

Tax year 2025

BOR no. 0021

FILED ON  
DTE 1  
Rev. 08/21

County Ashtabula

Date received \_\_\_\_\_

MAR 02 2026

### Complaint Against the Valuation of Real Property

Ashtabula County  
Board of Revision

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

Attach additional pages if necessary.

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

Original complaint  Counter complaint

Notices will be sent only to those named below.

	<b>Name</b>	<b>Street address, City, State, ZIP code</b>	
1. Owner of property	Paula Reilman	498 Eagle Point, Roaming Shores 44084	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number of contact person	(330) 289-0768		
5. Email address of complainant	reilmanp@walshjesuit.org		
6. Complainant's relationship to property, if not owner			
If more than one parcel is included, see "Multiple Parcels" on back.			
7. Parcel numbers from tax bill	Address of property		
65-003-30-026-00	498 Eagle Point Roaming Shores 44084		
8. Principal use of property	second home		
9. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.			
Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
65-003-30-026-00	\$513,000	\$640,714	\$127,714
10. The requested change in value is justified for the following reasons: Both recent purchase price of \$513,000 and recent appraised value of \$528,000 are well below the full market value on the 2025 tax bill.			

11. Was property sold within the last three years?  Yes  No  Unknown If yes, show date of sale 12/04/2025 and sale price \$ 513,000 ; and attach information explained in "Instructions for Line 11" on back.

12. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.

13. If any improvements were completed in the last three years, show date \_\_\_\_\_ and total cost \$ \_\_\_\_\_

14. Do you intend to present the testimony or report of a professional appraiser?  Yes  No  Unknown

15. If you have filed a prior complaint on this parcel since the last reappraisal or update of property values in the county, the reason for the valuation change requested must be one of those below. Please check all that apply and explain on attached sheet. See R.C. section 5715.19(A)(2) for a complete explanation.

The property was sold in an arm's length transaction.

The property lost value due to a casualty.

A substantial improvement was added to the property.

Occupancy change of at least 15% had a substantial economic impact on my property.

I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 02/11/2026

Complainant or agent

Paula L. Reilman  
Signature

Title (if agent) \_\_\_\_\_

**Situs : 498 EAGLE PT**

**Map ID: 65-003-30-026-00**

**LUC: 510**

**Card: 1 of 1**

**Tax Year: 2025**

**Printed: 03/03/26**

**CURRENT OWNER**  
CANTINI MARLYN  
  
CAUV  
Field Review Flag:

**GENERAL INFORMATION**  
Routing No. 003-30 026-00  
Class Residential  
Living Units 1  
Neighborhood 26600  
District  
Zoning  
Alternate Id



**Legal Description**  
**Parcel Tieback:** Addl. Tieback: Y  
**Legal Descriptions:**  
498 ROAMING ROCK NO 3

**Land Information**

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
G	1	90500	0	0	0	4	25	147,060
								147,060

Total Acres: .5014      Legal Acres: 0.41      NBHD Fact: 1.3000

**Assessment Information**

	Assessed	Appraised	Cost	Income	Market
<b>Land</b>	51,490	147,100	147,100	0	0
<b>Building</b>	172,760	493,600	493,600	0	0
<b>Total</b>	224,250	640,700	640,700	0	0

**Manual Override Reason**  
**Base Date of Value**  
**Effective Date of Value**

**Value Flag** 1-COST APPROACH

**Current Value**

Year	Land	Building	Total Value
2022	113,100	329,100	442,200
2023	147,100	493,600	640,700
2024	147,100	493,600	640,700

**Permit Information**

Date Issued	Number	Price	Purpose	Note	Status

**Sales/Ownership History**

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
12/08/25	513,000	2-Land And Building	0-Validated Sale		WD-General Warranty Deed	CANTINI RICHARD M
05/07/25		2-Land And Building	E-Exempt Conveyance (Sale Price 0		AC-Affidavit Of Confirmation	CANTINI MARLYN
06/04/04		2-Land And Building	U-Not Validated	0112/0553	ET-Temp Exempt	CANTINI MARLYN R
04/29/99		2-Land And Building	I-Error In Description	0035/7796	ET-Temp Exempt	CANTINI MARYLN R

**Entrance Information**

Date	ID	Entry Code	Source
03/19/14	WPW	6-Occupant Not Home	3-Other
11/08/18	DM	3-Info At Door	1-Owner

**Property Notes**  
Note Codes:

Situs : 498 EAGLE PT

Parcel Id: 65-003-30-026-00

LUC: 510

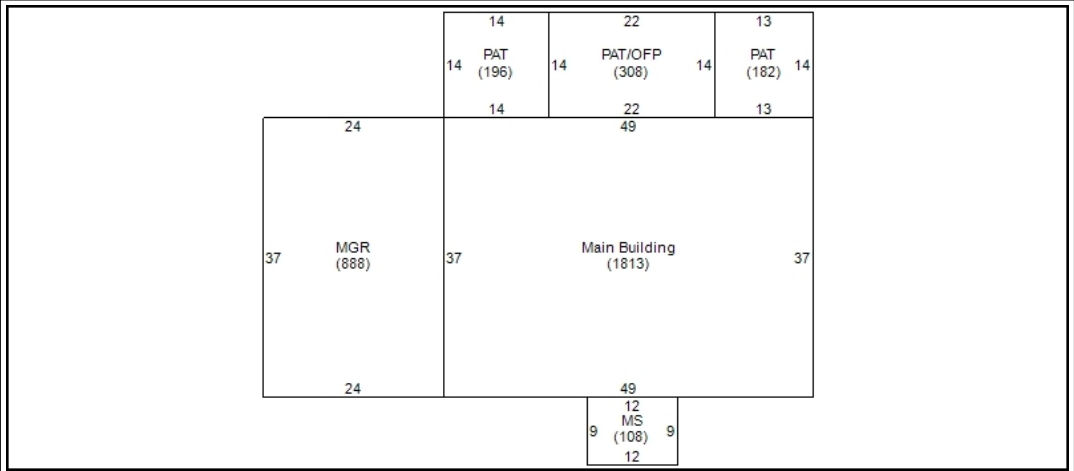
Card: 1 of 1

Tax Year: 2025

Printed: 03/03/26

**Dwelling Information**

<b>Valuation Method</b> D	<b>Total Rooms</b> 9
<b>Override Model</b>	<b>Dining Rooms</b> 1
<b>Story Height</b> 2	<b>Bedrooms</b> 5
<b>Construction</b> 7-Brick	<b>Family Rooms</b> 1
<b>Style</b> 07-Colonial	<b>Full Baths</b> 2
<b>Year Built</b> 1967	<b>Half Baths</b> 2
<b>Eff Year Built</b> 1980	<b>Addl. Fixtures</b> 0
<b>Year Remodeled</b>	<b>Total Fixtures</b> 13
<b>Kitchen Remod</b>	<b>Unfinished Area</b> 0
<b>Bath Remod</b>	<b>T2 Rec Rm Area</b>
<b>Lower Level</b> 4-Full Basement	<b>T3 Rec Rm Area</b>
<b>Heating</b> 4-Heat Pump	<b>T4 Rec Rm Area</b> 1000
<b>Heat Fuel Type</b>	<b>Fin Bsmt Liv Area</b> 0
<b>System</b>	<b>WBFP Stacks</b> 1
<b>Attic</b> 0-None	<b>WBFP Openings</b> 2
<b>Phy. Condition</b> A-Average Condition	<b>WBFP Add'l Stry</b>
<b>Int vs Ext Cond</b>	<b>Prefab Fireplace</b>
<b>Well / Septic</b> 0	<b>Prefab Add'l Stry</b>
<b>Bsmt Gar # Cars</b>	<b>Misc 1 Desc</b>
<b>Misc 1 Desc</b>	<b>Misc 1 Qty</b>
<b>Misc 2 Desc</b>	<b>Misc 2 Qty</b>
<b>Grade</b> B+1	<b>Cost &amp; Design</b> 10
<b>CDU</b> AV-AVERAGE	<b>Functional</b>
<b>% Good Ovr</b>	<b>Economic</b> 100
<b>% Complete</b> 100	<b>NBHD Fact</b> 1.5
<b>GRM Econ Rents</b>	<b>GRM Factor</b> 1
<b>GRM Units</b>	<b>GRM Value</b> 0



**Additions**

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	%Comp	CDU	Value
0					1,813						
1			MGR		888						31,100
2			MS		108						1,800
5		PAT			196						1,000
6		PAT	OFP		308						7,700
7		PAT			182						900

**Dwelling Computations**

<b>Base Price</b>	260,110	<b>% Good</b>	75
<b>Plumbing</b>	14,600	<b>Market Adj</b>	
<b>Basement</b>	35,980	<b>Functional</b>	
<b>Heating</b>	10,700	<b>Economic</b>	100
<b>Attic</b>	0	<b>% Complete</b>	100
<b>Other Features</b>	38,740	<b>C&amp;D Factor</b>	10
		<b>Adj Factor</b>	1.5
<b>Subtotal</b>	360,130	<b>Additions</b>	32,000
<b>Ground Floor Area</b>	1,813	<b>Dwelling Value</b>	493,620
<b>Total Living Area</b>	3,626		

Dwelling Notes

**Outbuilding Data**

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PC	FN	MA	%Comp	Value
1	BD1-Boat Dock	1111		0x0	90	C	1		S				

**Condominium / Mobile Home Information**

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

**Misc & Gross Bulding Values**

<b>Misc Building No</b>	<b>Misc Adjusted Value</b>
<b>Gross Building:</b>	

**Situs : 498 EAGLE PT**

**Parcel Id: 65-003-30-026-00**

**LUC: 510**

**Card: 1 of 1**

**Tax Year: 2025**

**Printed: 03/03/26**

**Comments**

<b>Number</b>	<b>Code</b>	<b>Status</b>	<b>Comment</b>
1	FLD	DC	UPDATED REAR PORCH

**Situs : 498 EAGLE PT****Parcel Id: 65-003-30-026-00****LUC: 510****Card: 1 of 1****Tax Year: 2025****Printed: 03/03/26**

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# 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

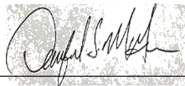
Certification/Licensure Number: 2024004540

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 [x] Vacant Special Assessments \$ 0 [x] PUD HOA \$ 1,246 [x] per year [ ] per month
Property Rights Appraised [x] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [x] 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? [x] 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 [x] 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 [x] 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 [x] 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 [ ] Urban [x] Suburban [ ] Rural Property Values [ ] Increasing [x] Stable [ ] Declining PRICE AGE One-Unit 75 %
Built-Up [ ] Over 75% [x] 25-75% [ ] Under 25% Demand/Supply [ ] Shortage [x] In Balance [ ] Over Supply \$ (000) (yrs) 2-4 Unit 1 %
Growth [ ] Rapid [x] Stable [ ] Slow Marketing Time [ ] Under 3 mths [x] 3-6 mths [ ] 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 %
842 Pred. 50 Other 18 %
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.
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 [x] 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? [x] 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 [x] [ ] Water [x] [ ] Street Paved [x] [ ]
Gas [x] [ ] Sanitary Sewer [x] [ ] Alley none [ ] [ ]
FEMA Special Flood Hazard Area [ ] Yes [x] 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? [x] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [x] 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 [x] One [ ] One with Accessory Unit [ ] Concrete Slab [ ] Crawl Space Foundation Walls Block/Avg Floors Carpet/Vinyl/Avg
# of Stories 2 [x] Full Basement [ ] Partial Basement Exterior Walls Brick/Avg Walls Drywall/Avg
Type [x] Det. [ ] Att. [ ] S-Det./End Unit Basement Area 1,813 sq.ft. Roof Surface Asphalt/Avg Trim/Finish Wood/Avg
[x] Existing [ ] Proposed [ ] Under Const. Basement Finish 75 % Gutters & Downspouts Alum/Avg Bath Floor Vinyl/Avg
Design (Style) Colonial [x] Outside Entry/Exit [ ] Sump Pump Window Type Vnyl/Dh/Avg Bath Wainscot Tile/Vinyl/Avg
Year Built 1967 Evidence of [ ] Infestation Storm Sash/Insulated None Car Storage [ ] None
Effective Age (Yrs) 15 [ ] Dampness [ ] Settlement Screens Yes/Avg [x] Driveway # of Cars 2
Attic [x] None Heating [ ] FWA [x] HWBB [ ] Radiant Amenities [ ] Woodstove(s) # 0 Driveway Surface Asphalt
[ ] Drop Stair [ ] Stairs [ ] Other Fuel Gas [x] Fireplace(s) # 2 [ ] Fence None [x] Garage # of Cars 2
[ ] Floor [ ] Scuttle Cooling [x] Central Air Conditioning [x] Patio/Deck Both [x] Porch Stoop [ ] Carport # of Cars 0
[ ] Finished [ ] Heated [ ] Individual [ ] Other [ ] Pool None [ ] Other None [x] Att. [ ] Det. [ ] Built-in
Appliances [x] Refrigerator [x] Range/Oven [x] 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 [x] No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [x] 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	DESCRIPTION	+	(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0			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			B;Res;Wtr		
Design (Style)	DT2;Colonial	DT1;Ranch	0		DT2;Colonial			DT2;Bungalow	0	
Quality of Construction	Q4	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

100175886  
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**

<b>COST APPROACH TO VALUE (not required by Fannie Mae)</b>				
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.	
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	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
			Less Physical	
			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)			INDICATED VALUE BY COST APPROACH	= \$ 532,124

**INCOME**

<b>INCOME APPROACH TO VALUE (not required by Fannie Mae)</b>			
Estimated Monthly Market Rent \$	X	Gross Rent Multiplier	= \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			

**PUD INFORMATION**

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  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?  Yes  No If Yes, date of conversion. \_\_\_\_\_  
 Does the project contain any multi-dwelling units?  Yes  No Data Source \_\_\_\_\_  
 Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion. \_\_\_\_\_  
 Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options. \_\_\_\_\_  
 Describe common elements and recreational facilities.

# Uniform Residential Appraisal Report

100175886  
File # 1164870

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.

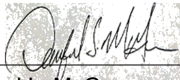
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one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

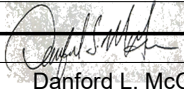
**If the subject is a unit in a condominium or cooperative project, complete the following:**

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

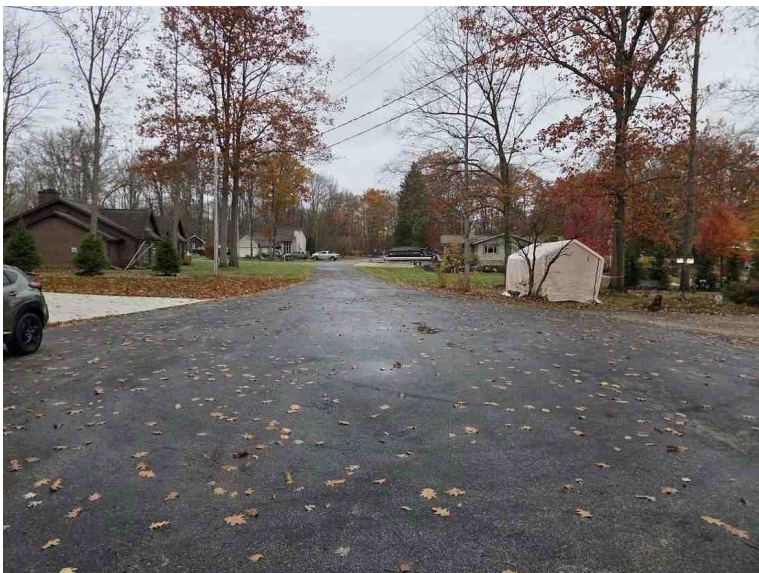


### Subject Front

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	Zip Code	44084
Lender/Client	First National Bank						



**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**



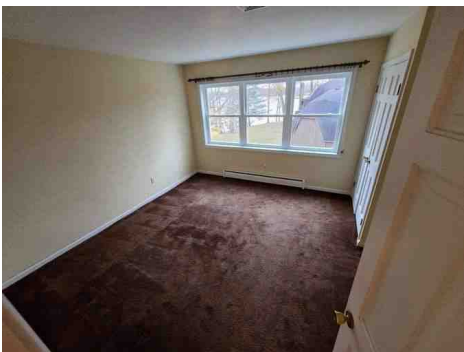
**Full Bath 2 Shower**



**Full Bath 2 Toilet Nook**



**Study**



**Bedroom 4**



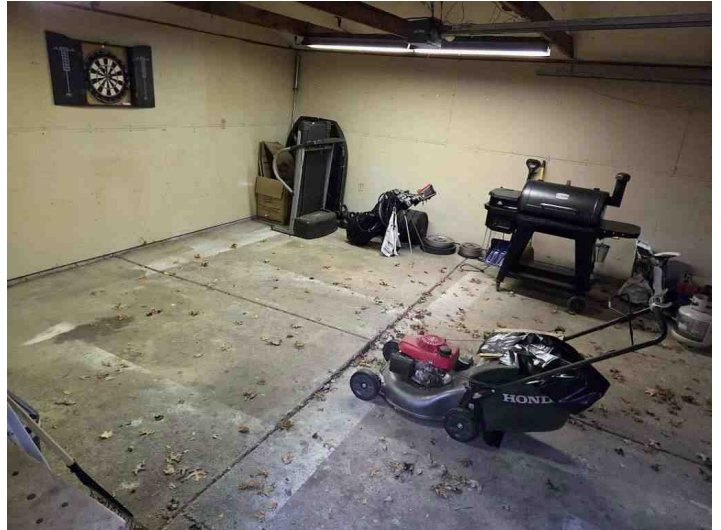
**Bedroom 5**

## 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

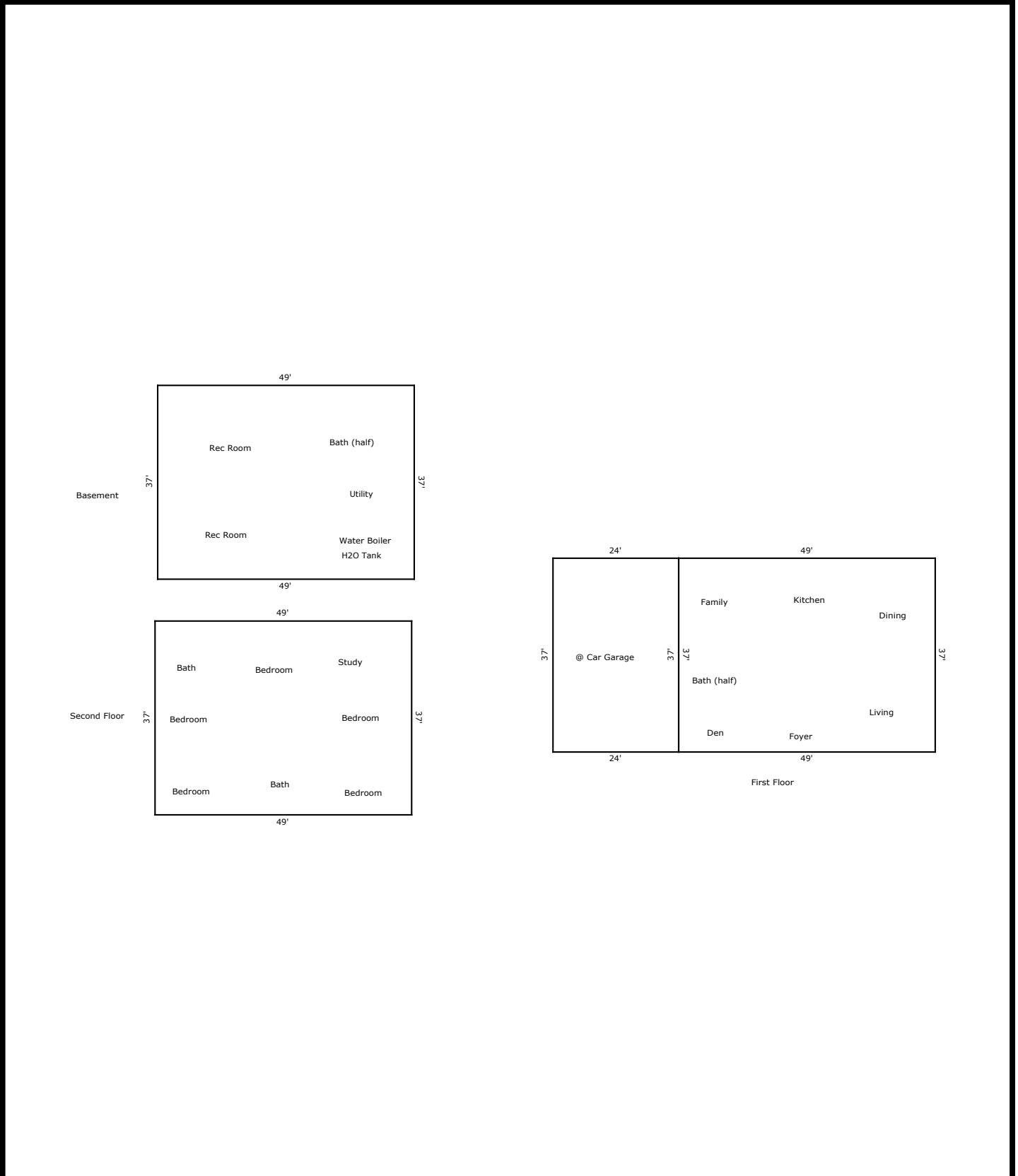


### Comparable 3

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	$37 \times 49 = 1813$
<b>Total Living Area (Rounded):</b>	<b>3626 Sq ft</b>	
Non-living Area		
Third Floor	888 Sq ft	$37 \times 24 = 888$
Basement	1813 Sq ft	$37 \times 49 = 1813$

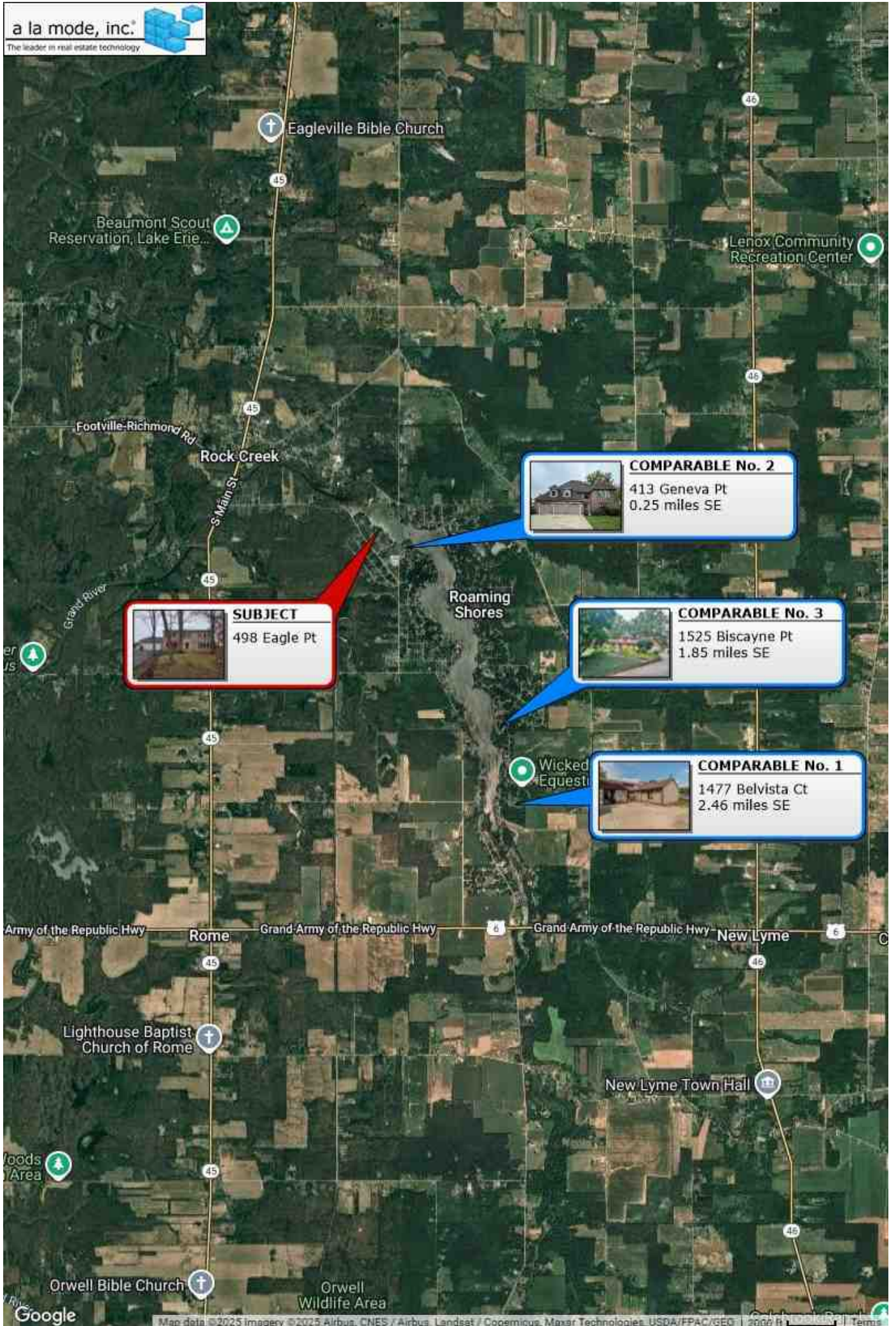
# Aerial Map

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 (Month, Day, Year) (Month, Day, Year)

(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: Beth A. Magnuson Authorized Representative

## 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.



# Buyer's Settlement Statement

## Your Order Summary

FILE #	217251	PROPERTY ADDRESS	498 Eagle Point Roaming Shores, OH 44084	LOAN #	100175886
PREPARED	12/02/2025			TITLE BY	Venture Land Title Agency, LLC
SETTLEMENT	12/04/2025	BUYER	Joseph Reilman and Paula Reilman 4076 Forest Run Circle Medina, OH 44256	OUR ADDRESS	54 North State Street Painesville, OH 44077
DISBURSEMENT	12/04/2025			OUR PHONE #	(440) 354-3300
SETTLEMENT LOCATION	54 North State Street Painesville, OH 44077	SELLER	Richard M. Cantini and Marisa S. McKenna 2395 Plum Creek Drive Roaming Shores, OH 44084	ESCROW OFFICER	Patti Lauria
		LENDER	First National Bank of Pennsylvania 4140 East State Street Hermitage, PA 16148		

## Charges

PRIMARY CHARGES & CREDITS	DEBIT	CREDIT
Sale Price of Property	\$513,000.00	
Deposit		\$5,150.00
Loan Amount		\$275,000.00
Lender Credit		\$687.50
PRORATIONS/ADJUSTMENTS	DEBIT	CREDIT
County Taxes 01/01/2025 to 12/04/2025		\$8,755.26
Credit from LA for HOA Member fee		\$750.00
Credit from SA HOA Member Fee		\$750.00
HOA 12/04/2025 to 04/30/2026	\$501.81	
LOAN CHARGES	DEBIT	CREDIT
Escrow Waiver to First National Bank of Pennsylvania	\$687.50	
Loan Origination Fee to First National Bank of Pennsylvania	\$1,300.00	
Mers Registration Fee to MERS	\$24.95	
Appraisal Fee to Applied Valuation Services (\$650.00 POC by Borrower)		
Credit Report Fee to Factual Data (\$212.00 POC by Borrower)		\$0.15
Flood Certification Fee to Factual Data	\$10.00	
Tax Service Fee to First National Bank of Pennsylvania	\$87.50	
Prepaid Interest (\$45.83 per day from 12/04/2025 to 01/01/2026)	\$1,283.24	
GOVERNMENT RECORDING AND TRANSFER CHARGES	DEBIT	CREDIT
Recording Fees	\$254.00	
---Deed: \$47.00		
---Mortgage: \$207.00		
County Auditor's Transfer Fee (Deed) to Ashtabula County Auditor	\$0.50	
COMMISSIONS	DEBIT	CREDIT
Additional Commission to HomeSmart Real Estate Momentum Mentor	\$595.00	
Selling Agent Commission to HomeSmart Real Estate Momentum Mentor	\$10,260.00	

<b>TITLE CHARGES</b>	<b>DEBIT</b>	<b>CREDIT</b>
Title - "Anytime/Any Place" Notary Closing to Ohio Real Title Agency, LLC	\$150.00	
Title - Commitment / Binder to Venture Land Title Agency, LLC	\$50.00	
Title - CPL (Borrower) to Old Republic National Title Insurance Company	\$20.00	
Title - CPL (Lender) to Old Republic National Title Insurance Company	\$40.00	
Title - Electronic Doc Delivery Fee to Ohio Real Title Agency, LLC	\$50.00	
Title - Filing Update Fee to Ohio Real Title Agency, LLC	\$75.00	
Title - Lender's ALTA 8.1 Endorsement to Venture Land Title Agency, LLC	\$50.00	
Title - Lender's ALTA 9-06 Endorsement to Venture Land Title Agency, LLC	\$150.00	
Title - Lender's OTIRB OH-101 Endorsement to Venture Land Title Agency, LLC	\$100.00	
Title - Lender's OTIRB OH-112 Endorsement to Venture Land Title Agency, LLC	\$150.00	
Title - Lender's Title Policy to Venture Land Title Agency, LLC	\$100.00	
Title - Overnight/Courier Fee to Ohio Real Title Agency, LLC	\$50.00	
Title - Settlement Fee to Ohio Real Title Agency, LLC	\$525.00	
Title - Special Tax Search to Ohio Real Title Agency, LLC	\$50.00	
Title - Wire Processing Fee to Ohio Real Title Agency, LLC	\$40.00	
Title - Lender's ALTA 5-06 Endorsement to Venture Land Title Agency, LLC	\$50.00	
Title - Owner's Title Policy to Venture Land Title Agency, LLC	\$1,111.63	
<b>MISCELLANEOUS CHARGES</b>	<b>DEBIT</b>	<b>CREDIT</b>
HOA Member Fee to RomeRock Association	\$1,500.00	
Hold FH 2025 Taxes to Ohio Real Title Agency, LLC	\$7,111.07	
Survey to Crabb's Surveying Service, Inc.	\$200.00	
Homeowner's Insurance Premium to State Farm Ins.	\$1,466.00	
<b>TOTALS</b>	<b>DEBIT</b>	<b>CREDIT</b>
	\$541,043.20	\$291,092.91

**CASH FROM BUYER**    \$249,950.29

**See signature addendum**



### ADDENDUM to Purchase Agreement dated 10/9/2025

This is an Addendum to the Purchase Agreement dated: 10/9/2025, for the purchase and sale of the Property known as (Street Address): 498 Eagle Point  
PI 650033002600 (City) Roaming Shores, Ohio 44084 Zip code  
 Between, Paula Reilman and Joe Reilman ("BUYER")  
 And Richard Cantini and Marla McKenna ("SELLER").

**The following is hereby mutually agreed upon by said BUYER(S) AND SELLER(S):**

10/18/2025 New Purchase price of \$513,000.00  
 Roaming Shores impact fee to New Members Joe and Paula Reilman of \$1,500.00 to be split equally between Homemart Agents(750.00 each)

*Paula Reilman* dotloop verified  
 10/18/25 4:26 PM EDT  
 CFFS-X4EI-PU8B-COXB

BUYER DATE

SELLER DATE

*Joe Reilman* dotloop verified  
 10/18/25 5:14 PM EDT  
 PE0V-VTAX-TI8G-D3J1

BUYER DATE

SELLER DATE

