

APPRAISAL OF REAL PROPERTY

498 Eagle Pt
Roaming Shores, OH 44084



LOCATED AT

498 Eagle Pt
Roaming Shores, OH 44084
498 ROAMING ROCKNO 3

FOR

First National Bank
626 Washington Place
Pittsburgh, PA 15219

OPINION OF VALUE

528,000

AS OF

11/10/2025

BY

Danford L. McGee
Danford L. McGee
19343 Shoreland Ave
Rocky River, OH 44116
(440) 567-1588
dlmcjr@yahoo.com

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of Applied Valuation Services, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of First National Bank, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Applied Valuation Services has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

 <hr/> Signature	11/12/2025 <hr/> Date
Danford L. McGee <hr/> Appraiser's Name	2024004540 <hr/> State License or Certification #
Licensed Residential Real Estate Appraiser <hr/> State Title or Designation	02/06/2026 <hr/> Expiration Date of License or Certification
	OH <hr/> State

498 Eagle Pt, Roaming Shores, OH 44084
 Address of Property Appraised

APPRAISER DISCLOSURE STATEMENT

File No. 100175886
1164870

Name of Appraiser: Danford L. McGee

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

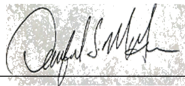
Certification/Licensure Number: 2024004540

Certification/Licensure State: OH Expires: 02/06/2026

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.

Appraiser Disclosure Statement (in compliance with Ohio Revised Code Section 4763.12(c)):
I, Danford L. McGee, am a Licensed Residential Real Estate Appraiser in the State of Ohio.

Uniform Residential Appraisal Report

100175886
File # 1164870

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

SUBJECT

Property Address 498 Eagle Pt City Roaming Shores State OH Zip Code 44084
 Borrower Paula & Joseph Reilman Owner of Public Record Richard M Cantini County Ashtabula
 Legal Description 498 ROAMING ROCKNO 3
 Assessor's Parcel # 650033002600 Tax Year 2024 R.E. Taxes \$ 9,481
 Neighborhood Name Jefferson Area Lsd Map Reference 17410 Census Tract 0010.01
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 1,246 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client First National Bank Address 626 Washington Place, Pittsburgh, PA 15219
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). DOM 234;The subject is currently listed on MLS #5093550 for \$579,900. OLP;\$899,900

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;See attached addenda.
 Contract Price \$ 515,000 Date of Contract 10/09/2025 Is the property seller the owner of public record? Yes No Data Source(s) Assessor Records
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. \$0;;

NEIGHBORHOOD

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %			
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75 %	
Built-Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	1 %	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths	<input checked="" type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	935	Low	0	Multi-Family	1 %
Neighborhood Boundaries			The subject is located in Roaming Shores. North of Callender Rd., South of Hayford Rd., East of Rte 45, West of Knowlton Rd.			985	High	75	Commercial			5 %
Neighborhood Description			The subject property is located in a Suburban area with typical single family homes being predominant. The subject has access to all necessary supporting facilities including schools, places of worship, recreation, shopping and employment. There is ample access to freeways and interstate highways. "Other" represents parks, wooded areas, and vacant land.			842	Pred.	50	Other			18 %

Market Conditions (including support for the above conclusions) Property values are stable. Supply and demand is in balance and marketing time is between 3 to 6 months. The improvements conform to the surrounding houses. All forms of financing is readily available from a variety of sources at this time. The subject area is stable at this time. Conventional/FHA financing is typical within this market.

SITE

Dimensions see plat Area 17860 sf Shape Irregular View B;Res;Wtr
 Specific Zoning Classification R-1 Zoning Description Residential use
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe The highest and best use of the subject is Multi-Family dwelling
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity Water Street Paved
 Gas Sanitary Sewer Alley none
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 39007C0289D FEMA Map Date 12/18/2007
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 The Site is typical for the area, standard utility easements with no known apparent encroachments or other adverse site influences known to or observed by the appraiser.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Block/Avg	Floors	Carpet/Vinyl/Avg
# of Stories 2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Brick/Avg	Walls	Drywall/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1,813 sq.ft.	Roof Surface	Asphalt/Avg	Trim/Finish	Wood/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 75 %	Gutters & Downspouts	Alum/Avg	Bath Floor	Vinyl/Avg
Design (Style) Colonial	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vnyl/Dh/Avg	Bath Wainscot	Tile/Vinyl/Avg
Year Built 1967	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic <input checked="" type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Asphalt
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 2	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage	# of Cars 2
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Both	<input checked="" type="checkbox"/> Porch Stoop	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: 11 Rooms 5 Bedrooms 2.1 Bath(s) 3,626 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) Standard

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;The subject is in average condition and has been well maintained.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Uniform Residential Appraisal Report

100175886
File # 1164870

There are **2** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **699,900** to \$ **985,000**
 There are **1** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **935,000** to \$ **935,000**

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	498 Eagle Pt Roaming Shores, OH 44084	1477 Belvista Ct Rome, OH 44085	413 Geneva Pt Roaming Shores, OH 44084	1525 Biscayne Pt Roaming Shores, OH 44084			
Proximity to Subject		2.46 miles SE	0.25 miles SE	1.85 miles SE			
Sale Price	\$ 515,000	\$ 450,000	\$ 500,000	\$ 740,000			
Sale Price/Gross Liv. Area	\$ 142.03 sq.ft.	\$ 126.37 sq.ft.	\$ 164.69 sq.ft.	\$ 188.30 sq.ft.			
Data Source(s)		MLS #4396515;DOM 282	MLS #5080903;DOM 213	MLS #5062303;DOM 135			
Verification Source(s)		Assessor Records/Realist	Assessor Records/Realist	Assessor Records/Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Cash;0			
Date of Sale/Time		s05/23;c04/23	0 s10/24;c09/24	0 s09/24;c09/24	0		
Location	B;Res;WtrFr	B;Res;WtrFr	B;Res;WtrFr	B;Res;WtrFr			
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple			
Site	17860 sf	1.16 ac	-15,000	13068 sf	0 1.55 ac	-22,800	
View	B;Res;Wtr	B;Res;Wtr		B;Res;Wtr			
Design (Style)	DT2;Colonial	DT1;Ranch	0	DT2;Colonial			
Quality of Construction	Q4	Q4		Q4			
Actual Age	58	41	0	26	0	46	0
Condition	C4	C4		C4		C3	-40,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	11 5 2.1	9 6 2.1	0	6 3 3.0	-3,000	8 4 3.0	-3,000
Gross Living Area	3,626 sq.ft.	3,561 sq.ft.	0	3,036 sq.ft.	+29,500	3,930 sq.ft.	-15,200
Basement & Finished Rooms Below Grade	1813sf1360sfwo 2rr0br0.1ba0o	660sf0sfwo	0	1200sf324sf 1rr0br1.0ba0o	+10,000	0sf	+20,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Average	Average		Average		Average	
Garage/Carport	2ga2dw	2ga2dw		3ga3dw	-4,000	2ga2gd2dw	-8,000
Porch/Patio/Deck	Deck/Patio	Deck	0	Porch/Patio	0	3 Decks/Patio	-10,000
Fireplace	2 F/P	1 F/P	+4,000	1 F/P	+4,000	3 F/P	-4,000
Other	None	None		Dock	-5,000	Dock	-5,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 28,500		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -88,000	
Adjusted Sale Price of Comparables		Net Adj. 0.2% Gross Adj. 6.4% \$ 449,000		Net Adj. 5.7% Gross Adj. 11.7% \$ 528,500		Net Adj. 11.9% Gross Adj. 17.3% \$ 652,000	

SALES COMPARISON APPROACH

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

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

Data Source(s) **Assessor Records**

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

Data Source(s) **Assessor Records**

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Assessor Records	Assessor Records	Assessor Records	Assessor Records
Effective Date of Data Source(s)	11/10/2025	11/10/2025	11/10/2025	11/10/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not transferred within the past 36 months and comparables have not transferred within the past 12 months.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ **528,000**

Indicated Value by: Sales Comparison Approach \$ 528,000 Cost Approach (if developed) \$ 532,124 Income Approach (if developed) \$

The Direct Sales Comparison Approach is the best indicator of value at this time for the subject property. The Cost Approach received minimal consideration. The Income Approach is not applicable due to insufficient market data

RECONCILIATION

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 528,000 , as of 11/10/2025 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

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File # 1164870

ADDITIONAL COMMENTS	Certification of Geographic Competency The undersigned appraiser certifies to Geographic Competency for the completion of this report. As required for compliance with USPAP, I have the experience, knowledge and expertise to appropriately complete this assignment. I appraise in this market area on a regular basis. The subject property is within 30 miles of the epicenter of the coverage area in which I appraise on a weekly basis. (Neohrex) MLS and Ashtabula County Assessor records were used in this assignment.																					
	Scope of Work: Exterior/Interior Subject Property Identification: The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.																					
	Sources of Information: The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.																					
	At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.																					
	FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et se.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.																					
	The other 18% in land use is vacant land and parks I have not performed a prior service on the subject within the past 3 yrs. All comparables were viewed from the street. Typical exposure time is 30-190 days.																					
	Certification Disclaimer - "The certifications contained within this appraisal report were developed by Fannie Mae and Freddie Mac, not by this appraiser, specifically Certification #21 and #23. This appraisal was developed for no one else beside the specific client identified in the report and any intended user(s) also identified in the report. The intended use is for the client and intended users named in this report and is not to be used or relied upon by anyone else for any purpose. A party receiving a report copy from the client does not as a consequence, become a party to the appraiser-client relationship. No adverse conditions exist that affect livability, soundness, or structural integrity.																					
	The utilities were on and working at time of inspection.																					
	COST APPROACH TO VALUE (not required by Fannie Mae)																					
	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The subject site value is based on research via county auditors, public data sources and appraisal data, including, but not limited to sales and or active/pending offerings. When sales of vacant land is not available, the appraiser employs the extraction method to the improved sales to determine site values in the immediate area.																					
COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW OPINION OF SITE VALUE = \$ 105,600																					
	Source of cost data costtobuild.net DWELLING 3,626 Sq.Ft. @ \$ 110.00 = \$ 398,860																					
	Quality rating from cost service avg Effective date of cost data 11/2025 Basement 1,813 Sq.Ft. @ \$ 45.00 = \$ 81,585																					
	Comments on Cost Approach (gross living area calculations, depreciation, etc.) Deck/Patio = \$ 10,000																					
	Physical depreciation was calculated using the effective age/economic life method. No significant functional or external depreciation was noted. Garage/Carport 888 Sq.Ft. @ \$ 25.00 = \$ 22,200																					
	Total Estimate of Cost-New = \$ 512,645																					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Less</td> <td style="width: 35%;">Physical</td> <td style="width: 15%;">Functional</td> <td style="width: 15%;">External</td> <td style="width: 20%;"></td> </tr> <tr> <td>Depreciation</td> <td>96,121</td> <td></td> <td></td> <td>= \$(96,121)</td> </tr> <tr> <td>Depreciated Cost of Improvements</td> <td></td> <td></td> <td></td> <td>= \$ 416,524</td> </tr> <tr> <td>"As-is" Value of Site Improvements</td> <td></td> <td></td> <td></td> <td>= \$ 10,000</td> </tr> </table>		Less	Physical	Functional	External		Depreciation	96,121			= \$(96,121)	Depreciated Cost of Improvements				= \$ 416,524	"As-is" Value of Site Improvements				= \$ 10,000
	Less	Physical	Functional	External																		
	Depreciation	96,121			= \$(96,121)																	
	Depreciated Cost of Improvements				= \$ 416,524																	
"As-is" Value of Site Improvements				= \$ 10,000																		
Estimated Remaining Economic Life (HUD and VA only) 65 Years INDICATED VALUE BY COST APPROACH = \$ 532,124																						
INCOME APPROACH TO VALUE (not required by Fannie Mae)																						
INCOME	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach																					
	Summary of Income Approach (including support for market rent and GRM)																					
PROJECT INFORMATION FOR PUDs (if applicable)																						
PUD INFORMATION	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Unit type(s) <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Attached																					
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project																					
	Total number of phases Total number of units Total number of units sold																					
	Total number of units rented Total number of units for sale Data source(s)																					
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.																					
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source																					
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.																					
	Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.																					
	Describe common elements and recreational facilities.																					

Uniform Residential Appraisal Report

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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

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

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

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

Uniform Residential Appraisal Report

100175886
File # 1164870

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

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

Uniform Residential Appraisal Report

100175886
File # 1164870

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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

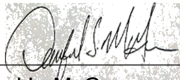
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

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

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER Danford L. McGee
Signature 
Name Danford L. McGee
Company Name Danford L. McGee
Company Address 19343 Shoreland Ave
Rocky River, OH 44116
Telephone Number (440) 567-1588
Email Address dmcjr@yahoo.com
Date of Signature and Report 11/12/2025
Effective Date of Appraisal 11/10/2025
State Certification # _____
or State License # 2024004540
or Other (describe) _____ State # _____
State OH
Expiration Date of Certification or License 02/06/2026

ADDRESS OF PROPERTY APPRAISED
498 Eagle Pt
Roaming Shores, OH 44084
APPRAISED VALUE OF SUBJECT PROPERTY \$ 528,000

LENDER/CLIENT
Name Applied Valuation Services
Company Name First National Bank
Company Address 626 Washington Place, Pittsburgh, PA 15219
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

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

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

Supplemental Addendum

File No. 1164870

Borrower	Paula & Joseph Reilman				
Property Address	498 Eagle Pt				
City	Roaming Shores	County	Ashtabula	State	OH Zip Code 44084
Lender/Client	First National Bank				

• **URAR: Contract - Results of Analysis/Why not performed**

The contract price of the subject property is \$515,000 dated 10/09/2025. Per Disclosure Agreement buyer agrees to pay \$10,300 towards Buyer Brokerage Compensation. Property sellers per contract; Richard Cantini & Marla McKenna. The Contract indicates the Seller will pay 2% of the Purchase Price towards the Buyer Broker Fee.

• **URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach**

All comparables used are within a 3 mile radius and within Roaming Shores. Using a weighted approach to value S1 was given 41%, S2 33%, S3 26% for a weighted value of \$528,000 dollars rounded, using the Sales Comparison Approach. Due to limited recent sales similar in sqft, amenities and condition it was necessary to extend my search to 3 years from date of sale and 1 mile in radius. Adjustments were made for differences as indicated by this market, they were within reasonable limits. The greatest weight was afforded to comp #1 which required the fewest adjustments and was most similar to the subject in size, condition and functionality. The wide range of unadjusted and adjusted sale prices was due to the lack of sales within the subjects immediate neighborhood. A final value towards the middle of the indicated range of adjusted values felt most realistic relying on all four sales as indicators of value. The subjects appraised value is coming in below predominate value due to lack of similar sales. The subject is not considered under improved.

The subject is located in Roaming Shores PUD which features a clubhouse, beach and pool.

For purposes of a more detailed representation of comparable sale MLS photos were used.

ANSI measurement guidelines were followed.

No adverse conditions exist that affect livability, soundness, or structural integrity.

There is no active oil/gas drilling on or in close proximity of the subject property.

The utilities were on and working at time of inspection

Market Conditions Addendum to the Appraisal Report

100175886
File No. 1164870

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **498 Eagle Pt** City **Roaming Shores** State **OH** ZIP Code **44084**

Borrower **Paula & Joseph Reilman**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	0	1	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.00	0.33	0.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	2	1	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.0			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$0	\$935,000	\$0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	0	270	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$728,450	\$579,900	\$842,450	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	252	234	27	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	000%	94.92%	0.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Concessions are not typical for the area.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. **MLS**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

My search was within 3 miles for similar homes in age, sqft and location.

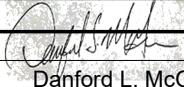
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 	Signature
Appraiser Name Danford L. McGee	Supervisory Appraiser Name
Company Name Danford L. McGee	Company Name
Company Address 19343 Shoreland Ave, Rocky River, OH 44116	Company Address
State License/Certification # 2024004540 State OH	State License/Certification # State
Email Address dmcjr@yahoo.com	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Subject Photo Page

Borrower	Paula & Joseph Reilman				
Property Address	498 Eagle Pt				
City	Roaming Shores	County	Ashtabula	State	OH Zip Code 44084
Lender/Client	First National Bank				

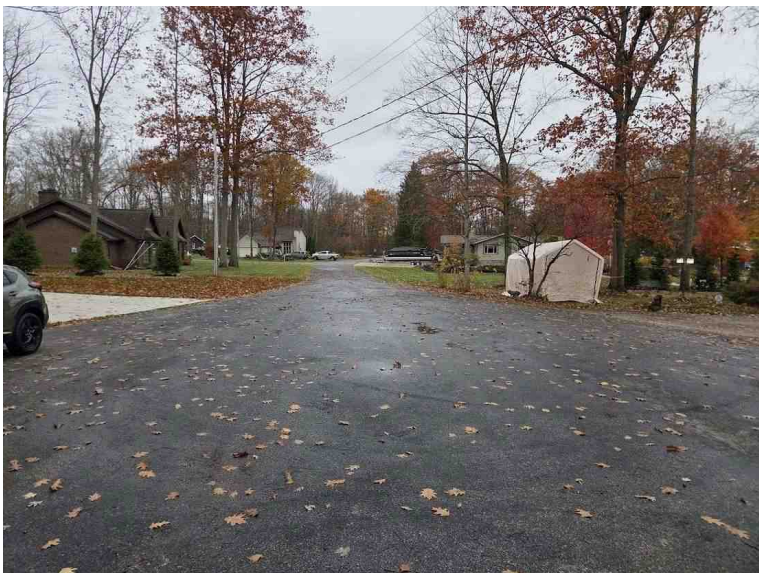


Subject Front

498 Eagle Pt	
Sales Price	515,000
Gross Living Area	3,626
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	2.1
Location	B;Res;WtrFr
View	B;Res;Wtr
Site	17860 sf
Quality	Q4
Age	58



Subject Rear



Subject Street

Interior Photos

Borrower	Paula & Joseph Reilman				
Property Address	498 Eagle Pt				
City	Roaming Shores	County	Ashtabula	State	OH
Lender/Client	First National Bank			Zip Code	44084



Foyer



Den



Living Room



1/2 Bath



1/2 Bath Toilet Nook



Kitchen



Kitchen



Dining Room



Family Room



Covered Deck



Water Boiler/Breaker Box



H2O Tank



Basement/Rec Room



Basement/Rec Room



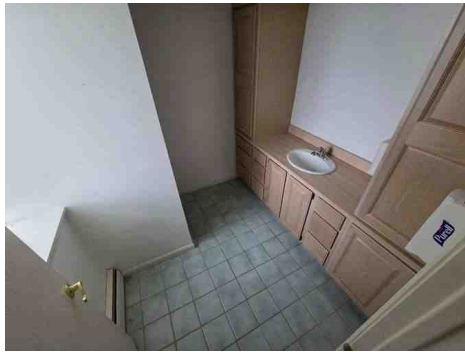
Basement/Utility Room

Interior Photos

Borrower	Paula & Joseph Reilman			
Property Address	498 Eagle Pt			
City	Roaming Shores	County Ashtabula	State OH	Zip Code 44084
Lender/Client	First National Bank			



Basement/Rec Room



Basement 1/2 Bath



1/2 Bath Toilet Nook



Full Bath 1



Full Bath 1 Tub Shower



Bedroom 1



Bedroom 2



Bedroom 3



Full Bath 2



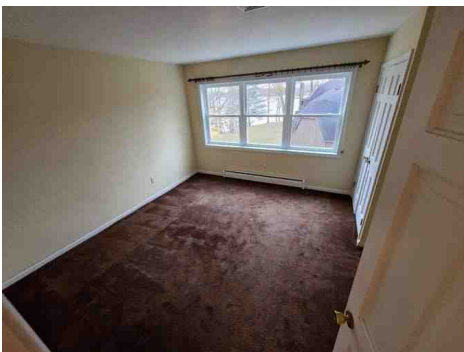
Full Bath 2 Shower



Full Bath 2 Toilet Nook



Study



Bedroom 4



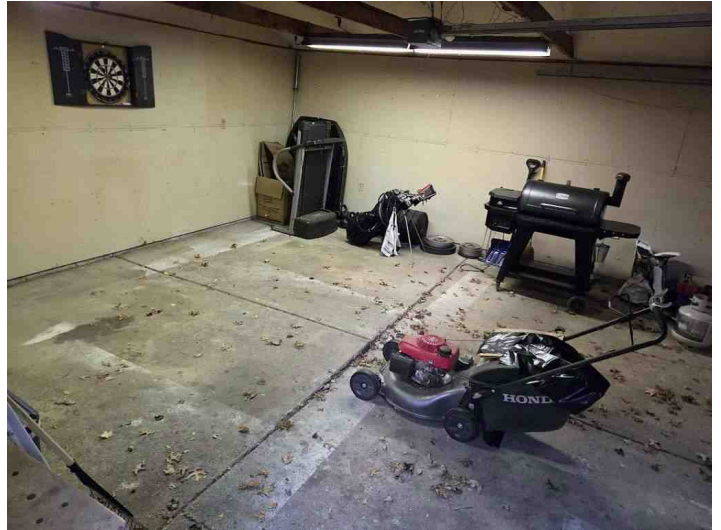
Bedroom 5

Interior Photos

Borrower	Paula & Joseph Reilman				
Property Address	498 Eagle Pt				
City	Roaming Shores	County	Ashtabula	State	OH Zip Code 44084
Lender/Client	First National Bank				



Subject Left Side/Garage



Garage Interior



Subject Backyard



CAC Condenser



Subject Right Side

Comparable Photo Page

Borrower	Paula & Joseph Reilman			
Property Address	498 Eagle Pt			
City	Roaming Shores	County Ashtabula	State OH	Zip Code 44084
Lender/Client	First National Bank			



Comparable 1

1477 Belvista Ct
 Prox. to Subject 2.46 miles SE
 Sale Price 450,000
 Gross Living Area 3,561
 Total Rooms 9
 Total Bedrooms 6
 Total Bathrooms 2.1
 Location B;Res;WtrFr
 View B;Res;Wtr
 Site 1.16 ac
 Quality Q4
 Age 41



Comparable 2

413 Geneva Pt
 Prox. to Subject 0.25 miles SE
 Sale Price 500,000
 Gross Living Area 3,036
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 3.0
 Location B;Res;WtrFr
 View B;Res;Wtr
 Site 13068 sf
 Quality Q4
 Age 26

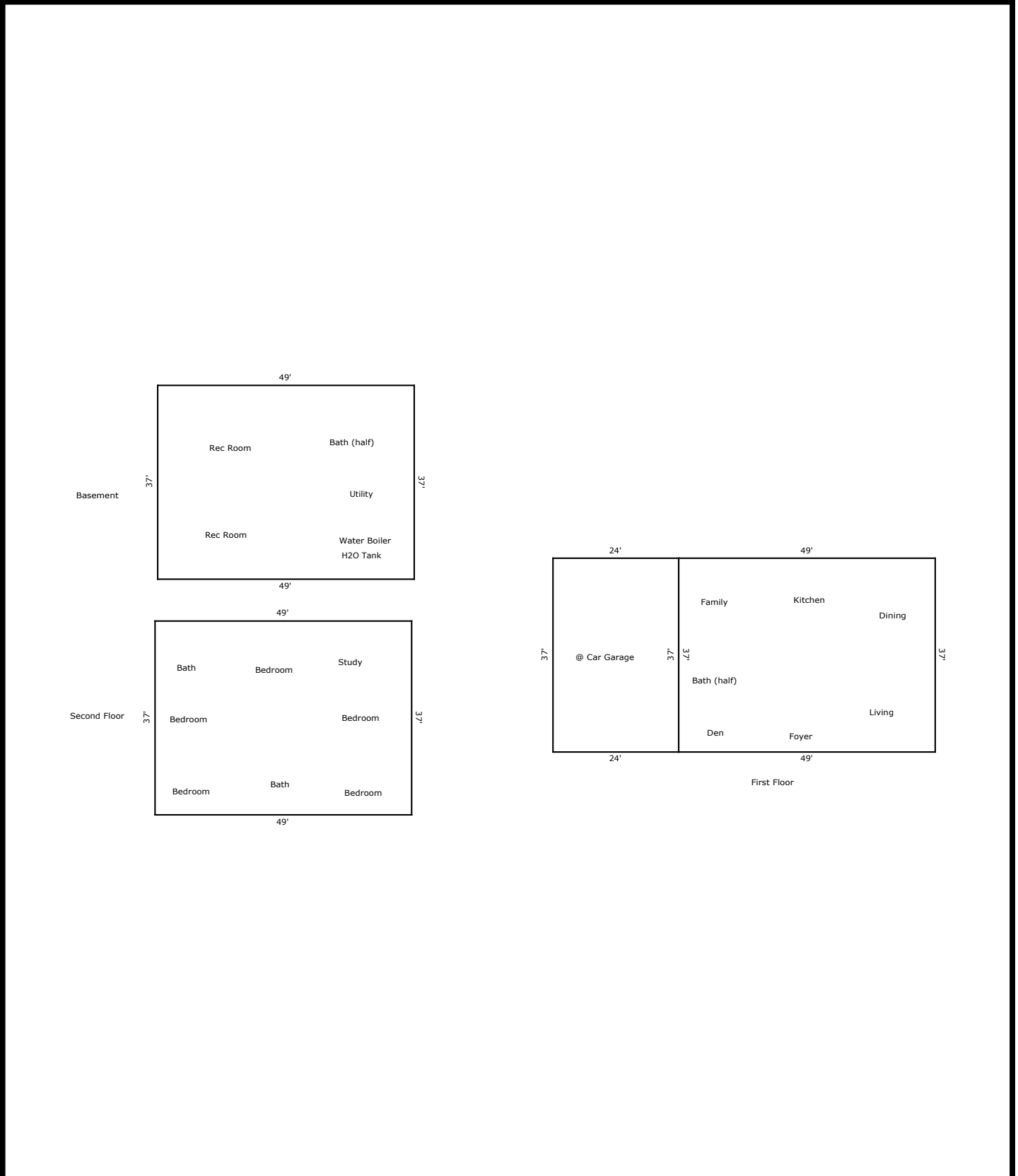


Comparable 3

1525 Biscayne Pt
 Prox. to Subject 1.85 miles SE
 Sale Price 740,000
 Gross Living Area 3,930
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location B;Res;WtrFr
 View B;Res;Wtr
 Site 1.55 ac
 Quality Q4
 Age 46

Building Sketch

Borrower	Paula & Joseph Reilman			
Property Address	498 Eagle Pt			
City	Roaming Shores	County Ashtabula	State OH	Zip Code 44084
Lender/Client	First National Bank			



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1813 Sq ft	$37 \times 49 = 1813$
Second Floor	1813 Sq ft	$37 \times 49 = 1813$
Total Living Area (Rounded):	3626 Sq ft	
Non-living Area		
Third Floor	888 Sq ft	$37 \times 24 = 888$
Basement	1813 Sq ft	$37 \times 49 = 1813$

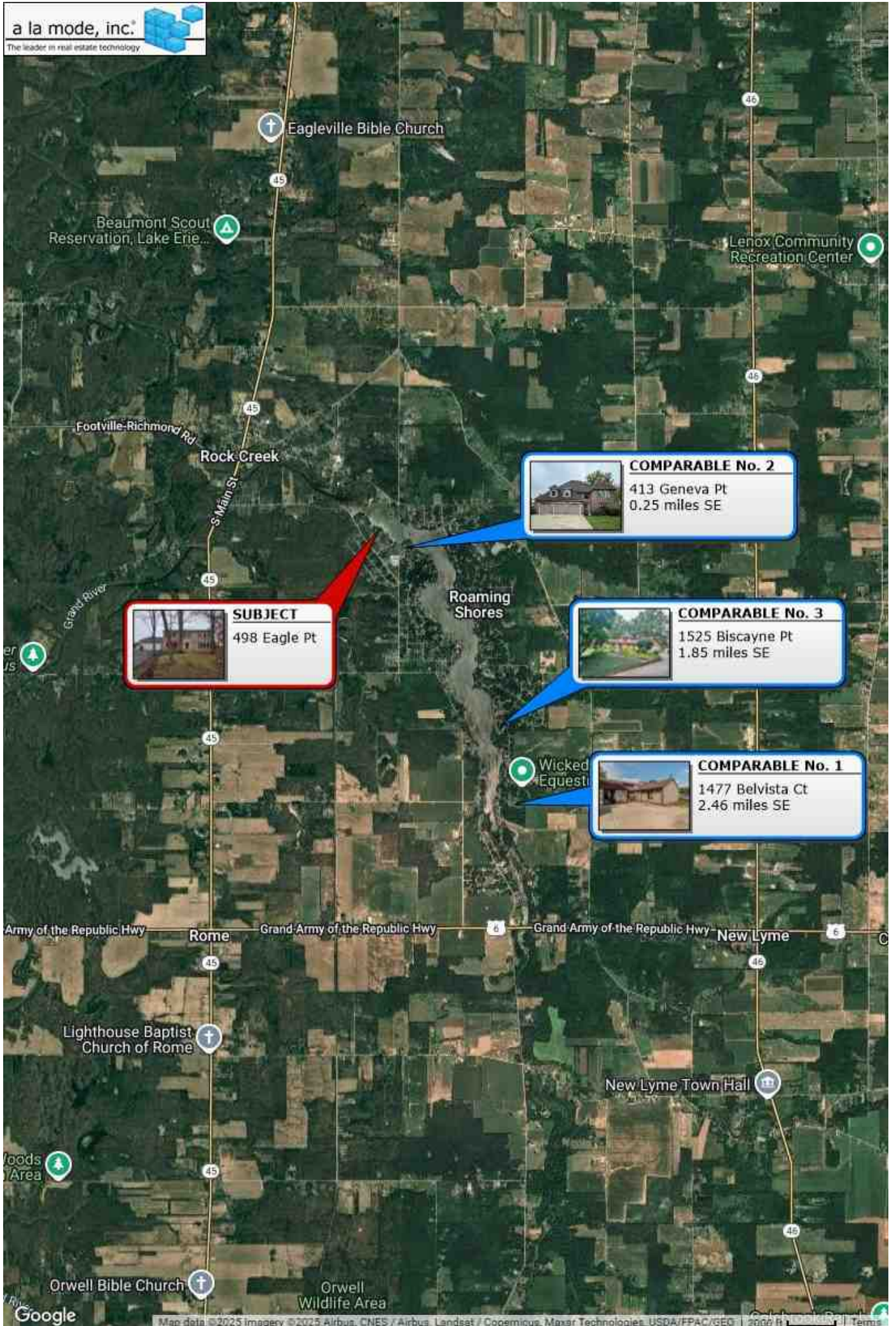
Aerial Map

Borrower	Paula & Joseph Reilman						
Property Address	498 Eagle Pt						
City	Roaming Shores	County	Ashtabula	State	OH	Zip Code	44084
Lender/Client	First National Bank						



Location Map

Borrower	Paula & Joseph Reilman			
Property Address	498 Eagle Pt			
City	Roaming Shores	County Ashtabula	State OH	Zip Code 44084
Lender/Client	First National Bank			



License

AN APPRAISER LICENSE/CERTIFICATE
has been issued under ORC Chapter 4763 to:

NAME:

Danford Layton McGee

LIC/CERT NUMBER:

2024004540

LIC LEVEL:

Licensed Residential Real Estate Appraiser



**Department of
Commerce**

Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE:

02/06/2025

EXPIRATION DATE:

02/06/2026

USPAP DUE DATE:

02/06/2027



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

[X] Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3173934-25 Renewal of:

Program Administrator: Herbert H. Landy Insurance Agency Inc. 100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Danford L. McGee

Item 2. Address: 19343 Shoreland Ave

City, State, Zip Code: Rocky Rivre, OH 44116

Item 3. Policy Period: From 05/27/2025 To 05/27/2026 (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

- A. \$ 500,000 Damages Limit of Liability - Each Claim
B. \$ 500,000 Claim Expenses Limit of Liability - Each Claim
C. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate
D. \$ 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses): \$ 500 Each Claim

Item 6. Premium: \$ 438.00

Item 7. Retroactive Date (if applicable): 05/27/2025

Item 8. Forms, Notices and Endorsements attached: D42100 (06/24) D42300 OH (05/13) IL7324 (07/21) D42414 (06/24)

Signature of authorized representative: Beth A. Magnuson

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

