

**Complaint Against Valuation of Real Property**

**Supporting Documents, 3501 Padanarum Rd, Geneva, OH 44041**

**Thomas J Mihalik & Elizabeth W Mihalik**

1. Escrow Receipt, July 19, 2025
2. Appraisal, February 26, 2026
3. Current Tax Bill
4. Photo, debris outside
5. 5 photos, interior damage from hoarding and rain

**Thomas J Mihalik & Elizabeth W Mihalik**

**Thomas J Mihalik & Elizabeth W Mihalik**

**Thomas J Mihalik & Elizabeth W Mihalik**

**CONWAY LAND TITLE COMPANY**

**Escrow Instructions/Receipt**

**Escrow No.: 2501008 Date: July 31, 2025**

The purchaser(s) having heretofore contracted the real estate hereinafter mentioned and having agreed to all terms regarding such purchase hereby employs **CONWAY LAND TITLE COMPANY** to act as their Escrow Agent.

**CONWAY LAND TITLE COMPANY** hereby acknowledges receipt of a fully executed original or duplicate copy of Sales agreement dated **July 19, 2025** entered into by purchaser and seller and agrees to act as Escrow Agent in connection with the consummation of such purchase, subject to conditions of acceptance printed on page two (2) hereof and made a part hereof, and acknowledges receipt of the following documents and/or funds, to-wit:

From **Thomas J. Mihalik and Elizabeth W. Mihalik** acknowledged by \_\_\_\_\_  
\$90,900.00 received on \_\_\_\_\_  
**\$2,000.00** has been deposited with: Conway Land Title Company  
(Seller or Real Estate Agent) and will cause to be deposited a certain mortgage from: **None** in the amount of **\$0** and the proceeds thereof:  
Adm. fee to Platinum \$620.00; Recording Fee \$39.50; Transfer Fee \$75.00; Wire Fee \$55.00; (1/2) Fee Policy \$267.38; (1/2) Escrow Fee \$420.00

The sum of **\$92,070.00** shall be credited to **Michael A. Wagner, Guardian of the estate of Patrick W. Gogolen** (Seller(s), when a Fiduciary deed(s) to **Thomas J. Mihalik and Elizabeth W. Mihalik** purchaser(s)), purporting to convey premises known as: **3501 Padanarum Rd. Geneva, Ohio** subject to restrictions of record, taxes and assessments, general and special for the last half 2024, utility easements of record (and in case of condominiums, Declaration of Condominium, By Laws and other easements and agreements of record) has been deposited, and when said deed and/or mortgage have been filed for record and only when Conway Land Title Company will issue its (Title Insurance Policy) in its usual and customary form, in the sum of **\$92,070.00 Owners Policy** (insurance of title) with the benefit of (purchaser(s) and showing as items therein, only the following: Restrictions of record, (including conditions, reservations and easements if created in conjunction with such restrictions); utility easements of record, etc. taxes and assessments for the last half of 2025, and your usual zone note and survey note, and when Conway Title will issue the evidence of title required by the mortgagee.

Collect for the purchaser the prorate amount of taxes and assessments to and including the date of filing deed for record, using the calendar year and the amount shown on the last available County Treasurer's tax duplicate, that has been certified by the County Auditor.

Charge the purchaser with deductions from full proceeds of new mortgage, all expense incident to recording fees for deed, and transfer and full escrow fee.

This receipt shall not be considered to in any manner change previous purchase agreement herein referred to and shall not be considered to create any contractual relation between purchaser and seller.

Policy/Assuring title with the benefit of record, including conditions and easements of record, etc.

**CONWAY LAND TITLE COMPANY**

By: Neil J. Conway  
Neil J. Conway, Escrow Officer

Policy/Assuring title with the benefit of record, including conditions and easements of record, etc.

*Mihalik*

Borrower	Thomas J / Elizabeth W Mihalik	File No.	02272026
Property Address	3501 Padanarum Rd	County	Ashabula
City	Geneva	State	OH
Lender/Client	Thomas J / Elizabeth W Mihalik	Zip Code	44041-8158

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*Mihalik &*

FROM:  
 Hayley Gondek  
 Willoughby Hills, OH 44094

INVOICE	DATE	REFERENCE
02272026	02/27/2026	MIHALIK

TO:  
 Thomas J / Elizabeth W Mihalik  
 3501 Padanarum Rd, Geneva, OH 44041  
 Email: lzmihalik@windstream.net

FROM:  
 MIHALIK

DESCRIPTION	AMOUNT									
3501 Padanarum Rd Geneva, OH 44041										
MIHALIK	300.00									
Paid at door	-300.00									
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="text-align: right;">Subtotal</td> <td style="text-align: right;">\$ 0</td> </tr> <tr> <td></td> <td style="text-align: right;">Late Fee</td> <td style="text-align: right;">\$</td> </tr> <tr> <td></td> <td style="text-align: right;"><b>TOTAL</b></td> <td style="text-align: right;"><b>\$ 0</b></td> </tr> </table>			Subtotal	\$ 0		Late Fee	\$		<b>TOTAL</b>	<b>\$ 0</b>
	Subtotal	\$ 0								
	Late Fee	\$								
	<b>TOTAL</b>	<b>\$ 0</b>								

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**LAND APPRAISAL REPORT**

Gentlumo Appraisal Services  
Mihaluk  
File No. 02272026

Borrower Thomas J / Elizabeth W Mihaluk Census Tract 38007-0009.00 Map Reference 17410 State OH Zip Code 44041-8158  
 Property Address 3501 Padanarum Rd City Geneva County Ashtabula  
 Legal Description SEC 3--9 E  
 Sale Price \$ N/A Date of Sale N/A Loan Term N/A yrs. Property Rights Appraised  Fee  Leasehold  De Minimis PUD  
 Actual Real Estate Taxes \$ 1,128 (Y) Loan charges to be paid by seller \$ N/A Other sales concessions N/A  
 Lender/Cient Thomas J / Elizabeth W Mihaluk Address 3501 Padanarum Rd Geneva, OH 44041  
 Occupant Vacant Appraiser Hayley Gondek Instructions to Appraiser Market Value

**SUBJECT**  
 Location  Urban  Suburban  Rural  Good  Avg.  Fair  Poor  
 Built Up  Fully Dev.  Over 75%  Under 25%  
 Growth Rate  Rapid  Steady  Slow  
 Property Values  Increasing  Stable  Declining  
 Demand/Supply  Shortage  In Balance  Oversupply  
 Marketing Time  Under 3 Mos.  4-6 Mos.  Over 6 Mos.  
 Present 70 % One-Unit 5 % 2-4 Unit 5 % Apts. 0 % Condo 10 % Commercial  
 Land Use 5 % Industrial 5 % Vacant 0 %  
 Change in Present Land Use  Not Likely  Likely (\*)  
 (\*) From Owner  Tenant  Taking Place (\*)  
 Predominant Occupancy  Owner  Vacant  
 One-Unit Price Range \$ 250,000 to \$ 450,000 Predominant Value \$ 300,000  
 District Age Range 501 years to 75 yrs. Predominant Age 45 yrs.  
 Comments including those factors favorable or unfavorable affecting marketability (e.g. public parks, schools, view, noise) Located in Ashtabula County, Geneva has no parks, restaurants and housing developments. Access to main routes is good (such as Route 534). Public transportation is available in Ashtabula County (ACTS).

**NEIGHBORHOOD**  
 Employment Stability  Convenience to Employment  Convenience to Shopping  Convenience to Schools  Adequacy of Public Transportation  Adequacy of Public Facilities  Adequacy of Utilities  Property Compatibility  Protection from Detrimental Conditions  Police and Fire Protection  General Appearance of Properties  Appeal to Market

**SITE**  
 Dimensions 454x1415 = 14.75 ac  Corner Lot  
 Zoning Classification R-1 Residential Present Improvements  Do  Do Not  Conform to Zoning Regulations  
 Highest and Best Use  Present Use  Other (Specify)  
 Elec.  Gas  Water  Sewer  Septic  Underground Elect. & Tel.  Sidewalk  
 OFF SITE IMPROVEMENTS  
 Street Access  Public  Private  
 Surface Asphalt  Maintenance  Storm Sewer  Cant/Gutter  View  Drainage  Appears Adequate  
 Is the property located in a FEMA Special Flood Hazard Area?  Yes  No  
 Comments (favorable or unfavorable including any apparent address assessments, encroachments, or other adverse conditions) There is an abandoned home and debris located on the property however there was no value given. The home and debris will be removed.

The undersigned has verified the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those terms of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

DATE	ITEM	DESCRIPTION	ADJUST.	ADJUST.	ADJUST.
04/29/2025	RESIDENTIAL	RESIDENTIAL	+13,900	10.1%	89,920
04/24/2025	RESIDENTIAL	RESIDENTIAL	-10,080	14.3%	154,340
17/01/90003400	RESIDENTIAL	RESIDENTIAL	17,019,000	14.3%	154,340
17/01/90003500	RESIDENTIAL	RESIDENTIAL	17,019,000	14.3%	154,340

**MARKET DATA ANALYSIS**  
 Sales or Financing N/A Cash 0  
 Indicated Value 0 Net 17.0 % Gross 17.0 %  
 Net 17.0 % Gross 17.0 %  
 Comments on Market Data The comparables are located in the market area. Adjustments were made for site. The comparables closed less than one year ago and support the indicated market value. I relied on Comp 1 due to close proximity and the median adjusted value of the subject.  
 Comments and Conditions of Appraisal This appraisal is completed for private use only. This appraisal was not completed for mortgage lending.

**RECONCILIATION**  
 Final Reconciliation This appraiser researched and analyzed comparables in the subject's market area. This appraiser stayed within the same school district while searching for comparables.  
 I (WE) ESTIMATE THE MARKET VALUE AS DEMONSTRATED BY THE SUBJECT PROPERTY AS OF 02/27/2026 TO BE \$ 96,000  
 Appraiser Hayley Gondek Supervisor/ Appraiser (if applicable) \_\_\_\_\_  
 Date of Signature and Report 02/27/2026 Title \_\_\_\_\_  
 State Certification # \_\_\_\_\_ State License # \_\_\_\_\_  
 Expiration Date of State Certification or License 10/12/2027 State \_\_\_\_\_  
 Date of Inspection (if applicable) 02/27/2026 Did  Did Not  Inspect Property Date of Inspection \_\_\_\_\_

## Subject Photo Page

Borrower	Thomas J/Elizabeth W Mihalik		
Property Address	3501 Padanarum Rd		
City	Geneva	County	Ashtabula
Lender/Client	Thomas J/Elizabeth W Mihalik	State	OH
		Zip Code	44024-18158



**Subject Front**  
3501 Padanarum Rd  
Sales Price N/A  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location Residential  
View 14.75 ac  
Site  
Quality  
Age



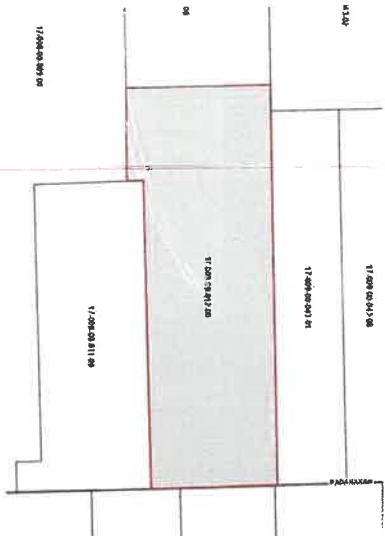
**Subject**



**Subject Street**

**Photograph Addendum**

Borrower	Thomas J / Elizabeth W Mihalik			
Property Address	3501 Padanarum Rd			
City	Geneva	County	Ashland	
Lender/Client	Thomas J / Elizabeth W Mihalik		State	OH
			Zip Code	44004-8158



**parcel map**  
**existing home being razed**  
**- no value given -**



**debris will be removed**  
**additional street view**

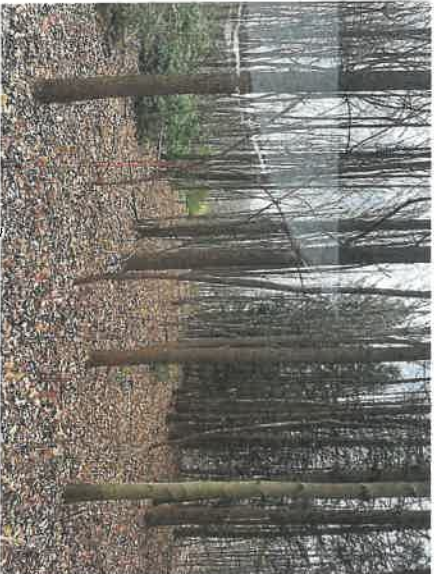


## Comparable Photo Page

Borrower	Thomas J / Elizabeth W Mihalik		
Property Address	3501 Padanarum Rd		
City	Geneva	County	Ashtabula
Lender/Client	Thomas J / Elizabeth W Mihalik	State	OH
		Zip Code	44004-8158

### Comparable 1

V/L Chestnut St  
Prox. to Subject 1.91 miles SE  
Sale Price 82,000  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location Residential  
View 7.80 ac  
Site  
Quality  
Age



### Comparable 2

V/L N Bernd Rd  
Prox. to Subject 4.17 miles NE  
Sale Price 100,000  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location Residential  
View 19.79 ac  
Site  
Quality  
Age



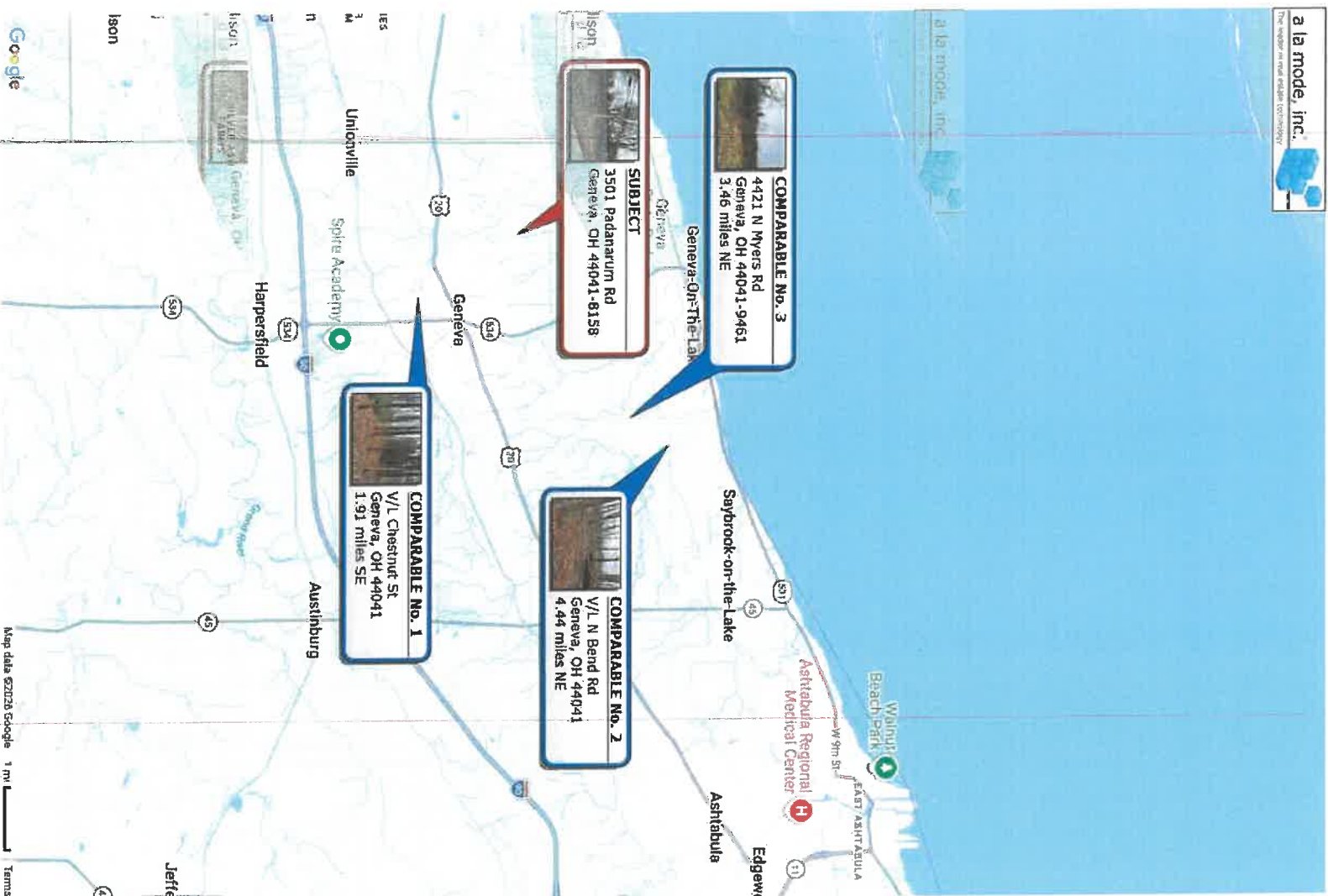
### Comparable 3

4421 N Myers Rd  
Prox. to Subject 3.46 miles NE  
Sale Price 180,000  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location Residential  
View 27.58 ac  
Site  
Quality  
Age



### Location Map

Borrower	Thomas J / Elizabeth W Mihalik	County	Ashtabula	State	OH	Zip Code	44041-8158
Property Address	3501 Padanarum Rd						
City	Geneva						
Lender/Client	Thomas J / Elizabeth W Mihalik						



### Aerial Map

Borrower	Thomas J / Elizabeth W Mihalik		
Property Address	3501 Padanarum Rd		
City	Geneva	County	Ashtabula
Lender/Client	Thomas J / Elizabeth W Mihalik	State	OH
		Zip Code	44041-8158




**Appraiser License**

ALL APPRAISER LICENSES/COMPARTS  
has been issued under CMG Chapter 4703 S.C.

**NAME**  
**Hayley A Gondak**

**License Number**  
108122027

**License Type**  
Licensed Residential Real Estate Appraiser

 **Department of  
Commerce**  
State of South Carolina  
108122027  
10/12/2027

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

File No. MHALIK  
02272026

Name of Appraiser: Hayley Gondak

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

Certification/License 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

Scope: This Report

State of Ohio  
Department of Commerce  
Division of Real Estate Appraiser Section  
Cleveland (216) 767-3100

APPRAISER REPORT

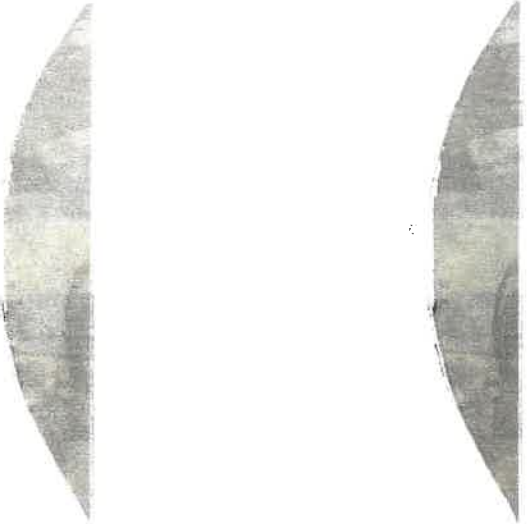
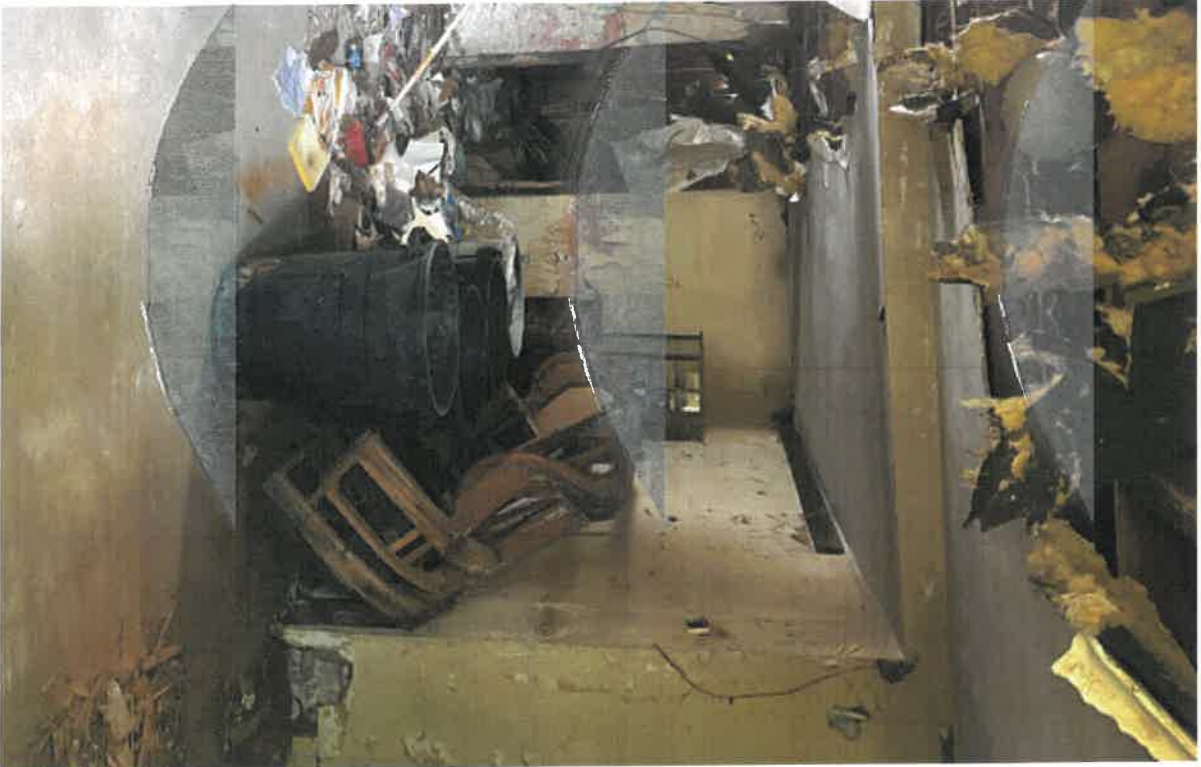




Mihalik  
4.



Mihalik  
1085



Mihalik  
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Mihalik  
3085



Mihalik  
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*Mihalik  
5083*