

Tax year 2025 BOR no. 0030 FILED ^{DTE 1} _{FORM 21}
 County Ashtabula Date received MAR 18 2026

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form. Ashtabula County Board of Revision

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.

	Name	Street address, City, State, ZIP code	
1. Owner of property	Michael Discher	366 Frayer Drive	
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number of contact person	(440) 812-4888		
5. Email address of complainant	mikeydish@gmail.com		
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		
26-037-10-311-00	366 Frayer Drive, Jefferson, OH 44047		
8. Principal use of property Primary residence			
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
26-037-10-311-00	460,000	510,300	-50,300
10. The requested change in value is justified for the following reasons: We have an appraisal dated 7/8/25.			

11. Was property sold within the last three years? Yes No Unknown If yes, show date of sale _____ and sale price \$ _____ ; 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 3-18-26 Complainant or agent *M. Discher* Title (if agent) _____
Signature

Situs : 366 FRAYER DR

Map ID: 26-037-10-311-00

LUC: 510

Card: 1 of 1

Tax Year: 2025

Printed: 03/18/26

CURRENT OWNER
DISCHER MIKE
DISCHER JANET
1685 CRABTREE CIRCLE
ASHTABULA OH 44004

CAUV
Field Review Flag:

GENERAL INFORMATION
Routing No. 037-10 311-00
Class Residential
Living Units 1
Neighborhood 54400
District
Zoning
Alternate Id



Legal Description
Parcel Tieback: Addl. Tieback: N
Legal Descriptions:
LOT 311 OAKWOOD ESTATE

Land Information

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
F	1	250	200 220		1.12	5	-10	65,520
								65,520

Total Acres: 1.0101 Legal Acres: 0.96 NBHD Fact: 1.3000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	22,930	65,500	65,500	0	0
Building	155,680	444,800	444,800	0	0
Total	178,610	510,300	510,300	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	50,400	317,700	368,100
2023	65,500	444,800	510,300
2024	65,500	444,800	510,300

Permit Information

Date Issued	Number	Price	Purpose	Note	Status
09/30/25	R-2025-009	50,000	MISC OBY	Accessory Structure	Open Permit
08/03/15	15-01026	375,000	DWLG		Close Permit

Sales/Ownership History

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
05/29/15	42,500	1-Land Only	U-Not Validated	588/ 1303	SV-Survivorship Deed	SKIDMORE & CHAH

Entrance Information

Date	ID	Entry Code	Source
08/11/17	KJ	6-Occupant Not Home	3-Other

Property Notes
Note Codes:

Situs : 366 FRAYER DR

Parcel Id: 26-037-10-311-00

LUC: 510

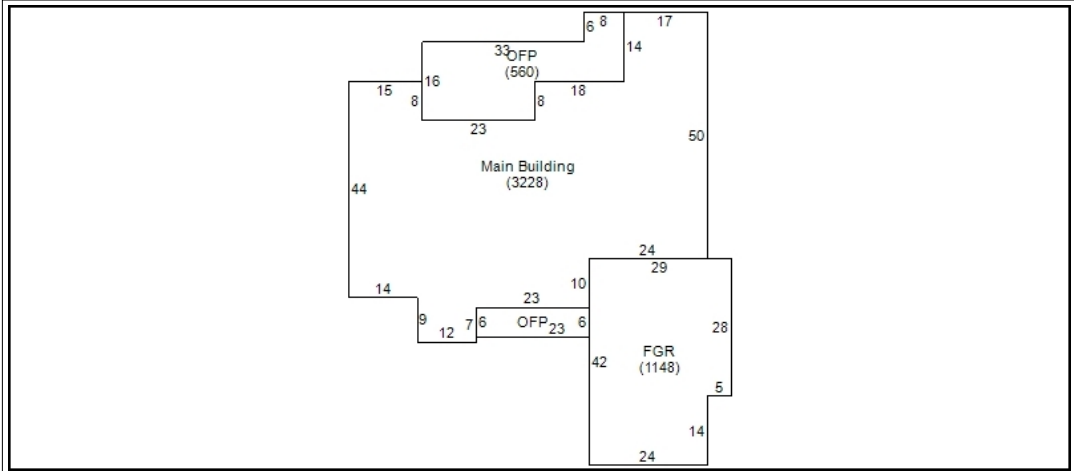
Card: 1 of 1

Tax Year: 2025

Printed: 03/18/26

Dwelling Information

Valuation Method	Total Rooms 5
Override Model	Dining Rooms 1
Story Height 1	Bedrooms 3
Construction 1-Wood/Vinyl	Family Rooms 1
Style 03-Ranch	Full Baths 3
Year Built 2015	Half Baths 1
Eff Year Built	Add. Fixtures
Year Remodeled	Total Fixtures 14
Kitchen Remod	Unfinished Area
Bath Remod	T2 Rec Rm Area
Lower Level 4-Full Basement	T3 Rec Rm Area
Heating 3-Central A/C	T4 Rec Rm Area
Heat Fuel Type	Fin Bsmt Liv Area
System	WBFP Stacks 1
Attic 0-None	WBFP Openings 1
Phy. Condition A-Average Condition	WBFP Add'l Stry
Int vs Ext Cond	Prefab Fireplace
Well / Septic 0	Prefab Add'l Stry
Bsmt Gar # Cars	
Misc 1 Desc	Misc 1 Qty
Misc 2 Desc	Misc 2 Qty
Grade C+2	Cost & Design 10
CDU AV-AVERAGE	Functional
% Good Ovr	Economic
% Complete 100	NBHD Fact 1.4
GRM Econ Rents	GRM Factor 1
GRM Units	GRM Value 0



Additions

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	%Comp	CDU	Value
0					3,228						
1		OFF			560						14,200
2		FGR			1,148						30,400
3		OFF			138						3,500

Dwelling Computations

Base Price	185,330	% Good	95
Plumbing	13,900	Market Adj	
Basement	48,010	Functional	
Heating	8,430	Economic	
Attic	0	% Complete	100
Other Features	4,600	C&D Factor	10
		Adj Factor	1.4
Subtotal	260,270	Additions	45,700
Ground Floor Area	3,228		
Total Living Area	3,228	Dwelling Value	444,770
Dwelling Notes			

Outbuilding Data

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr Qty	ModCd	PC	FN	MA	%Comp	Value
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Condominium / Mobile Home Information

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

Misc & Gross Bulding Values

Misc Building No	Misc Adjusted Value
Gross Building:	

Situs : 366 FRAYER DR

Parcel Id: 26-037-10-311-00

LUC: 510

Card: 1 of 1

Tax Year: 2025

Printed: 03/18/26

Comments

Number	Code	Status	Comment
4	OFC	BP	PERMIT FOR AN ACCESSORY STRUCTURE
3	OFC	MI	ADD FP, ADJ BATH COUNT PER OWNER 2.5% CARD 1-1-17.
2	FLD	NC	DWG 100% 1-1-17.
1	FLD	NC	DWG <50% 1-1-16; 90% AS OF OCT.'16. RECK 2017.

Situs : 366 FRAYER DR

Parcel Id: 26-037-10-311-00

LUC: 510

Card: 1 of 1

Tax Year: 2025

Printed: 03/18/26

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APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

366 Frayer Dr
Jefferson, OH 44047

for

Lakeview Federal Credit Union
2909 State Rd
Ashtabula, OH 44004

as of

07/08/2025

by

Karen A. Cameron
268 Morgan Ter,
Roaming Shores, OH 44084

COPY

The Cameron Appraisal Company, LLC

K25G004

The Cameron Appraisal Company, LLC
268 Morgan Ter,
Roaming Shores, OH 44084
440-563-3301

07/08/2025

Lakeview Federal Credit Union
2909 State Rd
Ashtabula, OH
44004

Property - 366 Frayer Dr
Jefferson, OH 44047
Borrower/Owner Janet & Michael Discher
File No. - K25G004
Case No. -


Dear Lakeview Federal Credit Union:

In accordance with your request, I have prepared an appraisal of the real property located at 366 Frayer Dr, Jefferson, OH 44047.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 07/08/2025 is :

460,000

The Cameron Appraisal Company, LLC



Karen A. Cameron
OH Certification #2007006006

Appraisal Report

Uniform Residential Appraisal Report

File # K25G004

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.

Property Address **366 Prayer Dr** City **Jefferson** State **OH** Zip Code **44047**
 Borrower **Janet & Michael Discher** Owner of Public Record **Mike & Janet Discher** County **Ashtabula**
 Legal Description **Oakwood Estatelot 311**
 Assessor's Parcel # **260371031100** Tax Year **2024** R.E. Taxes \$ **7,974**
 Neighborhood Name **Oakwood Estate** Map Reference **037-10-311** Census Tract **0011.02**
 Occupant Owner Tenant Vacant Special Assessments \$ **10** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe) _____
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) _____
 Lender/Client **Lakeview Federal Credit Union** Address **2909 State Rd, Ashtabula, OH 44004**
 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 the appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **DOM:NEOHREX#. Listed on for . The price changed to .**

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.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 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: _____

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

Neighborhood Characteristics				One-Unit Housing Trends			One-Unit Housing		Percent Land Use %			
Location	Urban	Suburban	<input checked="" type="checkbox"/> Rural	Property Values	Increasing	<input checked="" type="checkbox"/> Stable	Declining	PRICE	AGE	One-Unit	65 %	
Built-Up	Over 75%	<input checked="" type="checkbox"/> 25-75%	Under 25%	Demand/Supply	Shortage	<input checked="" type="checkbox"/> In Balance	Over Supply	\$(000)	(yrs)	2-4 Unit	1 %	
Growth	Rapid	<input checked="" type="checkbox"/> Stable	Slow	Marketing Time	Under 3 mths	<input checked="" type="checkbox"/> 3-8 mths	Over 8 mths	80	Low	1	Multi-Family	1 %
Neighborhood Boundaries The subject is located North of Route 6, South of Lake Erie, West of Route 11 and East of Townline Rd.							900	High	180	Commercial	8 %	
							180	Pred.	68	Other	25 %	

Neighborhood Description **Jefferson business district is within a 1-2 mile radius. All public services are within a 1-2 mile radius. Unemployment for Ashtabula County in April was 5.2%. There are no negative external influences reported. 25% of land use is vacant. 90% of all housing is single family residential.**
 Market Conditions (including support for the above conclusions) **Supply and demand are in balance as property values remain consistent. Sales and Financing concessions are typical in this market area. Competitively priced properties have a 60-180 day marketing time. Property appeals to a buyer requiring a newer home with larger GLA.**

Dimensions **203x214x191x231** Area **41818 sf** Shape **Rectangular** View **N:Res;Woods**
 Specific Zoning Classification **R-2** Zoning Description **Single Family Residential**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe) _____
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____
Based on single family homes prevailing use in this market, the highest and best use is at the current use.

Utilities **Public Other (describe)** **Public Other (describe)** **Off-site Improvements—Type** **Public** **Private**
 Electricity Water Street **Pavement**
 Gas Sanitary Sewer Alley **None**
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone FEMA Map No. **39007C 0281D** 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 _____
There are no apparent easements, encroachments or other special hazards noted. Special assessments of \$5.00 per year for project #19006 (countywide recycling) and \$4.50 per year for project #19005 (911 emergency telephone service.)

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab	<input type="checkbox"/>	Crawl Space	Foundation Walls	Concrete/Avg		Floors	Cpt/Wd/Tile/Avg		
# of Stories	1.00	Full Basement	<input checked="" type="checkbox"/>	Partial Basement	Exterior Walls	Vinyl/Stone/Avg		Walls	Drvwll/Avg		
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	3,248 sq. ft.	Roof Surface	Comp Shingle/Avg		Trim/Finish	Wd/Pntd/Avg			
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	50 %	Gutters & Downspouts	Metal/Avg		Bath Floor	Tile/Avg			
Design (Style)	Ranch	Outside Entry/Exit	<input checked="" type="checkbox"/> Sump Pump	Window Type	Vinyl/Avg		Bath Weinscot	Tile/Fibergls/Avg			
Year Built	2015	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	Thermal/Avg		Car Storage	<input type="checkbox"/> None			
Effective Age (Yrs)	10	Dampness	<input type="checkbox"/>	Screens	Full/Avg		Driveway	# of Cars 2			
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/>	Woodstove(s) #	0	Driveway Surface	Gravel		
	<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	Other	<input type="checkbox"/> Fuel Gas	Fireplace(s) #	1	Fence	None	Garage	# of Cars 3		
	<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	Patio/Deck	None	Porch	None	Carport	# of Cars 0		
	<input type="checkbox"/> Finished <input type="checkbox"/> Heated	Individual	<input type="checkbox"/> Other	Pool	None	Other	None	Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in		
Appliances	Refrigerator <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe) Range hood.										
Finished area above grade contains:	8 Rooms	3 Bedrooms	3.1 Bath(s)	3,248	Square Feet of Gross Living Area Above Grade						
Additional features (special energy efficient items, etc.)	Thermal windows. Ceiling fans throughout. Fireplace.										

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C3: No updates in the prior 15 years. Typical depreciation due to normal wear/tear of the improvements and measured by the effective age/economic life method. No functional or external obsolescence noted. The subject was built in 2015, is well maintained and not in need of updating. The subject is in good condition.**

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

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

COPY

Appraisal Report

Uniform Residential Appraisal Report

File # K25G004

There are 14 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 374,000 to \$ 985,000
 There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 341,000 to \$ 500,000

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	366 Frayer Dr Jefferson, OH 44047	2049 N Park Ln Roaming Shores, OH 44084	7751 Buttonwood Ln Ashtabula, OH 44004	3401 Bulah Rd Jefferson, OH 44047	
Proximity to Subject		6.03 miles S	7.20 miles N	7.35 miles NE	
Sale Price		\$ 373,000	\$ 452,500	\$ 475,000	
Sale Price/Gross Liv. Area	\$ sq. ft.	\$ 115.48 sq. ft.	\$ 211.05 sq. ft.	\$ 151.47 sq. ft.	
Data Source(s)		MLS Now#5040128;DOM 56	MLS Now#5111130;DOM 2	NEOHREX#3964098;DOM 86	
Verification Source(s)		Public Record/CoreLogic	Public Record/CoreLogic	Public Record/CoreLogic	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment
Sale or Financing		ArmLth		ArmLth	
Concessions		VA:8000	-8,000	Cash:0	
Date of Sale/Time		s07/24;c07/24		s05/25;c04/25	
Location	N;Res;Res	N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	41818 sf	34848 sf	0	1.63 ac	-2,000
View	N;Res;Woods	N;Res;Woods		N;Res;Woods	
Design (Style)	DT1;Ranch	DT2;Colonial	0	DT1;Ranch	
Quality of Construction	Q4	Q4		Q4	
Actual Age	10	25	+10,000	19	0
Condition	C3	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	8 3 3.1	10 5 4.0	-1,000	5 2 2.0	+5,000
Gross Living Area	3,248 sq. ft.	3,230 sq. ft.	0	2,144 sq. ft.	+28,000
Basement & Finished	3248sf1624sf	0sf	+12,000	2144sf900sf	0
Rooms Below Grade	1rr0br0.1ba0o		+10,000	1rr2br1.0ba0o	-6,000
Functional Utility	Average	Average		Average	+8,000
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC	+2,000
Energy Efficient Items	Therml Wndws	Therml Wndws		Therml Wndws	
Garage/Carport	3ga2dw	2ga2dw	+5,000	2ga2dw	+5,000
Porch/Patio/Deck	2 Porches	Porch/Patio	0	Deck	+2,000
Fireplaces	1 Fireplace	1 Pellet Stove	0	1 Fireplace	None
Cost to cure	Cost to cure	Cost to cure	-5,000	Cost to cure	-5,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 17,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 30,000
Adjusted Sale Price of Comparables		Net Adj. 4.56 % Gross Adj. 15.28 %	\$ 390,000	Net Adj. 6.63 % Gross Adj. 12.38 %	\$ 482,500
				Net Adj. 1.09 % Gross Adj. 12.38 %	\$ 469,800

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) Public Record

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

Data Source(s) Public Record/MLS

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)	CoreLogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	07/06/2025	07/06/2025	07/06/2025	07/06/2025

Analysis of prior sale or transfer history of the subject property and comparable sales Last know transfers are reported above, all outside of guidelines of 36 months and 12 months. No other known prior sales of the subject in the past 36 months or the comparables in the past 12 months.

Summary of Sales Comparison Approach Above grade GLA only was used in this appraisal. The subject was measured on site and the comparable sales above grade GLA was derived from County Records sketch which may differ from MLS data. Below grade area of comparable properties is estimated from MLS/County Records data available and may not be deemed accurate due to lack of/ or conflicting data available. All sales were weighted appropriately, with the most weight given to sales/listings with the least gross adjustments, to arrive at an estimate of market value. Comparables are recent sales similar to the subject in appeal, location, function and utility. Otherwise, typical market extracted adjustments are within most guidelines. 40% weight to sales #2 & 3, with the remaining sale given 20% weight each respectively.

Indicated Value by Sales Comparison Approach \$ 460,000

Indicated Value by: Sales Comparison Approach \$ 460,000 Cost Approach (if developed) \$ 545,128 Income Approach (if developed) \$

The neighborhood is predominantly owner occupied, thus the income approach is omitted. The best indicator of market value for this assignment is by direct sales comparison and the cost approach to value. The cost approach is not required by Fannie Mae but, contributes to value. Exposure time is 30-60 days based on current survey.

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: The property is in good condition with no obvious major repairs observed. This report is considered an Appraisal Report.

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 \$ 460,000 as of 07/08/2025, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File # K25G004

The appraiser is not acting as a "Home Inspector" when "inspecting" or preparing this appraisal report. The appraiser visually observes areas that are readily accessible and is not required to move or disturb any objects which obstruct access or visibility. This appraisal is performed in accordance with the Uniform Standards of Professional Appraisal Practice. There are no warranties or guarantees of any kind associated with this appraisal.

Additional Information: This report is within the scope of my license to appraise in the state of Ohio, license# OH2007006006. Class of licensure: CERTIFIED RESIDENTIAL.

Market Conditions: Mortgage interest rates, though fluctuating, appeal to most buyers. Supply and demand are relatively balanced however, activity is still prevalent, resulting in an oversupply of homes in certain geographic areas. Loan discounts and land contracts are not prevalent however, seller participation in buyer loan costs is typical. The comparable sales included in this appraisal report represent sales most like the subject property available in the neighborhood as defined by this appraisal.

The attachments assist in understanding the relevant characteristics the subject property and may identify issues (if any) that should be addressed. They include data and analysis deemed necessary to provide the client with a credible value opinion. As required by Fannie Mae, Freddie Mac, HUD, VA, FHA and others, this appraisal report includes attachments, exhibits, maps and other addenda necessary (and often critical) for the client and or intended user to recognize the scope of work and development of the value opinion. It is recommended that the client, intended user or any reader review the report in its entirety so as to gain a full awareness of the subject property, it's market environment and the basis of the appraisal prior to using the value opinion in a business, investment or underwriting decision.

This appraiser has not appraised the property in the past 36 months. This appraiser has no interest in the subject property of the parties involved. All utilities were on and mechanicals operational at the time of this appraisal.

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)

Site values extracted from similar sales in the area on the data sources of MLS/Corelogic. Site improvements include driveway, landscaping and utility taps.

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE.....	= \$ 50,000
Source of cost data	Marshall & Swift, Local builders and contractors.		Dwelling 3,248 Sq. Ft. @ \$ 140.00	= \$ 454,720
Quality rating from cost service	Avg	Effective date of cost data 07/08/2025	BSMT 3,248 Sq. Ft. @ \$ 25.00	= \$ 81,200
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
Cost Calculations from data supplied by Marshall & Swift Cost Service, local builders and contractors. Site value extracted from similar sales. See attached addendum for square foot calculations. Site improvements include driveway, landscaping and utility taps. Dimensions taped at site.			Garage/Carport Sq. Ft. @ \$ 25.00	= \$
			Total Estimate of Cost-New	= \$ 535,920
			Less Physical Functional External	
			Depreciation 53,592	= \$(53,592)
			Depreciated Cost of Improvements.....	= \$ 482,328
			'As-is' Value of Site Improvements.....	= \$ 12,800
Estimated Remaining Economic Life (HUD and VA only) 90 Years			Indicated Value By Cost Approach.....	= \$ 545,128

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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)

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(s)

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

COPY

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 this 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.

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.

COPY

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

Signature Karen A. Cameron
Name Karen A. Cameron
Company Name The Cameron Appraisal Company, LLC
Company Address 268 Morgan Ter.
Roaming Shores, OH 44084
Telephone Number 440-563-3301
Email Address cameroninc17@gmail.com
Date of Signature and Report 07/08/2025
Effective Date of Appraisal 07/08/2025
State Certification # 2007006006
or State License # _____
or Other _____ State # _____
State OH
Expiration Date of Certification or License 01/05/2026

ADDRESS OF PROPERTY APPRAISED
366 Frayer Dr
Jefferson, OH 44047
APPRAISED VALUE OF SUBJECT PROPERTY \$ 460,000
LENDER/CLIENT
Name No AMC
Company Name Lakeview Federal Credit Union
Company Address 2909 State Rd
Ashtabula, OH 44004
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 _____

Borrower/Owner Janet & Michael Discher

Property Address 366 Frayer Dr

City Jefferson

County Ashtabula

State OH

Zip Code 44047

Lender/Client Lakeview Federal Credit Union

The subject was built in 2015, is well maintained and in good condition and not in need up updating. The subject is considered marketable with it' larger GLA and good condition. It is usual and customary to expand the search out 10 miles and back 12 months to find sales and listings which bracket most aspects of the subject to arrive at an estimate of market value in this limited Rural market. The predominant value is exceeded as most sales are older, smaller homes in average condition. The range of value is wide due to the lack of comparable properties needed to arrive at estimating value.

One bath is in the process of renovation and is unfinished. Cost to cure is estimated at \$5,000 to complete.

Based on single family homes prevailing use in this market the subject is legally permissible, physically possible, financially feasible and maximally productive use.

The appraiser has not performed services on this property in the past 36 months.

The subject property is located 12 miles from my office and have 20 years experience working within this market. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and supply and demand factors relating to the specific property type and location involved.

The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Subject Property was measured according to the ANSI standard.

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

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved. My compensation is not contingent on an action or event resulting from the analysis, opinion or conclusions in, or the use of, this review report. My analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional appraisal Practice.

THE ADJUSTMENT WERE DERIVED THROUGH MATCHED PAIR ANALYSIS, BASED ON THE ANALYSIS OF SIMILAR HOMES WITHIN THIS MARKET AND THEIR DIFFERENCES IN SALES VALUES. The difference in sales price can then be attributed to the differenc in a charteristic of the subject property and the percentage of difference becomes the adjustment between the subject and comparable property. All 3 sales line items were bracketed within the report, in conjunction with historical sales retained within the appraisers work files and reflected within the MLS, the appraisers geographic competence and years of experience analyzing the subject's competitive market area. Regression analysis models are misleading with such diversity in this market.

*PLEASE NOTE: MLS DATA IS DIFFICULT AT BEST TO ANALYZE AS THEY REPORT AMENITIES DIFFERENTLY THAN APPRASERS REPORT THEM. ANY DIFFERENCES IN AMENITIES WHICH WERE REPORTED DIFFERENTLY ARE NOT AN INTENTIONALLY MIS-REPORTED. THESE CALCULATIONS ARE TO THE BEST OF THE APPRAISERS KNOWLEDGE AS ACCURATE AS POSSIBLE WHEN COMPARING COUNTY RECORDS (WHICH IS SOMETIMES IN-ACCURATE) AND MLS DATA WHICH IS MORE COMMONLY IN-ACCURATE. The appraiser has carefully analyzed the most current MLS data against the county record to determine what is factual and true as/per that available data. The appraiser may have reported this differently at one time on certain properties however, the most RECENT data was analyzed and what is reported in the appraisal on all properties in this appraisal which may be different than previously reported due to the difficulty in determining what exactly is in the home given the conflicting information available. To the best of my knowledge, this information is accurate at the time of this appraisal.

*Market condition, GLA, and other adjustments are based on observable market changes and supported with empirical evidence. By leveraging paired sales, market adjustments are made by the appraiser comparing paired sales and through differences in sales prices arrives at an appropriate adjustment for this market.

*Time adjustments are not warranted as per time adjustment graph.

PHOTOGRAPH ADDENDUM

Borrower/Owner Janet & Michael Discher
Property Address 366 Frayer Dr
City Jefferson **County** Ashtabula **State** OH **Zip Code** 44047
Client Lakeview Federal Credit Union



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**



**STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Borrower/Owner Janet & Michael Discher

Property Address 366 Frayer Dr

City Jefferson

County Ashtabula

State OH

Zip Code 44047

Client Lakeview Federal Credit Union

**COMPARABLE #1**2049 N Park Ln
Roaming Shores, OH 44084

Price	373,000
Price/SF	115.48
Date	s07/24;c07/24
Age	25
Room Count	10-5-4.0
Living Area	3,230
Value Indication	390,000

**COMPARABLE #2**7751 Buttonwood Ln
Ashtabula, OH 44004

Price	452,500
Price/SF	211.05
Date	s05/25;c04/25
Age	19
Room Count	5-2-2.0
Living Area	2,144
Value Indication	482,500

**COMPARABLE #3**3401 Bulah Rd
Jefferson, OH 44047

Price	475,000
Price/SF	151.47
Date	s02/25;c01/25
Age	12
Room Count	10-6-3.0
Living Area	3,136
Value Indication	469,800

PHOTOGRAPH ADDENDUM

Borrower/Owner Janet & Michael Discher

Property Address 366 Frayer Dr

City Jefferson

County Ashtabula

State OH

Zip Code 44047

Client Lakeview Federal Credit Union

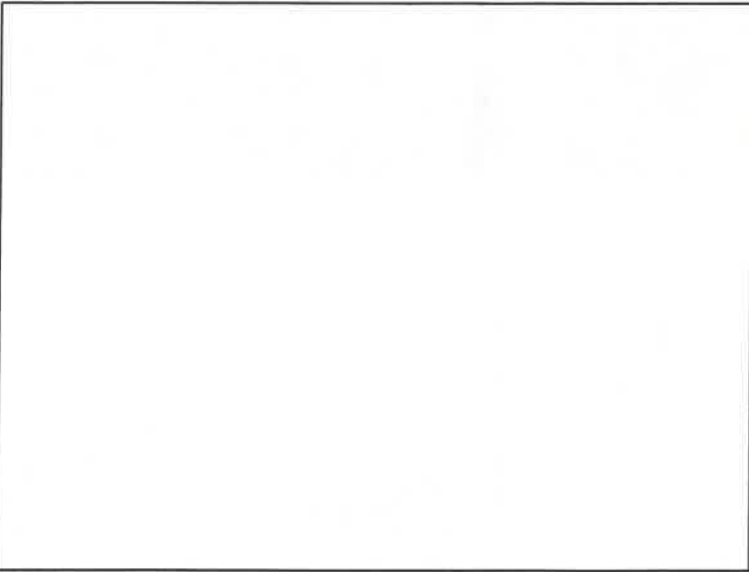


COMPARABLE #4

3881 Ravinewood Dr
Austinburg, OH 44010

Price 450,000
Price/SF 152.75
Date c06/25
Age 36
Room Count 7-4-3.0
Living Area 2,946

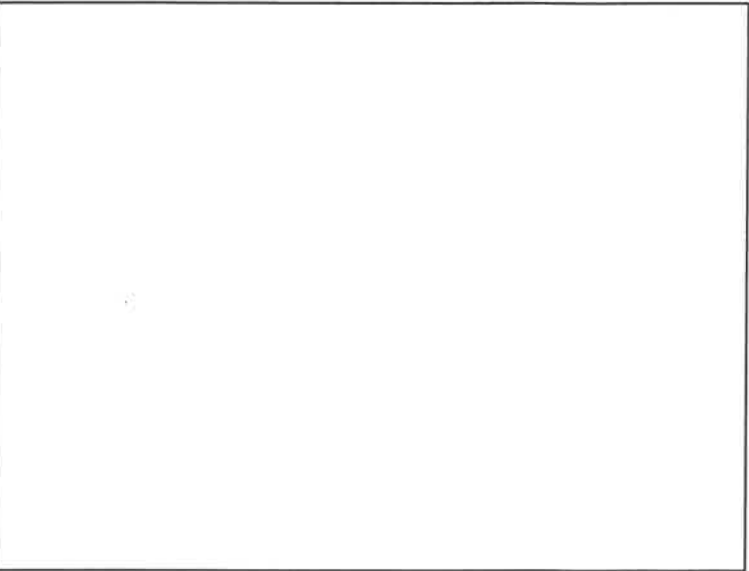
Value Indication 461,000



COMPARABLE #5

Price
Price/SF
Date
Age
Room Count
Living Area

Value Indication



COMPARABLE #6

Price
Price/SF
Date
Age
Room Count
Living Area

Value Indication

DataMaster Market Graph Addendum

Borrower/Owner Janet & Michael Discher

Property Address 366 Frayer Dr

City Jefferson

County Ashtabula

State OH

Zip Code 44047

Client Lakeview Federal Credit Union



Living Room



Kitchen/Dining



Kitchen/Dining



Bedroom



Bath



Laundry

PHOTOGRAPH ADDENDUM

Borrower/Owner Janet & Michael Discher

Property Address 366 Frayer Dr

City Jefferson

County Ashtabula

State OH

Zip Code 44047

Client Lakeview Federal Credit Union



Dining Room



Office



Bedroom



Bath (unfinished)



Bedroom



Bath

PHOTOGRAPH ADDENDUM

Borrower/Owner Janet & Michael Discher

Property Address 366 Frayer Dr

City Jefferson

County Ashtabula

State OH

Zip Code 44047

Client Lakeview Federal Credit Union



1/2 Bath



Rec Room (basement)



1/2 Bath (basement)



Furnace



Electric Box



Hot Water Tank

PHOTOGRAPH ADDENDUM

Borrower/Owner Janet & Michael Discher

Property Address 366 Fraver Dr

City Jefferson

County Ashtabula

State OH

Zip Code 44047

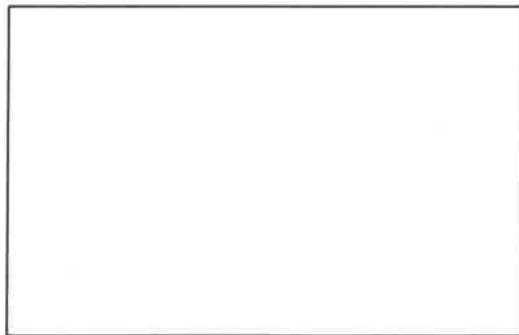
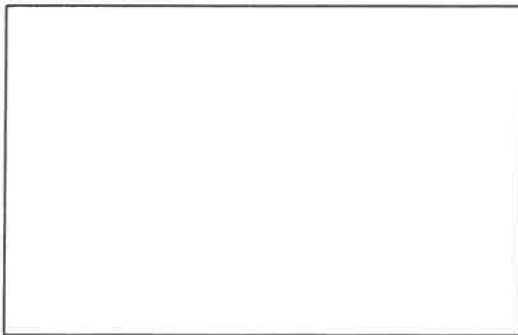
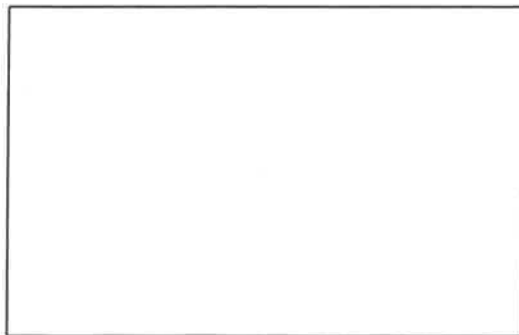
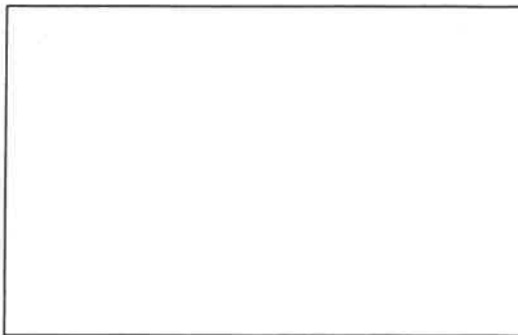
Client Lakeview Federal Credit Union



3 Car Garage

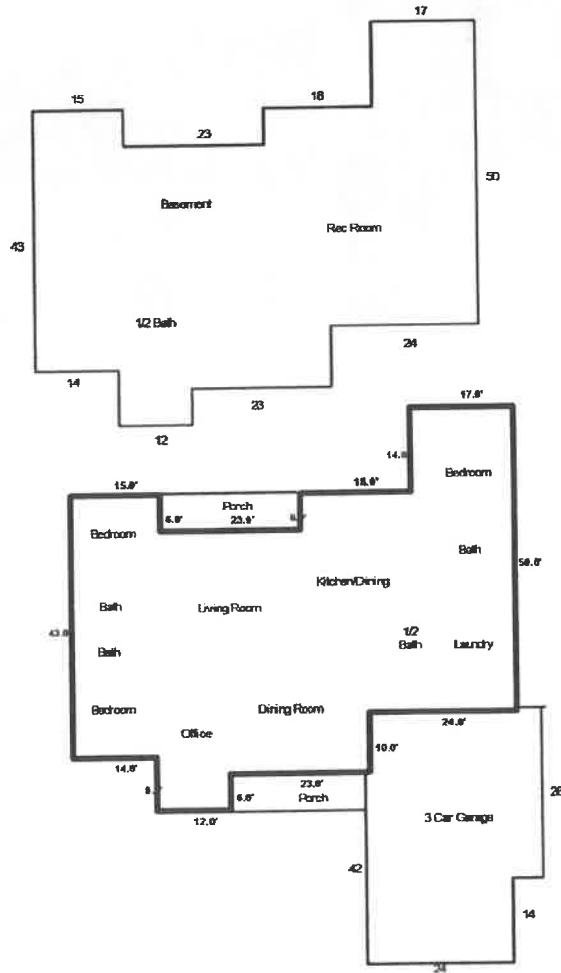


Northeast View



SKETCH ADDENDUM

Borrower/Owner **Janet & Michael Discher**
 Property Address **366 Frayer Dr**
 City **Jefferson** County **Ashtabula** State **OH** Zip Code **44047**
 Client **Lakeview Federal Credit Union**



SUMMARY	SQ FT AREA	PERIMETER	AREA CALCULATION DETAILS
Living Area	3248.0	290	First Floor
First Floor			17.0 X 50.0 = 850.0 15.0 X 43.0 = 645.0 18.0 X 36.0 = 648.0 23.0 X 40.0 = 920.0 11.0 X 10.0 = 110.0 1.0 X 9.0 = 9.0 11.0 X 6.0 = 66.0 Total 3248.0

LOCATION MAP

Borrower/Owner Janet & Michael Discher

Property Address 366 Frayer Dr

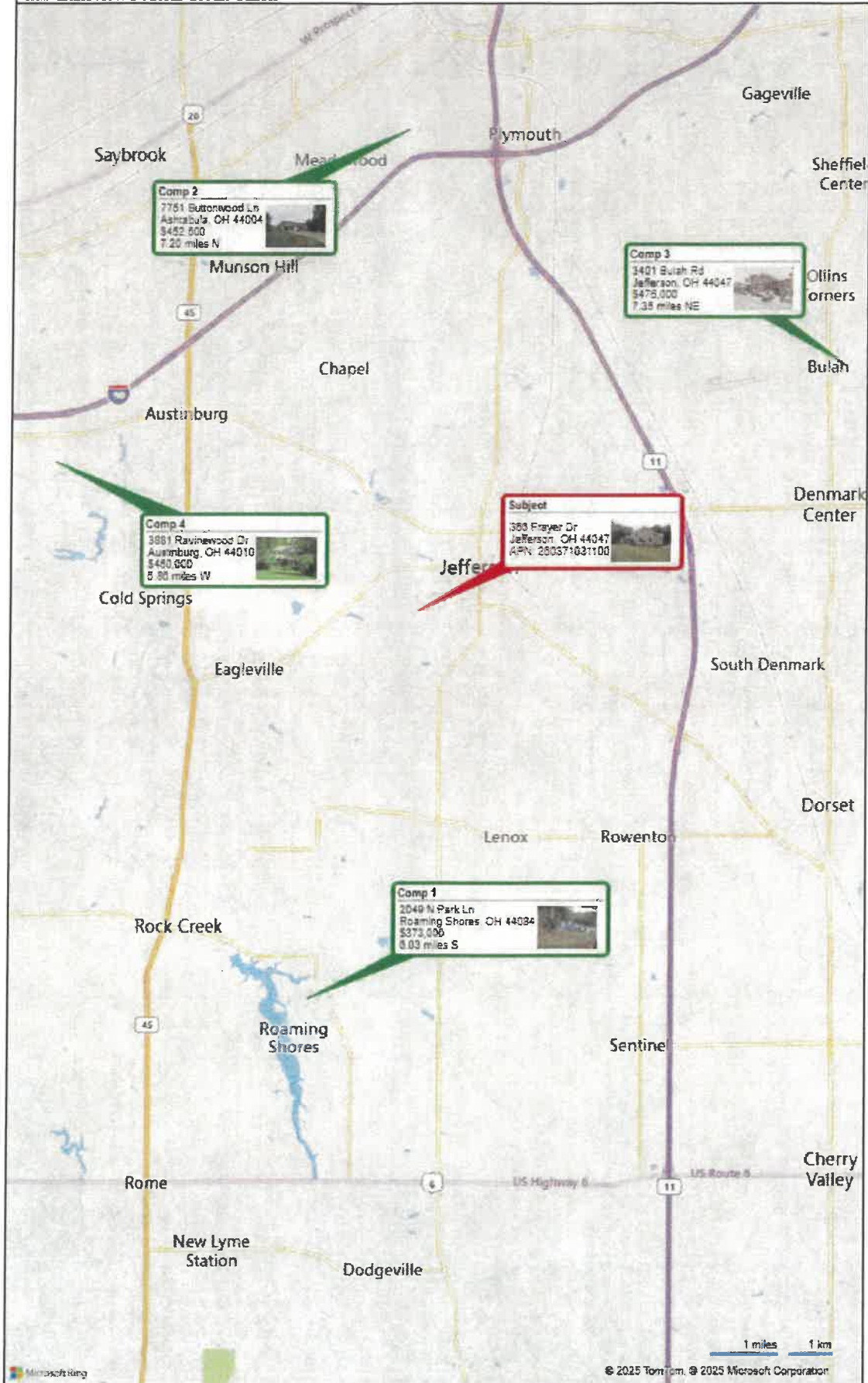
City Jefferson

County Ashtabula

State OH

Zip Code 44047

Client Lakeview Federal Credit Union

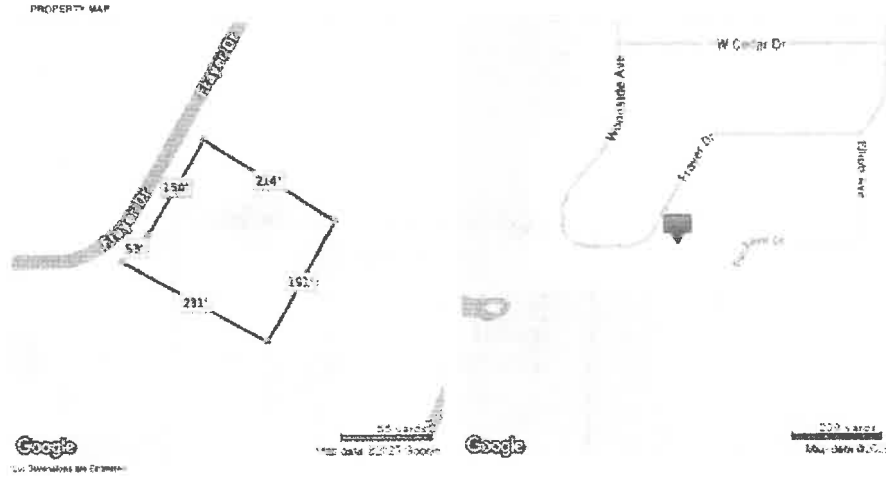


Aerial Map

Borrower/Owner Janet & Michael Discher			
Property Address 366 Frayer Dr			
City Jefferson	County Ashtabula	State OH	Zip Code 44047
Client Lakeview Federal Credit Union			



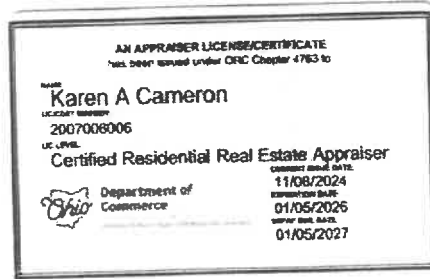
Property Map



Property Details: See Map of Survey Computed M.L.S. Plot
 This site plan and map is compiled by using high resolution aerial photography. The data is derived from the 10' resolution data provided by the state of Tennessee. The data is not intended to be used for legal purposes and is not independent evidence of the location of the property or any other matter.

Generated on: 07/26/25
 Page 4 of 10

License



E & O

Accelerant National Insurance Company
 (A Stock Company)
 400 Northridge Road, Suite 800
 Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
 ERRORS AND OMISSIONS INSURANCE POLICY
 DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL103213-01

Renewal of: NAX40PL103213-00

1. **Named Insured:** Karen A Cameron
2. **Address:** 268 Morgan Ter
Roaming Shores, OH 44084
3. **Policy Period:** From: August 29, 2024 To: August 29, 2025
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above
4. **Limit of Liability:**

	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000
5. **Deductible (Inclusive of Claims Expenses):**

	Each Claim	Aggregate
	5A. \$500	5B. \$1,000
6. **Policy Premium:** \$ 515
7. **Retroactive Date:** August 29, 2008
8. **Notice to Company:** Notice of a Claim or Potential Claim should be sent to
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115
9. **Program Administrator:** OREP Insurance Services, LLC - appraisers@orep.org
10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: July 24, 2024

By: _____

Isaac Peck

Authorized Representative

Borrower Janet & Michael Discher
 Property Address 366 Frayer Dr
 City Jefferson County Ashtabula State OH Zip Code 44047
 Lender/Client Lakeview Federal Credit Union Address 2909 State Rd. Ashtabula, OH 44004

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized conditions and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1 - The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (i.e., 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 finished have been updated and/or replaced with components that meet current standards. Dwellings in this category either are 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 use. 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 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 residences 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 of exceptionally high quality.

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 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.

Requirements - Abbreviations Used in
Data Standardization Text

Case No.
File No. K25G004

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concession
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
Glfcse	Golf Course	Location
Glfrw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
s	Settlement Date	Date of Sale/Time
sf	Square Feet	Area, Site, Basement
Short	Short Sale	Sale or Financing Concessions
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdraw Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

USPAP Compliance Addendum

File No. K25G004

Borrower/Client Janet & Michael Discher
 Property Address 366 Prayer Dr
 City Jefferson County Ashtabula State OH Zip Code 44047
 Lender Lakeview Federal Credit Union

This report was prepared under the following USPAP reporting option:

- Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).
 Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 30-60 days.

Additional Certifications

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

- I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
 I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

Signature <u><i>Karen A. Cameron</i></u>	Signature _____
Name <u>Karen A. Cameron</u>	Name _____
Date of Signature <u>07/08/2025</u>	Date of Signature _____
State Certification # <u>2007006006</u>	State Certification # _____
or State License # _____	or State License # _____
State <u>OH</u>	State _____
Expiration Date of Certification or License <u>01/05/2026</u>	Expiration Date of Certification or License _____
Effective Date of Appraisal <u>07/08/2025</u>	Supervisory Appraiser Inspection of Subject Property:
	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior