

Borrower/Client	Vanessa McGroder	File No.	06/04/2025
Property Address	5261 E Maple Rd		
City	Geneva	County	Ashtabula
Client	Vanessa McGroder	State	OH
		Zip Code	44041-9002

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Uniform Residential Appraisal Report

MCGRODER
File # 06042025

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 5261 E Maple Rd City Geneva State OH Zip Code 44041-8002
 Borrower Vanessa McGroder Owner of Public Record Lonnie Greene / Vanessa McGroder County Ashtabula
 Legal Description SEC 2-6 E M
 Assessor's Parcel # 170160000100 Tax Year 2024 R.E. Taxes \$ 5,704
 Neighborhood Name Geneva Township Map Reference 17410 Census Tract 0008.01
 Occupant Owner Tenant Vacant Special Assessments \$ 19 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe) _____
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) Market Value
 Lender/Client Vanessa McGroder Address 5261 E Maple Rd, Geneva, OH 44041
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). MLS

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		Present Land Use %			
Location	Urban <input type="checkbox"/>	Suburban <input checked="" type="checkbox"/>	Rural <input type="checkbox"/>	Property Values	Increasing <input type="checkbox"/>	Stable <input checked="" type="checkbox"/>	Declining <input type="checkbox"/>	PRICE	AGE	One-Unit	75 %	
Built-Up	Over 75% <input type="checkbox"/>	25-75% <input checked="" type="checkbox"/>	Under 25% <input type="checkbox"/>	Demand/Supply	Shortage <input type="checkbox"/>	In Balance <input checked="" type="checkbox"/>	Over Supply <input type="checkbox"/>	\$ (000)	(yrs)	2-4 Unit	5 %	
Growth	Rapid <input type="checkbox"/>	Stable <input checked="" type="checkbox"/>	Slow <input type="checkbox"/>	Marketing Time	Under 3 mths <input checked="" type="checkbox"/>	3-6 mths <input type="checkbox"/>	Over 6 mths <input type="checkbox"/>	265	Low	90	Multi-Family	5 %
Neighborhood Boundaries	Subject is located north of E Main St, south of New London Rd, east of N						405	High	165	Commercial	10 %	
Broadway, and west of N Myers Rd.							350	Pred.	125	Other	5 %	
Neighborhood Description	Located in Ashtabula County, Geneva has many attractions to offer including parks, restaurants, and shopping. Geneva on the Lake, a lakefront summer vacation destination, is located nearby. Public transportation is available in Ashtabula County (ACTS).											

Market Conditions (including support for the above conclusions) _____ The market appears to be improving with the resale of vacant and foreclosed homes. The marketing time is 0-3 months.

Dimensions 378x797 Area 6.92 ac Shape Irregular View N;Res;
 Specific Zoning Classification R-1 Zoning Description Single and Two Family Residential
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe) _____
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____
 Utilities Public Other (describe) _____
 Electricity Water Public Other (describe) _____
 Gas Sanitary Sewer Septic Off-site Improvements - Type _____
 Street Asphalt Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone FEMA Map # 39007C0129D 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 _____

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 <input checked="" type="checkbox"/>	Foundation Walls	Conc/Stone/ADQ	Floors	Hardwood/Carpet/A
# of Stories <u>2</u>	Full Basement <input type="checkbox"/> Partial Basement <input checked="" type="checkbox"/>	Exterior Walls	Vinyl/Good	Walls	Drywall/ADQ
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <u>1,184 sq.ft.</u>	Roof Surface	Asphalt/Good	Trim/Finish	Wood/Painted/ADQ
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed Under Const.	Basement Finish <u>0 %</u>	Gutters & Downspouts	Aluminum/Good	Bath Floor	Tile/ADQ
Design (Style) <u>Colonial</u>	Outside Entry/Exit <input type="checkbox"/> Sump Pump <input type="checkbox"/>	Window Type	Vinyl/Good	Bath Wainscot	Fiberglass/ADQ
Year Built <u>1860</u>	Evidence of Infestation <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement <input type="checkbox"/>	Storm Sash/Insulated	Aluminum/Good	Car Storage	<input checked="" type="checkbox"/> None
Effective Age (Yrs) <u>22</u>		Screens	Yes/Good	Driveway	# of Cars <u>0</u>
Attic <input type="checkbox"/> None <input type="checkbox"/>	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant <input type="checkbox"/>	Amenities	<input checked="" type="checkbox"/> Woodstove(s) # <u>1</u>	Driveway Surface	Gravel
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	Other <input type="checkbox"/> Fuel <u>Oil</u>	Fireplace(s) # <u>0</u>	Fence <u>None</u>	Garage	# of Cars <u>0</u>
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning <input type="checkbox"/>	<input checked="" type="checkbox"/> Patio/Deck <input type="checkbox"/> Conc <input checked="" type="checkbox"/> Porch <input type="checkbox"/> Front	<input checked="" type="checkbox"/> Pool <input type="checkbox"/> Above <input checked="" type="checkbox"/> Other <u>OB:28x72</u>	Carport	# of Cars <u>0</u>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	Individual <input checked="" type="checkbox"/> Other <u>None</u>			Att.	Det. <input type="checkbox"/> Built-in <input type="checkbox"/>

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) _____
 Finished area above grade contains: 7 Rooms 3 Bedrooms 2.0 Bath(s) 2,764 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.). Woodstove
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The subject property is in good condition. This appraiser DID notice any needed repairs or deterioration. The ceiling of the full bath (main level) is incomplete (cost to cure: \$1000), the laundry closet is missing drywall (cost to cure: \$500), damage to front retaining wall due to water (cost to cure: \$1000), peeling paint on the ceiling of the front porch (cost to cure: \$500). See photos.
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe _____
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe _____

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0		There are 3 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 269,977 to \$ 401,028		
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	
Address	5261 E Maple Rd Geneva, OH 44041-9002	5927 S Ridge Rd W Geneva, OH 44041-8374	6543 N Ridge Rd E Geneva, OH 44041-9212	
Proximity to Subject		3.65 miles E	2.90 miles E	
Sale Price		\$ 265,000	\$ 289,900	
Sale Price/Gross Liv. Area		\$ 118.52 sq.ft.	\$ 99.11 sq.ft.	
Data Source(s)		YES-MLS#5042340;DOM 48	YES-MLS#5071674;DOM 149	
Verification Source(s)		Tax Records	Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	+(-) \$ Adjustment	+(-) \$ Adjustment	
Sales or Financing		ArmLth	ArmLth	
Concessions		Conv;0	Conv;0	
Date of Sale/Time		s07/24;c06/24	s02/25;c12/24	
Location	N;Res;	N;BsyRd; -5,300	N;BsyRd; -5,798	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	6.92 ac	1.48 ac +27,200	1.50 ac +27,100	
View	N;Res;	N;Res;	N;Res;	
Design (Style)	DT2;Colonial	DT2;Colonial	DT2;Colonial	
Quality of Construction	Q4	Q4	Q4	
Actual Age	165	115	098	
Condition	C3	C3	C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	
Room Count	7 3 2.0	9 4 2.0	9 5 2.1	
Gross Living Area	2,764 sq.ft.	2,236 sq.ft. +13,200	2,925 sq.ft. -4,025	
Basement & Finished Rooms Below Grade	1184sf0sfin	1456sf0sfin	0 576sf0sfin	
Functional Utility	Adequate	Adequate	Adequate	
Heating/Cooling	FA/No AC	FA/CAC	FA/CAC	
Energy Efficient Items	Woodstove	Fireplaces: 2	Fireplace	
Garage/Carport	None	None	1ga1dw -2,500	
Porch/Patio/Deck	Porch/Patio	Porches:2/Dk	Porch/Deck	
Other features:	OB: 28x72	None +10,000	OB: 24x40	
Utilities:	PubWtr/Septic	PubWtr/Septic	PubWtr/Sewer	
Net Adjustment (Total)		✗ + \$ 45,100	✗ + \$ 14,777	
Adjusted Sale Price of Comparables		Net Adj. 17.0 % Gross Adj. 21.0 % \$ 310,100	Net Adj. 5.1 % Gross Adj. 13.6 % \$ 304,677	
<input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain				
My research did <input checked="" type="checkbox"/> 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) Tax Records My research did <input checked="" type="checkbox"/> 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) Tax 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	07/17/2019	04/15/2021		
Price of Prior Sale/Transfer	\$315,000	\$195,000		
Data Source(s)	Tax Records	Tax Records	Tax Records	Tax Records
Effective Date of Data Source(s)	06/04/2025	06/04/2025	06/04/2025	06/04/2025
Analysis of prior sale or transfer history of the subject property and comparable sales				
There are no prior sales or transfers other than stated above.				
Summary of Sales Comparison Approach In my search for comparables, I researched similar age, style, condition, and closed sales less than one year old. This appraiser leaned on Comparable 3 with the least amount of adjustments. The comparables closed less than one year ago. The adjustments were derived from market data. Adjustments were made to Comparables 1 & 2 for 'location'. They are located on busy roads versus residential.				
Indicated Value by Sales Comparison Approach \$ 333,000				
Indicated Value by: Sales Comparison Approach \$ 333,000 Cost Approach (if developed) \$ 360,006 Income Approach (if developed) \$				
This appraiser researched and analyzed comparables in the subject's market area. The Sales Comparison and Cost Approaches were developed and support the indicated market value. The Income Approach was not developed; the area is mostly owner-occupied.				
This appraisal is made <input checked="" type="checkbox"/> "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> 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 \$ 333,000, as of 06/04/2025, which is the date of inspection and the effective date of this appraisal.				

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The complete legal description was not available in the normal course of business.
 The 'other' in Present Land Use is vacant land.
 The predominant value is similar to the appraised value due to age and condition.
 The utilities were turned on and functioning properly.
 This appraisal was prepared for my client, **VANESSA MCGRODER**.

This report was prepared for market value purposes only.
 I have performed services, as an appraiser, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
 Due to the current market conditions, the exposure time is 0-3 months.
 The subject property is located approximately 34 miles from my office.
 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 the supply and demand factors relating to the specific property type and location involved.
 There is no oil wells or fracking present on or running through the subject property. There is no active drilling within 200 feet of the subject property.

ADDITIONAL COMMENTS

The subject property is at its highest and best use. The home is physically possible and legally and financially feasible, as verified by the Geneva Township zoning and building departments.
 The special assessments are for the following:
 - \$9/year (911 emergency telephone)
 - \$10/year (countywide recycling program)
 The special assessments are included in the tax total on page 1 of the URAR.

Land Sales:
 - V/L W Maple Road, Geneva (4.72 ac)
 Closed: 12/05/2024 for \$41,500
 - V/L E Maple Road, Geneva (9.52 ac)
 Closed: 07/02/2024 for \$72,900

**There are some areas that are incomplete (missing drywall, peeling paint, etc).
 A cost to cure is listed on page 1 of the URAR totaling: \$3,000.**
 No value given to the above ground pool or the pond.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The site value was taken from previous sales and transfers in the market area. (see land sales above)

COST APPROACH

ESTIMATED	REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$ 55,360
Source of cost data	National Building Cost Manual		DWELLING	2,764 Sq.Ft. @ \$ 150.00	=\$ 414,600
Quality rating from cost service	Good	Effective date of cost data	2024	1,184 Sq.Ft. @ \$ 21.00	=\$ 24,864
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			Outbuilding:		=\$ 10,000
The Cost Approach supports the indicated market value.			Garage/Carport	Sq.Ft. @ \$	=\$
			Total Estimate of Cost-New		=\$ 449,464
			Less Physical	Functional	External
			Depreciation	164,818	= \$(164,818)
			Depreciated Cost of Improvements		=\$ 284,646
			"As-is" Value of Site Improvements		=\$ 20,000
Estimated Remaining Economic Life (HUD and VA only)			38 Years	INDICATED VALUE BY COST APPROACH	=\$ 360,006

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) The Income Approach was not used in this report. The area is mostly owner-occupied.

INCOME

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.

PUD INFORMATION

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

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

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

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

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

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

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

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

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

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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.

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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 _____
 Name Hayley Gondek
 Company Name Hayley Gondek
 Company Address 38500 Dodds Lndg
Willoughby Hills, OH 44094-6938
 Telephone Number (440) 221-1874
 Email Address hayleygondek@gmail.com
 Date of Signature and Report _____
 Effective Date of Appraisal 06/04/2025
 State Certification # _____
 or State License # 2005014723
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 10/12/2025

ADDRESS OF PROPERTY APPRAISED
5261 E Maple Rd
Geneva, OH 44041-9002
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 333,000

LENDER/CLIENT
 Name Vanessa McGroder
 Company Name Vanessa McGroder
 Company Address 5261 E Maple Rd, Geneva, OH 44041
 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/Client	Vanessa McGroder	File No.	06042025
Property Address	5261 E Maple Rd		
City	Geneva	County	Ashtabula
State	OH	Zip Code	44041-9002
Client	Vanessa McGroder		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

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

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

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)
 My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: between 0-3 months.

Comments on Appraisal and Report Identification
 Note any USPAP-related issues requiring disclosure and any state mandated requirements:

<p>APPRAISER:</p> <p>Signature: _____ Name: <u>Hayley Gondek</u></p> <p>State Certification #: _____ or State License #: <u>2005014723</u> State: <u>OH</u> Expiration Date of Certification or License: <u>10/12/2025</u> Date of Signature and Report: _____ Effective Date of Appraisal: <u>06/04/2025</u> Inspection of Subject: <input type="checkbox"/> None <input checked="" type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior-Only Date of Inspection (if applicable): <u>06/04/2025</u></p>	<p>SUPERVISORY or CO-APPRAISER (if applicable):</p> <p>Signature: _____ Name: _____</p> <p>State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Date of Signature: _____</p> <p>Inspection of Subject: <input type="checkbox"/> None <input type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior-Only Date of Inspection (if applicable): _____</p>
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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.

Market Conditions Addendum to the Appraisal Report

MCGRODER
File No. 06042025

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 5261 E Maple Rd City Geneva State OH ZIP Code 44041-9002
 Borrower Vanessa McGroder

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)	2	1	0	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.33	0.33	0	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	0	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	0.00	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	\$335,503	\$315,000	\$0	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	41	78	0	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$0	\$0	\$399,900	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	85	Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.14%	94.60%	0.00%	Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller- (developer, builder, etc.) paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			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.). Seller concessions average between 3% and 6%.

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).
This appraiser did not find any REO sales in the subject's market area.

Cite data sources for above information. Ashtabula County Auditor; Cleveland.com

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.
The subject's market did not show any foreclosures in the immediate area. This appraiser researched the subject's immediate market area (with listings and closed sales) to find the indicated market value. This appraiser leaned on the most similar comparables to find market value.

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)				Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				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 Appraiser Name <u>Hayley Gondok</u> Company Name <u>Hayley Gondok</u> Company Address <u>38500 Dodds Lndg, Willoughby Hills, OH 44094-6900</u> State License/Certification # <u>2005014723</u> State <u>OH</u> Email Address <u>hayleygondok@gmail.com</u>	Signature Supervisory Appraiser Name Company Name Company Address State License/Certification # State Email Address
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Subject Photo Page

Borrower/Client	Vanessa McGroder				
Property Address	5261 E Maple Rd				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041-9002
Client	Vanessa McGroder				



Subject Front

5261 E Maple Rd
Sales Price
Gross Living Area 2,764
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 6.92 ac
Quality Q4
Age 165



Subject Rear



Subject Street

Interior Photos

Borrower/Client	Vanessa McGroder				
Property Address	5261 E Maple Rd				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041-9002
Client	Vanessa McGroder				



mudd room



living room



office



**full bath
photo 1 of 2**



**full bath
photo 2 of 2
(ceiling of shower - unfinished)**



**kitchen
photo 1 of 2**

Interior Photos

Borrower/Client	Vanessa McGroder						
Property Address	5261 E Maple Rd						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041-9002
Client	Vanessa McGroder						



kitchen
photo 2 of 2



dining area



family room



bedroom



full bath
photo 1 of 2



full bath
photo 2 of 2

Interior Photos

Borrower/Client	Vanessa McGroder				
Property Address	5261 E Maple Rd				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041-9002
Client	Vanessa McGroder				



closet



bedroom



attic access



bedroom



unfinished basement



unfinished basement

Interior Photos

Borrower/Client	Vanessa McGroder				
Property Address	5261 E Maple Rd				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041-9002
Client	Vanessa McGroder				



oil tank

Photograph Addendum

Borrower/Client	Vanessa McGroder				
Property Address	5261 E Maple Rd				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041-9002
Client	Vanessa McGroder				



another street view



covered front porch



concrete patio



**outbuilding: 28x72
contributing value: \$15,000
replacement value: \$20,000**



outbuilding interior



outbuilding interior

Photograph Addendum

Borrower/Client	Vanessa McGroder				
Property Address	5261 E Maple Rd				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041-9002
Client	Vanessa McGroder				



pond on property
(This appraiser does not value ponds)



another rear view

Comparable Photo Page

Borrower/Client	Vanessa McGroder		
Property Address	5261 E Maple Rd		
City	Geneva	County	Ashtabula
		State	OH
		Zip Code	44041-9002
Client	Vanessa McGroder		



Comparable 1

5827 S Ridge Rd W
 Prox. to Subject 3.65 miles E
 Sale Price 265,000
 Gross Living Area 2,236
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;BsyRd;
 View N;Res;
 Site 1.48 ac
 Quality Q4
 Age 115



Comparable 2

6543 N Ridge Rd E
 Prox. to Subject 2.90 miles E
 Sale Price 289,900
 Gross Living Area 2,925
 Total Rooms 9
 Total Bedrooms 5
 Total Bathrooms 2.1
 Location N;BsyRd;
 View N;Res;
 Site 1.50 ac
 Quality Q4
 Age 98



Comparable 3

2129 Dock Rd
 Prox. to Subject 3.74 miles W
 Sale Price 322,350
 Gross Living Area 1,644
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 10.35 ac
 Quality Q4
 Age 141

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

MCGRODER
File No. 06042025

Name of Appraiser: **Hayley Gondek**

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

Certification/Licensure Number: 2005014723

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

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

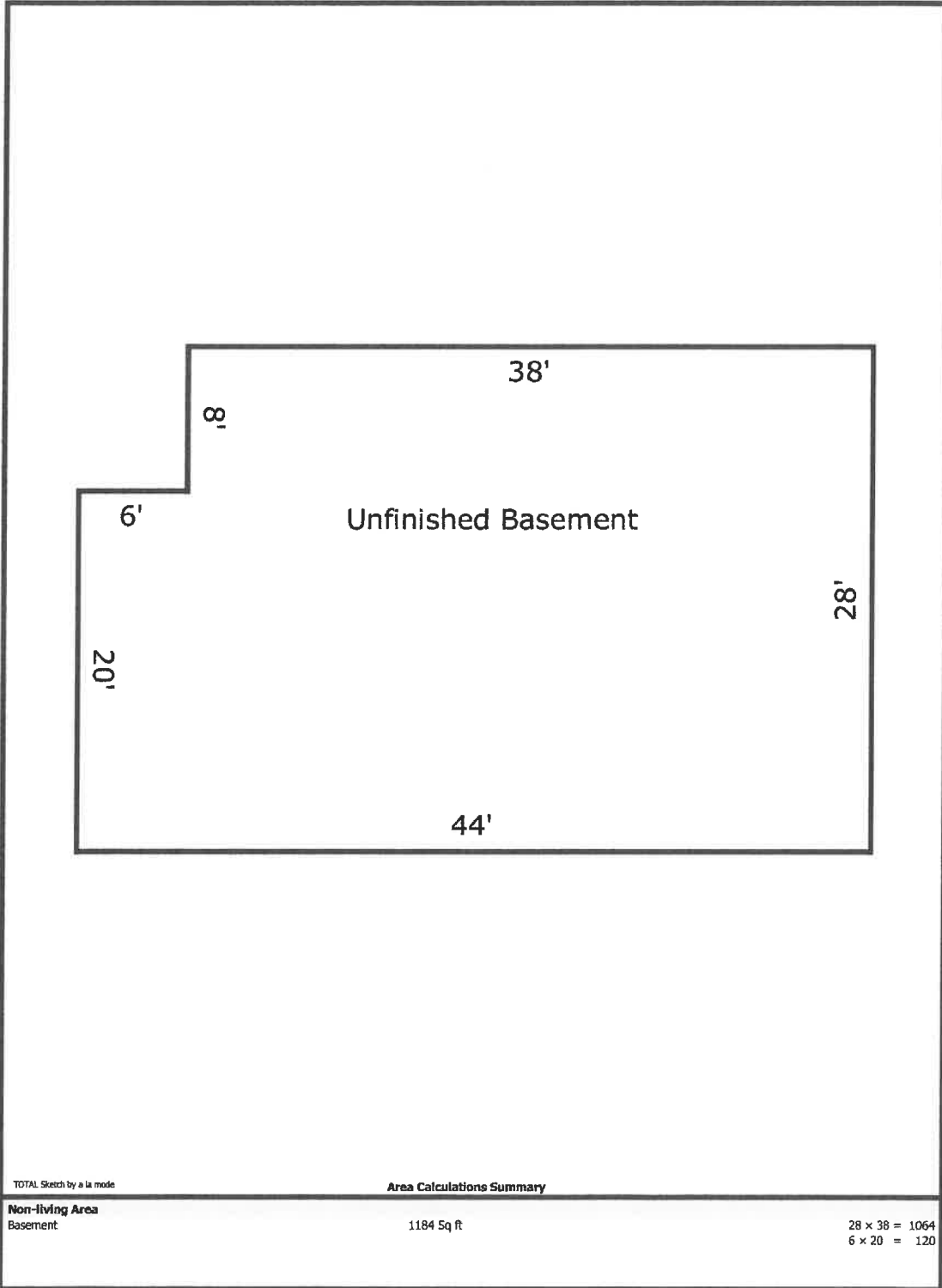
Signature of person preparing and reporting the Appraisal:

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

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

Building Sketch (Page - 1)

Borrower/Client	Vanessa McGroder		
Property Address	5261 E Maple Rd		
City	Geneva	County	Ashtabula
		State	OH
		Zip Code	44041-9002
Client	Vanessa McGroder		



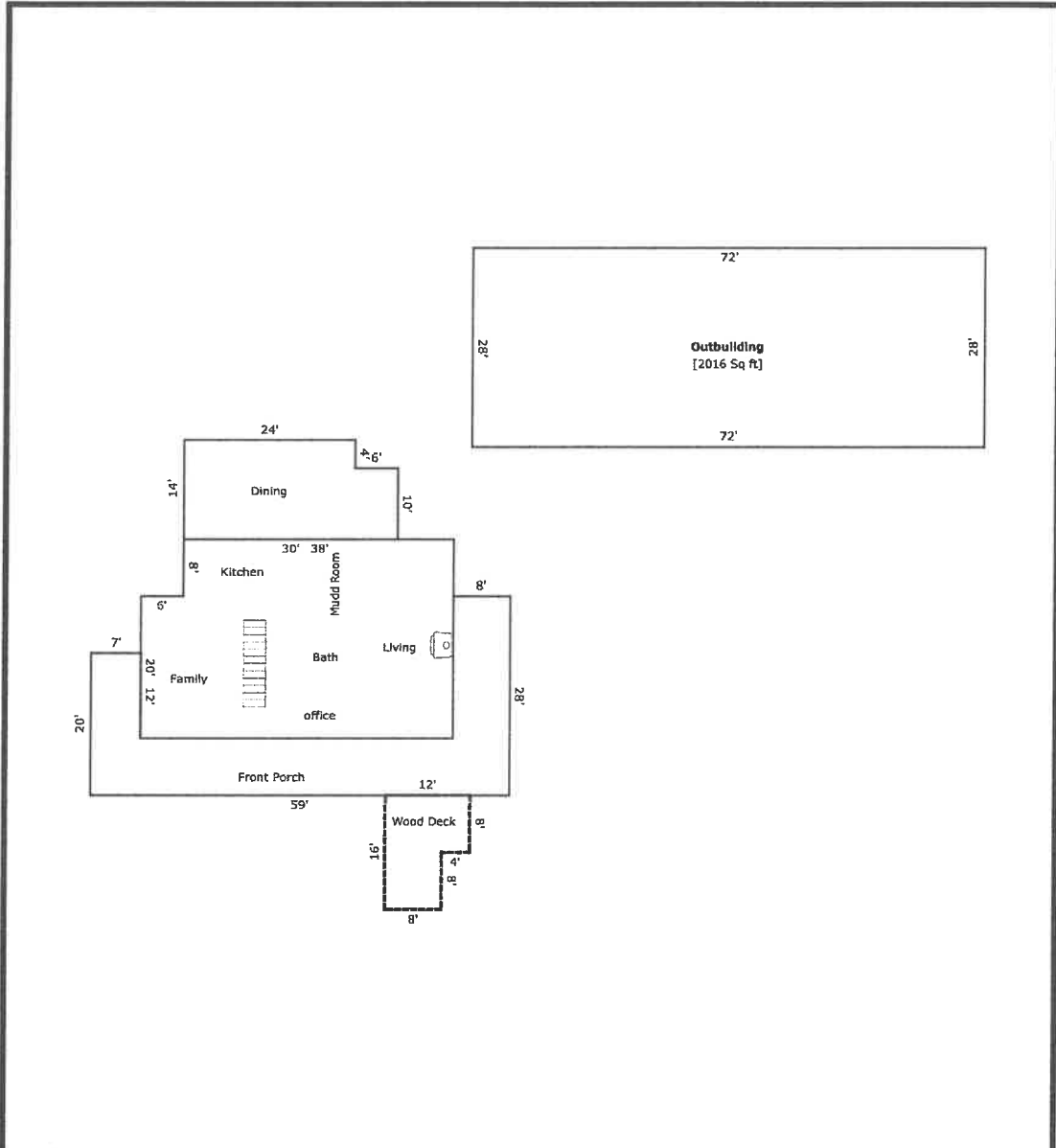
TOTAL Sketch by a la mode

Area Calculations Summary

Non-living Area		
Basement	1184 Sq ft	28 x 38 = 1064 6 x 20 = 120

Building Sketch (Page - 2)

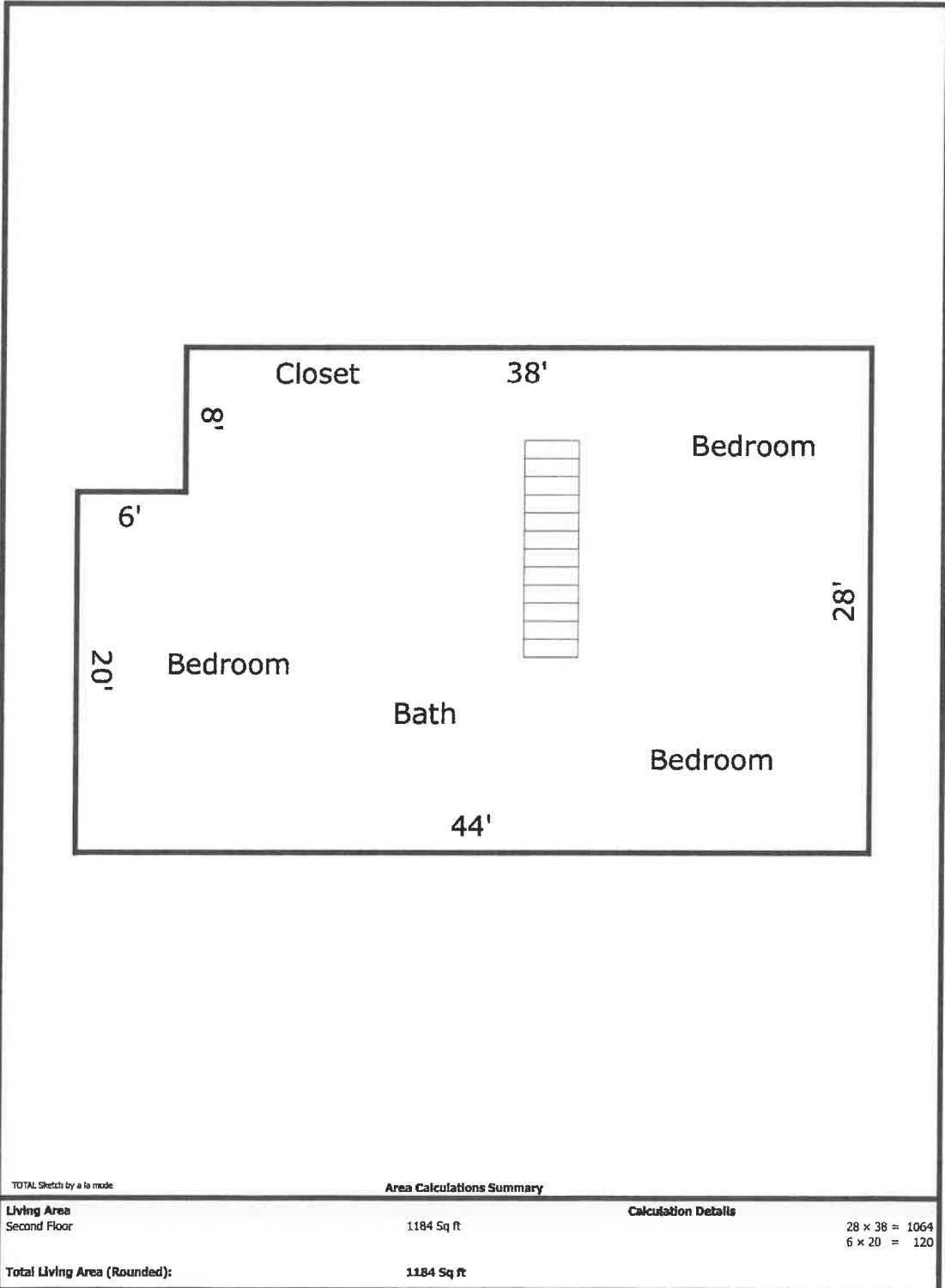
Borrower/Client	Vanessa McGroder		
Property Address	5261 E Maple Rd		
City	Geneva	County	Ashtabula
		State	OH
Client	Vanessa McGroder	Zip Code	44041-9002



TOTAL Sketch by a la mode		Area Calculations Summary	Calculation Details
Living Area			
First Floor	396 Sq ft		10 × 6 = 60 24 × 14 = 336
First Floor	1184 Sq ft		28 × 38 = 1064 6 × 20 = 120
Total Living Area (Rounded):		1580 Sq ft	
Non-living Area			
Front Porch	716 Sq ft		8 × 20 = 160 7 × 12 = 84 8 × 59 = 472
Wood Deck	160 Sq ft		8 × 8 = 64 12 × 8 = 96

Building Sketch (Page - 3)

Borrower/Client	Vanessa McGroder						
Property Address	5281 E Maple Rd						
City	Geneva	County	Ashtabula	State	OH	Zip Code	44041-9002
Client	Vanessa McGroder						



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Area Calculations Summary	Calculation Details
Second Floor	1,184 Sq ft	28 × 38 = 1064 6 × 20 = 120
Total Living Area (Rounded):	1,184 Sq ft	

Location Map

Borrower/Client	Vanessa McGroder			
Property Address	5261 E Maple Rd			
City	Geneva	County	Ashtabula	State OH Zip Code 44041-9002
Client	Vanessa McGroder			



Aerial Map

Borrower/Client	Vanessa McGroder				
Property Address	5261 E Maple Rd				
City	Geneva	County	Ashtabula	State	OH Zip Code 44041-9002
Client	Vanessa McGroder				



Appraiser License

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

NAME:

Hayley A Gondek

LIC/CERT NUMBER:

2005014723

LIC LEVEL:

Licensed Residential Real Estate Appraiser



**Department of
Commerce**

Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE:

10/17/2024

EXPIRATION DATE:

10/12/2025

USPAP DUE DATE:

10/12/2025

E & O Insurance

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

**REAL ESTATE PROFESSIONAL
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: NRE40PL101221-01

Renewal of: NRE40PL101221-00

1. Named Insured: Hayley Gondek

2. Address: 38500 Dodds Lndg
Willoughby Hills, OH 44094

3. Policy Period: From: **January 15, 2025** To: **January 15, 2026**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.

4. Limit of Liability:
A. Each Claim Limit of Liability \$ **1,000,000**
B. Policy Aggregate Limit of Liability \$ **1,000,000**

5. Deductible: \$ **5,000** Each Claim

6. Policy Premium: \$ **609**

7. Retroactive Date: Full Prior Acts

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 – info@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: January 9, 2025

By: Isaac Peck
Authorized Representative

Jessie Keenan
 GENTLEBY 21 Area Lux Homes
 jessie.keenan@compass.com
 Ph: 440-725-5620



5261 E Maple Road, Geneva, Ohio 44041

Buyer Full

MLS#: **5103163**
 Status: **Expired**

Prop Type: **Residential**
 Sub Type: **Single Family Residence**

List Price: **\$450,000**
 DOM/CDOM: **181/181**



List Dt Rec: **02/28/2025**
 Unit:
 County: **Ashtabula**

List Date: **02/28/2025**
 Contg Dt:
 Pend Dt:
 Off Mkt Dt: **08/28/2025**
 Close Dt:
 Exp Dt: **08/28/2025**

Parcel ID: **TX 170160000100**
 Twp: **Geneva Twp**
 Subdiv:
 School Dist: **Geneva Area CSD - 404**
 Bedrooms: **4**
 Total Baths: **2 (2/0)**
 Yr Built: **1860/Public Records**
 Liv Area: **2764/NA/2764**
 Acres: **6.93**
 Photo Opt Out: **No**

Stories:
 Tot Stories:
 Levels: **Two**
 \$/SqFt: **\$162.81**
 Map:

Directions: **From Rte 2 to Rte 534, head north > Right on E Maple > Driveway on the left JUST past the guardrail of the creek**

Legal/Taxes

Taxes: **\$5,704** Tax Year: **2024** Assessment: **No** Homestead: **No**

Rooms/SqFt Information

Beds: 4	Main	Upper	Lower
Beds Main:	1		
Full Baths:	1	1	0
Half Baths:	0	0	0
Laundry:	1	0	0

SqFt Approximate **FINISHED/Source:**
 Above Gr: **2,764/Public Records**
 Below Gr: **-**
 TOTAL: **2,764**

Rooms: **8** # FP: **1**

Lot Information
 Lot Sz Src: **Auditors Website**

Room	Level	Dimensions	Floors	Features
Living Room	1st		Simulated Wood	
Family Room	1st		Carpet	
Kitchen	1st		Laminate	
Dining Room	1st		Laminate	
Master Bedroom	2nd		Carpet	
Bedroom	1st		Carpet	
Bedroom	2nd		Carpet	
Bedroom	2nd		Carpet	
Bathroom	1st		Marble	
Master Bathroom	2nd		Linoleum	
Laundry Room	1st		Tile	

Features

Architect Style: Other	Year Built: 1860/Public Records
Prop Attached: No	Builder Name:
Prop Condn: Actual YBT	
Basement: Yes, Concrete, Crawl Space, Dirt Floor, Full, Unfinished	Cooling: Ceiling Fan(s), Window Unit(s)
Heating: Fireplace-Wood, Oil	
Appliances: Garbage Disposal	
Fireplace: Yes/#FP:1/Wood Burning Stove	
Laundry: In Hall	
Access Feat: None	
Patio/Porch: Patio, Porch, Wrap Around	
Direction Faces:	Nat Rsrce Rgts: None
View Desc: Pond	
Parking: 3.0/Driveway, Gravel, Private	
Construction: Vinyl Siding, Wood	Garage: Yes/3.0
Roof: Metal	Carport: No
Water: Public	Sewer: Septic
Fence: None	Waterfront: No
Pool: No	
Other Struct: Misc. Shed, Poultry Coop	

Remarks: **Nestled at the end of a private driveway, this hidden gem offers the perfect blend of warmth, charm, and tranquility. The inviting wrap-around porch provides breathtaking views of the serene on-site pond in the front and the expansive open yard in the back ideal for relaxing mornings or peaceful evenings. Step inside to a cozy living room, perfect for unwinding after a long day. To the left, you'll find a convenient first-floor bedroom and full bathroom, offering flexibility for guests or multi-generational living. Just beyond the living room, a well-appointed mudroom provides backdoor access to the porch, as well as coat storage and laundry facilities for everyday convenience. The heart of the home is the open-concept kitchen and dining area, designed for effortless entertaining. Whether you're preparing a**

gourmet meal or catching up with loved ones, this space keeps the conversation flowing. Adjacent to the kitchen, the spacious family room is the perfect spot for gatherings, movie nights, or game days. Upstairs, you'll find three additional bedrooms and another full bathroom. The primary suite is a true retreat, featuring a vaulted ceiling, a generous walk-in closet, and private access to the main bathroom. Outside, the sprawling private yard offers endless possibilities to host summer barbecues, let kids and pets roam freely, or simply soak in the peaceful surroundings. A detached three-car garage provides ample storage and includes extra space for a workshop or hobby area. This exceptional property is a rare find, don't miss your chance to make it yours! Schedule a showing today.

Listing/Contract Info

Possession: **Negotiable (Possession)**

List Terms: **Cash, Conventional**

Concessions:

Special Listing Conditions: **Resident Owned**

Close Date:

Close Price:

Closed By:

Seller Pd Closing Costs:

Presented By: **Jessie Keener**
 Primary: **440-725-5620**
 Fax: **440-639-4332**

CENTURY 21 Asa Cox Homes
2709 North Ridge Rd
Painesville, Ohio 44077
440-639-0002

01/26/2026 E-Mail: **jessie.asacoxhomes@gmail.com**
 Web:

Fax: **440-639-4332**
 See our listings online:
<http://www.asacoxhomes.com>

Information is Believed To Be Accurate But Not Guaranteed Date Printed: 01/26/2026 06:39 PM

Listing information is derived from various sources, including public records, which may not be accurate. Consumers should rely upon their own investigation and inspections.

Single Family Residence Bd:4 Ba:2 (2/0) SqFt: 2764/NA/2764 Gar:3 Bsmt: Yes Yr: 1860 Acres: 6.93 \$450,000



Farmhouse featuring a porch, a chimney, metal roof, and a front lawn



View of wooden terrace



View of carpeted foyer



Carpeted living area featuring wainscoting, plenty of natural light, and a wood stove



Carpeted living area with a wood stove



Mudroom with stone tile floors and baseboards



Hallway with stone finish flooring and baseboards



Staircase featuring a textured ceiling and wood finished floors



Living room with dark wood-style floors and ceiling fan



Living room with ceiling fan, plenty of natural light, and wood finished floors



View of mudroom



Kitchen featuring appliances with stainless steel finishes, dark wood-style flooring, white cabinetry, and glass insert cabinets



Kitchen with appliances with stainless steel finishes, dark wood-style flooring, and white cabinets



Dining room with dark wood-type flooring, a notable chandelier, and lofted ceiling with beams



Dining space with vaulted ceiling with beams, ornate columns, a chandelier, and dark wood-style flooring



Walk in closet featuring carpet floors and vaulted ceiling



Carpeted bedroom with a ceiling fan, vaulted ceiling, and a textured ceiling



Living room with carpet, vaulted ceiling, and a ceiling fan



Carpeted living area featuring vaulted ceiling, a textured ceiling, a ceiling fan, and baseboards



Other



Carpeted bedroom with a textured ceiling



Bathroom featuring tile patterned flooring, vanity, and toilet



Half bathroom with toilet, baseboards, and vanity



Bathroom with a stall shower and tile patterned flooring



Full bathroom featuring toilet, a shower stall, vaulted ceiling, and vanity



Bathroom featuring lofted ceiling, a shower stall, toilet, and vanity



Bedroom with carpet and a textured ceiling



Bedroom with carpet floors



Other



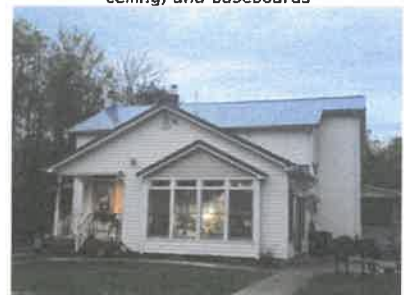
Carpeted office with attic access, a textured ceiling, and baseboards



Carpeted bedroom featuring multiple windows and attic access



Yard layered in snow with an outdoor structure



Back of property featuring a lawn, a chimney, and metal roof

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