

Tax year 2025 BOR no. 0041  
County Ashtabula Date received \_\_\_\_\_

FILED ON <sup>DTE 1</sup> <sub>Rev 12/22</sub>  
**MAR 27 2026**

### Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.  
Attach additional pages if necessary.

Ashtabula County Board of Revision

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

Original complaint  Counter complaint  
Notices will be sent only to those named below.

	<b>Name</b>	<b>Street address, City, State, ZIP code</b>	
1. Owner of property	<u>Vanessa McGroder</u>	<u>5261 E. Maple Rd Geneva OH</u>	
2. Complainant if not owner		<u>44041</u>	
3. Complainant's agent			
4. Telephone number and email address of contact person			
<u>440-413-1146</u> <u>vmcgroder@yahoo.com</u>			
5. Complainant's relationship to property, if not owner			
If more than one parcel is included, see "Multiple Parcels" Instruction.			
6. Parcel numbers from tax bill		Address of property	
<u>170160000100</u>		<u>5261 E. Maple Rd Geneva OH 44041</u>	
7. Principal use of property			
8. 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
<u>170160000100</u>	<u>300,000</u>	<u>377,100</u>	<u>77,100</u>
9. The requested change in value is justified for the following reasons:			
<u>The appraised value is significantly less than the tax value. Currently has approx \$40,000.00 damage from storm not completed.</u>			

10. 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 10" on back.

11. 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.

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

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

14. 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.

15. If the complainant is a legislative authority and the complaint is an original complaint with respect to property not owned by the complainant, R.C. 5715.19(A)(8) requires this section to be completed.

- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

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 3/27/20 Complainant or agent (printed) Vanessa Methoden Title (if agent) \_\_\_\_\_

Complainant or agent (signature) Vanessa Methoden

Sworn to and signed in my presence, this 27 day of March 2020  
(Date) (Month) (Year)

Notary Raeanne Nicole Lercumff

MY comm. exp 7/6/2030

**Situs : 5261 E MAPLE AVE**

**Map ID: 17-016-00-001-00**

**LUC: 511**

**Card: 1 of 1**

**Tax Year: 2025**

**Printed: 03/30/26**

**CURRENT OWNER**  
GREENE LONNIE  
MCGRODER VANESSA  
5261 EAST MAPLE AVE  
GENEVA OH 44041  
  
CAUV  
Field Review Flag:

**GENERAL INFORMATION**  
Routing No. 016-00 001-00  
Class Residential  
Living Units 1  
Neighborhood 70000  
District  
Zoning  
Alternate Id



**Legal Description**  
**Parcel Tieback:** Addl. Tieback: N  
**Legal Descriptions:**  
SEC 2--6 E M

**Land Information**

Type	Cd	Rate	Size	Acres	Dpth	Inf Fac	Inf %	Value
A	0	0	.0780		0			
A	S	14500	5.8500	54	0	5	-25	44,660
A	H	14500	1.0000	100	0			18,850
								63,510

Total Acres: 6.928      Legal Acres: 6.93      NBHD Fact: 1.3000

**Assessment Information**

	Assessed	Appraised	Cost	Income	Market
<b>Land</b>	22,230	63,500	63,500	0	0
<b>Building</b>	109,760	313,600	313,600	0	0
<b>Total</b>	131,990	377,100	377,100	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	48,900	232,300	281,200
2023	63,500	313,600	377,100
2024	63,500	313,600	377,100

**Permit Information**

Date Issued	Number	Price	Purpose	Note	Status

**Sales/Ownership History**

Transfer Date	Price	Type	Validity	Deed Reference	Deed Type	Grantor
07/17/19	315,000	2-Land And Building	0-Validated Sale		WD-General Warranty Deed	FISHER LINDA A TRUSTEE
11/01/17	281,075	2-Land And Building	0-Validated Sale	647/2065	WD-General Warranty Deed	TAGGART WESLEY D

**Entrance Information**

Date	ID	Entry Code	Source
01/14/14	WPW	6-Occupant Not Home	3-Other
07/20/18	MB	3-Info At Door	1-Owner
05/04/20	MJR	6-Occupant Not Home	3-Other

**Property Notes**  
SALE 11/17 \$281K, REMODELED. FIELD VISIT      Note Codes:

Situs : 5261 E MAPLE AVE

Parcel Id: 17-016-00-001-00

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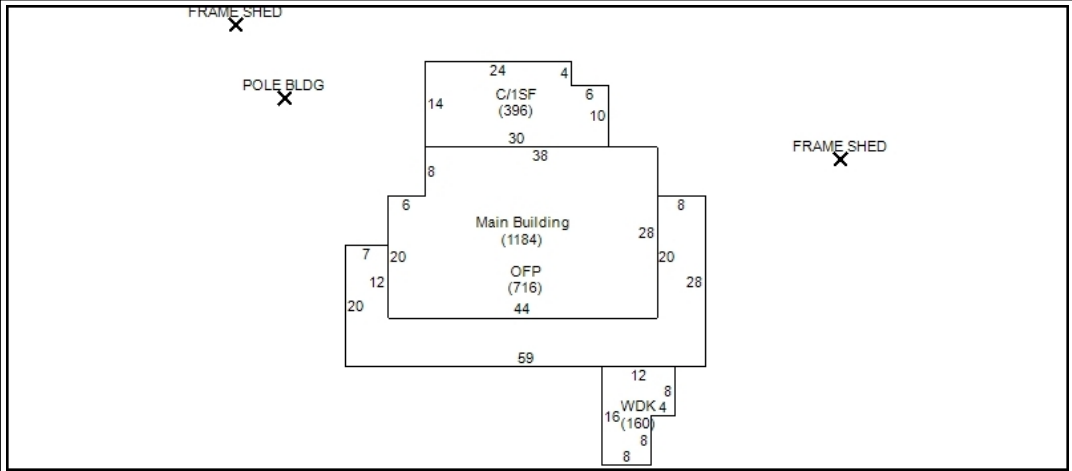
Card: 1 of 1

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**Dwelling Information**

<b>Valuation Method</b> D	<b>Total Rooms</b> 7
<b>Override Model</b>	<b>Dining Rooms</b> 1
<b>Story Height</b> 2	<b>Bedrooms</b> 3
<b>Construction</b> 1-Wood/Vinyl	<b>Family Rooms</b> 1
<b>Style</b> 05-Old Style	<b>Full Baths</b> 2
<b>Year Built</b> 1860	<b>Half Baths</b> 0
<b>Eff Year Built</b> 2000	<b>Addl. Fixtures</b> 0
<b>Year Remodeled</b> 2018	<b>Total Fixtures</b> 9
<b>Kitchen Remod</b>	<b>Unfinished Area</b> 0
<b>Bath Remod</b>	<b>T2 Rec Rm Area</b>
<b>Lower Level</b> 4-Full Basement	<b>T3 Rec Rm Area</b>
<b>Heating</b> 2-Basic	<b>T4 Rec Rm Area</b>
<b>Heat Fuel Type</b>	<b>Fin Bsmt Liv Area</b> 0
<b>System</b>	<b>WBFP Stacks</b> 1
<b>Attic</b> 0-None	<b>WBFP Openings</b> 1
<b>Phy. Condition</b> E-Very Good Condition	<b>WBFP Add'l Stry</b>
<b>Int vs Ext Cond</b>	<b>Prefab Fireplace</b>
<b>Well / Septic</b> 2	<b>Prefab Add'l Stry</b>
<b>Bsmt Gar # Cars</b>	
<b>Misc 1 Desc</b>	<b>Misc 1 Qty</b>
<b>Misc 2 Desc</b>	<b>Misc 2 Qty</b>
<b>Grade</b> B-1	<b>Cost &amp; Design</b> 0
<b>CDU</b> VG-VERY GOOD	<b>Functional</b>
<b>% Good Ovr</b>	<b>Economic</b> 100
<b>% Complete</b> 100	<b>NBHD Fact</b> 1.35
<b>GRM Econ Rents</b>	<b>GRM Factor</b> 1
<b>GRM Units</b>	<b>GRM Value</b> 0



**Additions**

Line	Low	1st	2nd	3rd	Area	Yr Blt	Eff Yr	Grade	%Comp	CDU	Value
0					1,184						
1			WDK		160						2,100
2		CSP	1SF		396						24,000
3			OFF		716						17,300
4			OFF		24						600

**Dwelling Computations**

<b>Base Price</b>	152,620	<b>% Good</b>	95
<b>Plumbing</b>	6,400	<b>Market Adj</b>	
<b>Basement</b>	23,350	<b>Functional</b>	
<b>Heating</b>	0	<b>Economic</b>	100
<b>Attic</b>	0	<b>% Complete</b>	100
<b>Other Features</b>	4,800	<b>C&amp;D Factor</b>	
		<b>Adj Factor</b>	1.35
<b>Subtotal</b>	187,170	<b>Additions</b>	41,800
<b>Ground Floor Area</b>	1,184	<b>Dwelling Value</b>	306,770
<b>Total Living Area</b>	2,764		

**Outbuilding Data**

Ln	Code/Desc	Yr Blt	Eff Yr	Size	Area	Gr	Qty	ModCd	PC	FN	MA	%Comp	Value
1	RS1-Frame Sh	1980		12x24	288	C	1		A				1,200
2	AP1-Pole Bldg	1956		28x72	2,016	C	1		A				5,600
4	RS1-Frame Sh	1111		0x0		C	1		S				

**Condominium / Mobile Home Information**

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

**Misc & Gross Bulding Values**

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

**Situs : 5261 E MAPLE AVE**

**Parcel Id: 17-016-00-001-00**

**LUC: 511**

**Card: 1 of 1**

**Tax Year: 2025**

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**Comments**

Number	Code	Status	Comment
10	OFC	RV	PROPERTY LAST LISTED FOR SALE IN 2025, MLS 5103163, LP \$450,000, EXP 8/28/2025
9	OFC	RV	ADDED OFP TO SKETCH PER SKETCH INSPECT
8	FLD	RV	REV 2020 BUYER PAID CLOSING COST OF \$5,000
7	OFC	SS	NEW SURVEY UPDATE FROM 6.75 TO 6.928 CONV 2601 7/17/2019
5	FLD	MI	DWG COMPL UPDATED THROUGHOUT, CHG CDU TO VG 1-1-18. PER OWNER,
6	FLD	MI	MOST REHAB WAS DONE IN LATE 90'S.
4	OFC	DC	QUALITY CHECK, 11/17 SALE \$281K,
1	FLD	RV	19960821 C#01 - RENOVATIONS UNDERWAY CK. 1997.
2	FLD	RV	19970310 JP C#01 - RENOVATIONS=NCV 1/1/97
3	FLD	BP	20010430 C#01 - 3/23/01 ADDN 100% FOR 1/1/01

**Situs : 5261 E MAPLE AVE****Parcel Id: 17-016-00-001-00****LUC: 511****Card: 1 of 1****Tax Year: 2025****Printed: 03/30/26**

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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 X Owner Tenant Vacant Special Assessments \$ 19 PUD HOA \$ 0 per year per month
Property Rights Appraised X Fee Simple Leasehold Other (describe)
Assignment Type Purchase Transaction Refinance Transaction X 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 X No
Report data source(s) used, offering price(s), and date(s). MLS

I 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 X Suburban Rural Property Values Increasing X Stable Declining PRICE AGE One-Unit 75 %
Built-Up Over 75% X 25-75% Under 25% Demand/Supply Shortage X In Balance Over Supply \$ (000) (yrs) 2-4 Unit 5 %
Growth Rapid X Stable Slow Marketing Time X Under 3 mths 3-6 mths Over 6 mths 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 X Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? X Yes No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity X Water X Street Asphalt X
Gas X Sanitary Sewer X Septic Alley None
FEMA Special Flood Hazard Area Yes X No FEMA Flood Zone X FEMA Map # 39007C0129D FEMA Map Date 12/18/2007
Are the utilities and off-site improvements typical for the market area? X Yes No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes X No If Yes, describe

Table with columns: General Description, Foundation, Exterior Description, materials/condition, Interior, materials/condition. Rows include Units, # of Stories, Type, Design (Style), Year Built, Effective Age (Yrs), Attic, Heating, Cooling, Evidence of, Dampness, Settlement, Amenities, Fireplace(s), Pool, etc.

Appliances X Refrigerator X Range/Oven X Dishwasher X Disposal X Microwave X 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 X No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? X Yes No If No, describe

# Uniform Residential Appraisal Report

MCGRODER  
File # 06042025

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	\$ sq.ft.	\$ 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	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ 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	0	
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	1184sf0sfin	1456sf0sfin	728sf0sfin	
Rooms Below Grade			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	1qa1dw -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.				

# Uniform Residential Appraisal Report

MCGRODER  
File # 06042025

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	<input type="checkbox"/> 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

# Uniform Residential Appraisal Report

MCGRODER  
File # 06042025

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

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

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

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

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

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

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

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

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

# Uniform Residential Appraisal Report

MCGRODER  
File # 06042025

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

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

# Uniform Residential Appraisal Report

MCGRODER  
File # 06042025

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><b>APPRAISER:</b></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><b>SUPERVISORY or CO-APPRAISER (if applicable):</b></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

<b>5827 S Ridge Rd W</b>	
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

<b>6543 N Ridge Rd E</b>	
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

<b>2129 Dock Rd</b>	
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

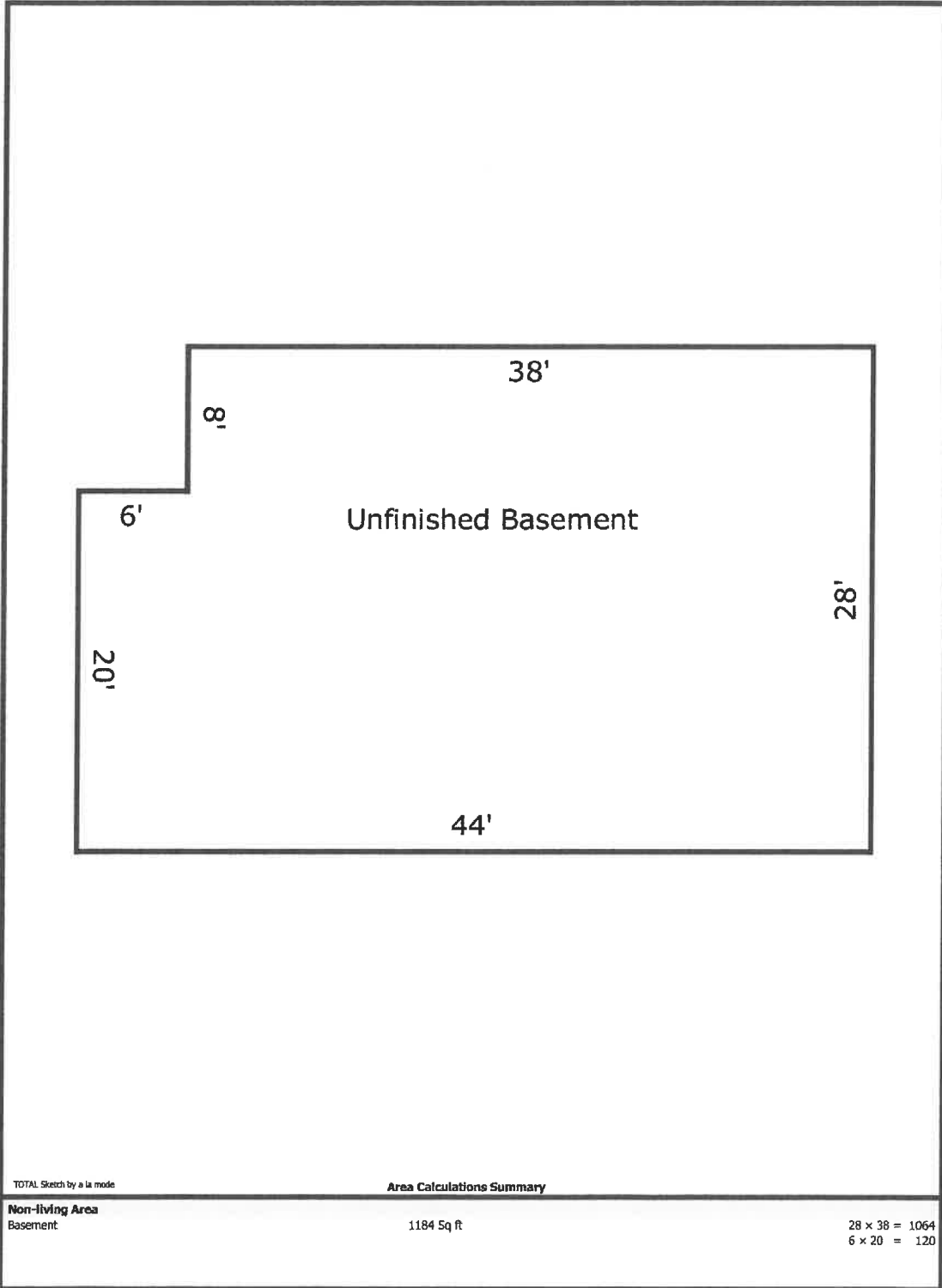
Signature of person preparing and reporting the Appraisal:

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		



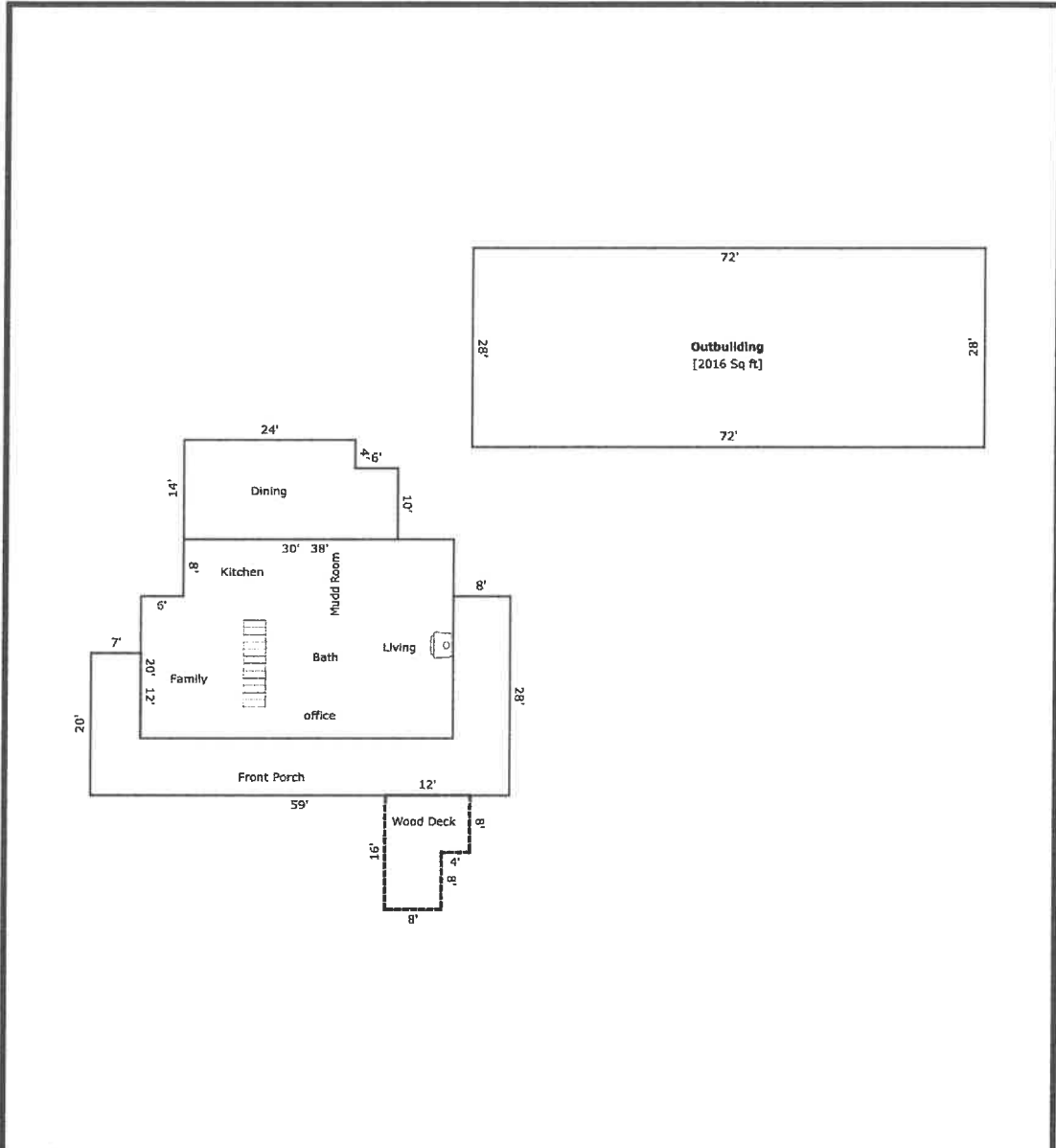
TOTAL Sketch by a la mode

**Area Calculations Summary**

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

## Building Sketch (Page - 2)

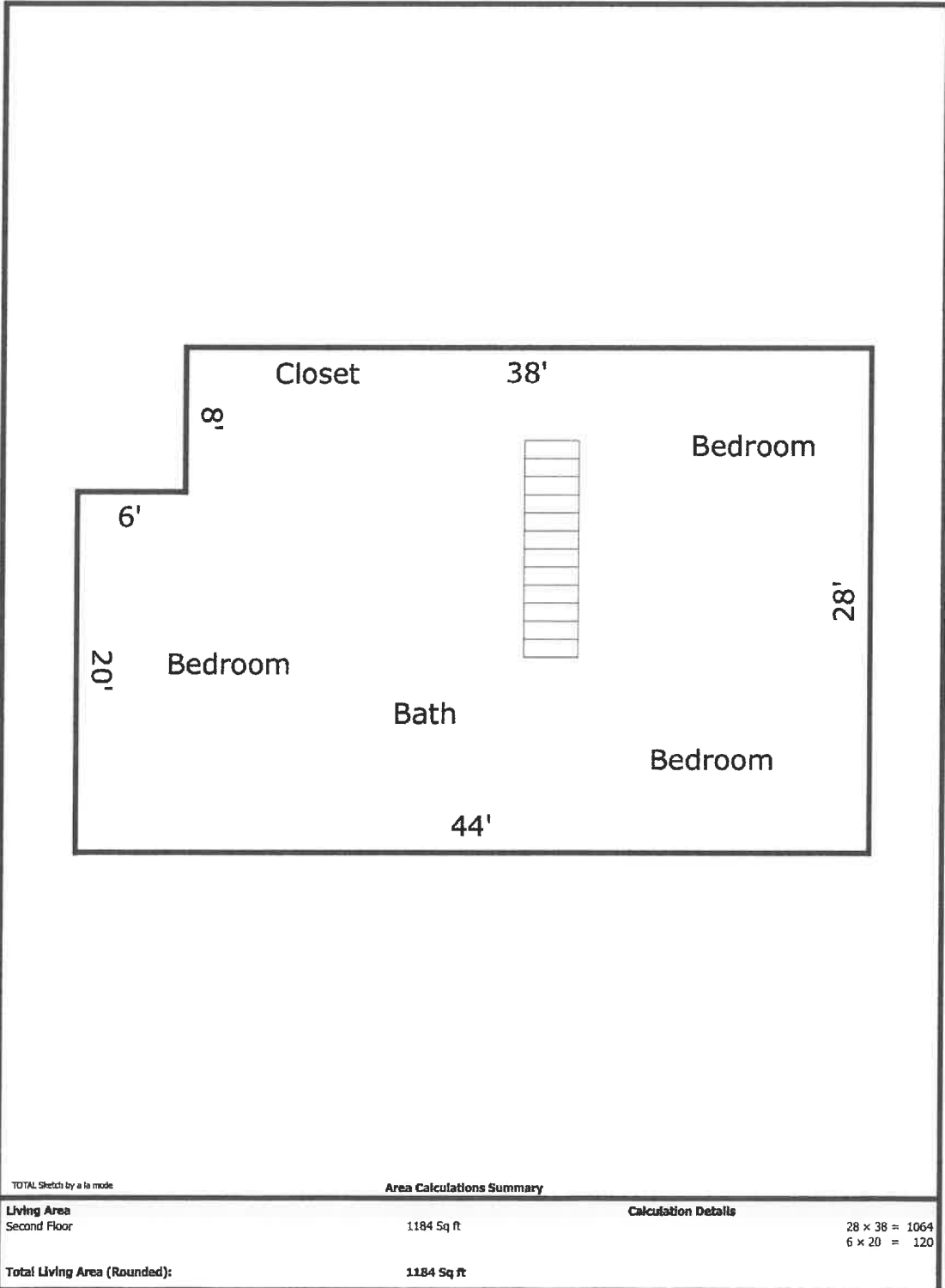
Borrower/Client	Vanessa McGroder		
Property Address	5261 E Maple Rd		
City	Geneva	County	Ashtabula
		State	OH
Client	Vanessa McGroder	Zip Code	44041-9002



TOTAL Sketch by a la mode		Area Calculations Summary	Calculation Details
<b>Living Area</b>			
First Floor	396 Sq ft		10 × 6 = 60 24 × 14 = 336
First Floor	1184 Sq ft		28 × 38 = 1064 6 × 20 = 120
<b>Total Living Area (Rounded):</b>		<b>1580 Sq ft</b>	
<b>Non-living Area</b>			
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						



## 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](mailto:info@orep.org)  
6353 El Cajon Blvd, Suite 124-605  
San Diego, CA 92115
- 9. **Program Administrator:** OREP Insurance Services, LLC – [info@orep.org](mailto: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: <b>Other</b>	Year Built: <b>1860/Public Records</b>
Prop Attached: <b>No</b>	Builder Name:
Prop Condt: <b>Actual YBT</b>	
Basement: <b>Yes, Concrete, Crawl Space, Dirt Floor, Full, Unfinished</b>	Cooling: <b>Ceiling Fan(s), Window Unit(s)</b>
Heating: <b>Fireplace-Wood, Oil</b>	
Appliances: <b>Garbage Disposal</b>	
Fireplace: <b>Yes/#FP:1/Wood Burning Stove</b>	
Laundry: <b>In Hall</b>	
Access Feat: <b>None</b>	
Patio/Porch: <b>Patio, Porch, Wrap Around</b>	
Direction Faces:	Nat Rsrce Rgts: <b>None</b>
View Desc: <b>Pond</b>	
Parking: <b>3.0/Driveway, Gravel, Private</b>	
Construction: <b>Vinyl Siding, Wood</b>	Garage: <b>Yes/3.0</b>
Roof: <b>Metal</b>	Carport: <b>No</b>
Water: <b>Public</b>	Sewer: <b>Septic</b>
Fence: <b>None</b>	Waterfront: <b>No</b>
Pool: <b>No</b>	
Other Struct: <b>Misc. Shed, Poultry Coop</b>	

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**

E-Mail: **jessie.asacoxhomes@gmail.com**

**01/26/2026**

Web:

**CENTURY 21 Asa Cox Homes**

**2709 North Ridge Rd**

**Painesville, Ohio 44077**

**440-639-0002**

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



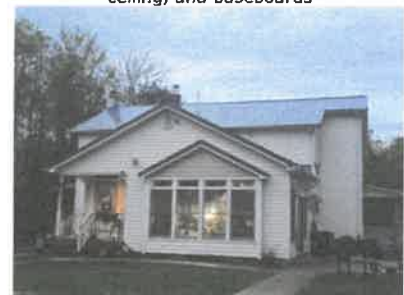
Carpeted office with attic access, a textured ceiling, and baseboards



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

Information is Believed To Be Accurate But Not Guaranteed