.62

Directions: From Route 20 West Prospect Left onto Lucas Ave second house on left

Legal/Taxes

Taxes: \$1,407 Tax Year:
Legal: T 12--12--55 LYNNHURST-

Assessment: Yes Homestead: No

Rooms/SqFt Information

Beds:	2	Main	Upper	Lower
Beds Main:	0			
Full Baths:	1	0	0	0
Half Baths:	0	0	0	0
Laundry:	0	0	0	1

Soft Approximate FINISHED/Source:
Above Gr: 1,136/Appraiser
Below Gr: -
TOTAL: 1,136

Rooms: 6 # FP: 1

Lot Information
Lot Sz Src: Appraiser

Features

Architect Style: Cape Cod
Prop Conctn: Actual YBT
Basement: Yes, Full
Heating: Gas, Forced Air
Appliances: Range
Fireplace: Yes/#FP:1

Year Built: 1928

Cooling: None

Direction Faces: W

Nat Rsrce Rgts:

Lot Features: Dead End Street
Parking: 1/Detached Garage, Electric, Unpaved
Construction: Brick
Roof: Asphalt/Fiberglass
Water: PublicGarage: Yes/1;0
Carport: No
Sewer: Public

Remarks: Are you ready to downsize or looking for a starter home you can enjoy? This ,7723 double lot is 340 feet deep and 100 ft of frontage. With two bedrooms and the opportunity for a third in the upper left, this brick cape cod will be a great option when it comes to first-floor living. This home has been well maintained and is ready for you to move in and make your own. Opportunity awaits you don't miss out!!!

Agent/Broker Info

List Agent: Darius Williams (2018003879)
Contact #: 440-983-3242
LA Email: darius.williams908@gmail.com
LA License #: OH SAL.2018003879
Buyer Agent: Kyan Reed (2020001911)
Contact #: 440-990-0055
BA Email: kyan_reed@shubertreal.com
BA License #: OH SAL.2020001911List Office: BHHS Professional Realty (9280)
Office Phone: 440-998-4663
Office Fax: 440-998-0187
Brokerage Lic: 2011002366
Buyer Office: Century 21 HomeStar (9752)
Office Phone: 440-449-9100
Office Fax: 440-449-9100
Brpkerae Lic: 2009004120

Showing

Showing Rooms: Use Showing Time Link
Show Address to Client: Yes

Distribution

Internet Listing Y/N: Yes

Internet Address Y/N: Yes

Internet Consumer Comm Y/N:

Listing/Contract Info

Owner Name:
Listing Agreement: Exclusive Right To Sell
Listing Contract Date: 06/03/2021
Possession: Time of Transfer
Occupant: Tenant
Special Listing Conditions: Resident Owned
Buyer Agency Comp: 2.5
Other Comp: None
Online Bidding: No
Court Ordered: No
List Terms: Cash, Conventional, FHA
Broker Remarks: Tenant Occupied Respectfully adhere to covid guidelines.
Comparable Information
Close Date: 09/10/2021
Closed By: SaleOwner Phone:
Expiration Date:Owner Agent: Warranty: No
Listing Service: Full Service.
Purchase Contract Date: 08/21/2021
Orig List Price: \$90,000Close Price: \$70,000
Seller Pd Closing Costs: \$0

Subject Listing History - Page 2

Buyer Financing: **Cash**

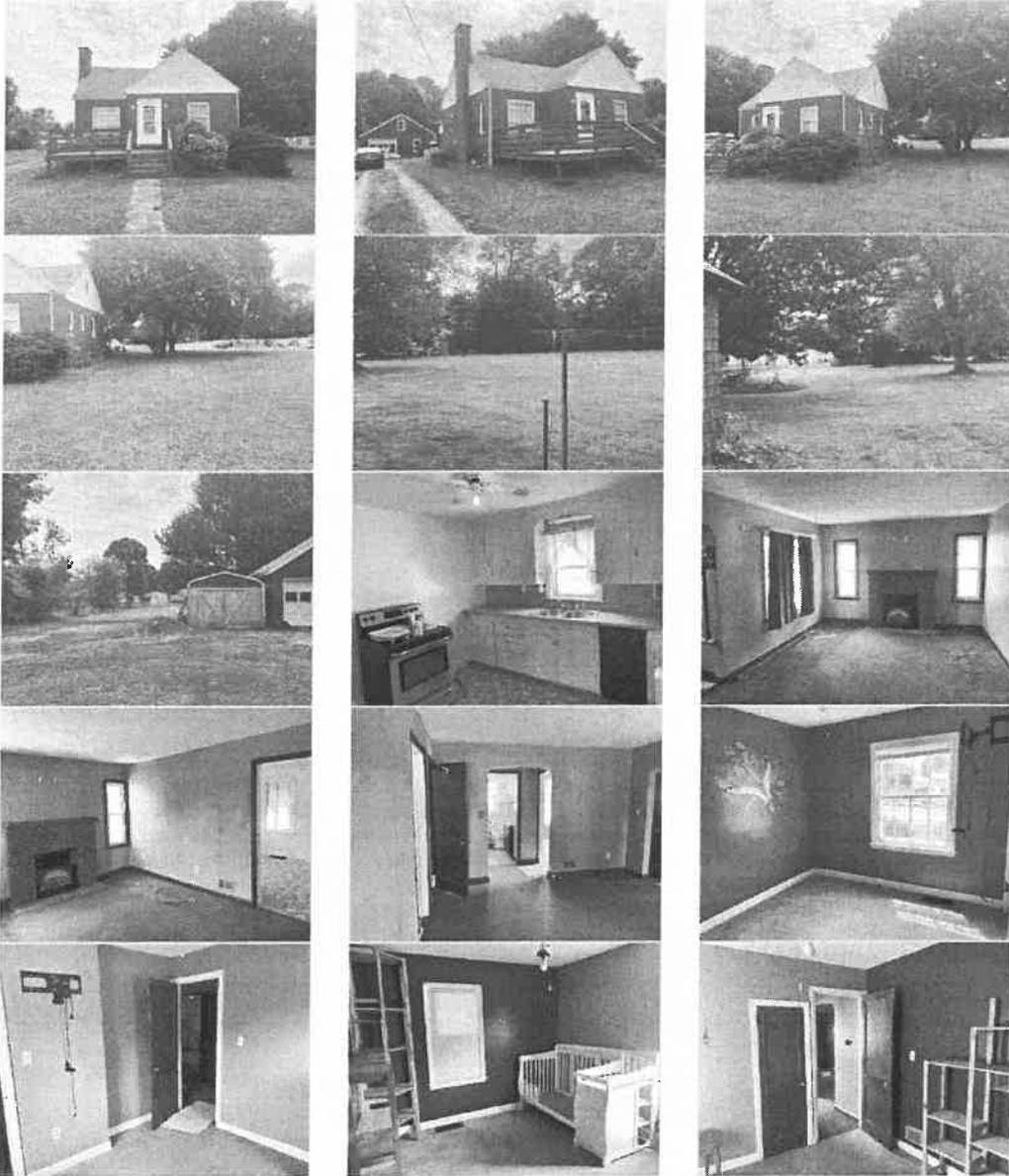
Prepared By: Kelly Burdick

MLS: 4286184

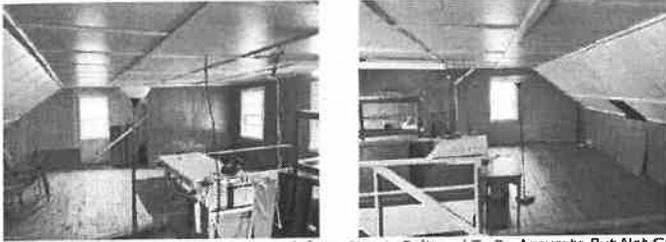
Information is Believed To Be Accurate But Not Guaranteed

Date Printed: 02/21/2024 02:19 PM

Bd:2 Ba:1 (1/0) SqFt: 1136/NA/1136 Gar:1 Bsmt: Yes Yr: 1928 Acres: 0.77 Sold: 09/10/2021 \$70,000



Subject Listing History - Page 3



Information is Believed To Be Accurate But Not Guaranteed

Listing History from MLS

List Agt: Darius Williams

5112 Lucas Ave

Sold

Ashkabula 44004

MLS#: 4286164
Single Family Residence

List Off: Bhhs Professional Realty

Orig: **\$90,000**
List: **\$85,000**
Sold: **\$70,000**



Chg Type	Price	Prev -> Row	DOM	Chg Timestamp	Modified By
Sold	\$85,000	(\$70,000)	76	09/13/21 12:08 PM	9990170
Under Contract NC	\$85,000	ACT->UCNS	76	08/23/21 12:16 PM	9990170
Back On Market	\$85,000	UCNS->ACT	74	08/18/21 01:59 PM	9990170
Under Contract NC	\$85,000	ACT->UCNS	74	08/16/21 10:58 AM	9990170
Price Decrease	\$85,000	\$90,000->\$85,000	53	07/26/21 12:51 PM	9990170
New Listing	\$90,000	ACT-> \$90,000		06/07/21 11:46 AM	9990170

Sale History from Public Records

Sale Date	Rec. Date	Sale Price	Nom.	Buyer Name(s)	Seller Name(s)	Doc. #	Document Type
09/09/21	09/13/21	\$70,000		Kalvi Lexington	Ernst Tila M	750-765	Warranty Deed
12/29/15	01/15/16	\$37,500		Ernst Tila M	Harris W V & V L Trust	604-1443	Fiduciary Deed
02/05/00	03/16/00		Y	Harris Walter V & V P; Tr Harris Walter V & Virginia		4209	Quit Claim Deed

Mortgage History

Date	Amount	Mortgage Lender	Mortgage Code	Borrower Name:	Borrower Nar
01/15/2016	\$36,403	Huntington Nat'l Bk/Columbus	FHA - RESALE	Ernst Tila M	