

RECEIVED

FEB 25 2026

Tax year 2025 BOR no. 26-00053
County Carroll Date received 2/25/2026

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property

AUDITOR'S OFFICE
CARROLL COUNTY OH

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

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

Original complaint Counter complaint

Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code
1. Owner of property	Vera A. Harris	1 La Salle Ct. SE, North Canton, OH 44709
2. Complainant if not owner	N/A	
3. Complainant's agent	Jason N. Bing, Esq.	4580 Stephen Cir. NW, Suite 100, Canton, OH 44718
4. Telephone number and email address of contact person	330-458-2163; jbing@aghattorneys.com	

5. Complainant's relationship to property, if not owner N/A

If more than one parcel is included, see "Multiple Parcels" Instruction.

6. Parcel numbers from tax bill	Address of property
33-0000779.000	5039 Elk Rd. Lot 1, Carrollton, OH 44615

7. Principal use of property Vacant Land

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
33-0000779.000	6,000.00	34,230.00	(28,230.00)

9. The requested change in value is justified for the following reasons:

Fair Market Value pursuant to the Appraisal attached as Exhibit "1".



10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale Survivorship
and sale price \$ 0.00 ; 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 No and total cost \$ N/A

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 2-23-26 Complainant or agent (printed) Jason N. Bing Title (if agent) Attorney

Complainant or agent (signature) 

Sworn to and signed in my presence, this 23rd day of February 2026

Notary 



**APPRAISAL REPORT OF
THE PROPERTY LOCATED AT**

5039 Elk Rd, Lot 1
Carrollton, OH 44615

as of

January 1, 2025

for

Vera Harris
1 La Salle Ct SE
North Canton, OH
44709



by

Charles G. Snyder Co.
120 East High Avenue
New Philadelphia, OH 44663

Appraisal Report
LAND APPRAISAL REPORT

File No. 102025-10780

IDENTIFICATION

Borrower /Owner: Vera A Harris Census Tract 7207.00 Map Reference Union Twp.
 Property Address 5039 Elk Rd, Lot 1
 City Carrollton County Carroll State OH Zip Code 44615
 Legal Description LOT 1 ROCKWD PK 4 Parcel #: 33-0000779.000
 Sale Price \$ N/A Date of Sale N/A Loan Term Unknown yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ 66.04 (yr.) Loan charges to be paid by seller \$ 0 Other sales concessions None Known
 Lender/Client Vera Harris Address 1 La Salle Ct SE, North Canton, OH, 44709
 Occupant Vacant Appraiser Charles G. Snyder, RM, MAI Instructions to Appraiser None

NEIGHBORHOOD

Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Employment Stability	<input type="checkbox"/> Good	<input checked="" type="checkbox"/> Avg.	<input type="checkbox"/> Fair	<input type="checkbox"/> Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady	Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	Adequacy of Public Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Time	<input checked="" type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	Recreational Facilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Present Land Use	<u>40</u> % 1 Family	<u>0</u> % 2-4 Fam	<u>0</u> % Apts.	Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<u>0</u> % Industrial	<u>60</u> % Vacant	<u>0</u> % Condo	Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)	Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	(*) From <u>N/A</u>	To <u>N/A</u>		Police and Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant*	<u>0-5</u> % Vacant	General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Price Range	\$ <u>20,000</u> to \$	\$ <u>120,000</u> Predominant Value \$	\$ <u>75,000</u>	Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Family Age	<u>20</u> yrs. to <u>80</u> yrs.	Predominant Age <u>60</u> yrs.						

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, noise) Neighborhood boundaries include Mohawk Drive to the north, Johnston Drive to the east, Poplar Drive to the south, and Woodland Drive to the west. The subject neighborhood is located within average proximity of all buyer oriented amenities. No public transportation is available which is typical of this and competing areas. *** See Additional Comments ***

SITE

Dimensions 230Fx100Lx230Rx100RS = 0.528 +/- acres Corner Lot
 Zoning Classification None in effect Present improvements do do not conform to zoning regulations
 Highest and best use: Present use Other (specify) _____
 Elec. Public Other (Describe) _____
 Gas _____
 Water _____
 San. Sewer _____
 Underground Elect. & Tel.
 OFF SITE IMPROVEMENTS
 Street Access: Public Private
 Surface Asphalt
 Maintenance: Public Private
 Storm Sewer Curb/Gutter
 Sidewalk Street Lights
 Topo Sloping
 Size Average
 Shape Irregular
 View Woods
 Drainage No evidence of problems
 Is the property located in a HUD Identified Special Flood Hazard Area? No Yes
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions) No adverse easements or encroachments were observed at the time of property inspection which would materially affect value. There are no known nuisance factors which would affect the subject property. *** See Additional Comments ***

The undersigned has recited three 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 items of significant variation between the indicated 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.

MARKET DATA ANALYSIS

ITEM	Subject Property	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	5039 Elk Rd, Lot 1 Carrollton, OH 44615	7374 Mossy Dr SW Carrollton, OH 44615	3512 Rockwood Dr SW Carrollton, OH 44615	7837 West St SW Carrollton, OH 44615
Proximity to Subj.		2.64 miles S	0.72 miles W	2.85 miles S
Sales Price	\$ N/A	\$ 4,000	\$ 10,000	\$ 13,000
Unit Price	\$	\$ 11,765	\$ 34,483	\$ 39,394
Data Source	Inspection/Auditor	MLS #5146894/Auditor	MLS #5073665/Auditor	MLS #4474786/Auditor
Date of Sale and Time Adjustment	N/A	10/20/2025	10/25/2024	09/01/2023
Location	Rural	Rural	Rural	Rural
Site/View	Woods	Woods	Woods	Woods
Site Area	0.528 +/- acres	0.34 Acre	0.29 Acre	0.33 Acre
Topography	Sloping	Sloping	Superior	Superior
Improvements	None	None	None	None
Appeal	Average	Average	Average	Average
Sales or Financing Concessions	Unknown	Cash	Cash	Cash
	None Known	None Known	None Known	None Known
Net Adj. (Total)		Plus Minus \$	Plus <input checked="" type="checkbox"/> Minus \$ -5,000	Plus <input checked="" type="checkbox"/> Minus \$ -5,000
Indicated Unit Value of Subject		Gross 0.0%	Gross 14.5%	Gross 12.7%
		Net 0.0% \$ 4,000	Net -14.5% \$ 5,000	Net -12.7% \$ 8,000

Comments on Market Data: Most market participants value such tracts on a gross sales price unit of comparison.

Comments and Conditions of Appraisal: Per the clients request, the appraiser has provided a retrospective opinion of value based upon an effective date of January 1, 2025. This appraisal was developed for board of revision purposes with an observation date of November 6, 2025. *** See Additional Comments ***

Final Reconciliation: From an adjusted range of value of \$4,000 to \$8,000 and with an indicated median of \$5,667 per acre, I gave fairly similar weight to each in reconciling at a final opinion of market value of \$6,000. *** See Additional Comments ***

RECONCILIATION

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF January 1, 2025 to be \$6,000
 Appraiser(s) Charles G. Snyder Review Appraiser (if applicable) Did Did Not Physically Inspect Property
 Signature Charles G. Snyder Signature _____
 Name Charles G. Snyder, RM, MAI Date 11/07/2025 Name _____ Date _____
 State OH License Certification # 000379186 State _____ License Certification # _____

ADDITIONAL COMMENTS

Borrower or Owner	/Owner: Vera A Harris		
Property Address	5039 Elk Rd, Lot 1		
City	Carrollton	Courty	Carroll
		State	OH
		Zip Code	44615
Lender or Client	Vera Harris		

Neighborhood

Bussing is available to secondary, elementary, and parochial schools. Employment stability appears to be average and is reflective of the area's employment stability. Available utilities are adequate and exemplify competing properties.

Site

Additionally, no information has been provided which would indicate that any toxic waste or other substances have been introduced into the subject neighborhood and/or the subject property. Moreover, it is presumed and hereby stipulated that no materials of a toxic manner or which have been listed as dangerous by the Environmental Protection Agency have been introduced into the premises. The appraiser is, however, not an expert in this matter and it is highly suggested that the client retain an expert in this field to determine whether or not this assumption shall remain valid.

Comments and Conditions of Appraisal

This is an Appraisal Report as set forth under USPAP Standard Rule 2-2(a). It presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's estimate of value. Supporting documentation that is not provided with the report is retained in the appraiser's file. The cost and income approaches to value are not applicable to this assignment and were therefore not developed. In the process of developing the appraisal, the appraiser did not discover any previous listings or sales of the subject property within the past 36 months.

The Intended User of this appraisal report is the Client. The Intended Use is to evaluate the property that is the subject of this appraisal for board of revision purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser.

The appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice and Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C 3331 et seq.) and any implementing regulations.

The repercussions from the covid pandemic and governments response to it has caused historic levels of inflation over the past year. The Fed has raised their benchmark interest rate several times in 2022 to combat inflation, and mortgage interest rates are at their highest levels in over fifteen years.

Housing prices saw year over year appreciation in the range of 10% to 20% during the pandemic but appear to be stabilizing. To date, demand has remained high and inventories low.

ADDITIONAL CERTIFICATION: PRIOR ASSIGNMENT DISCLOSURE

The appraiser, nor The Charles G. Snyder Co., have not provided any previous services regarding the subject property, as an appraiser or in any other capacity, within the three year period immediately preceding acceptance of this assignment.

Disclosure of the contents of this appraisal report is governed by the By-Laws and Regulations of the Appraisal Institute.

Neither all nor any part of the contents of this report, especially any conclusions as to the value, the identity of the appraisers, or any reference to the Appraisal Institute or to the RM, SRA, MAI designations shall be disseminated to the public through advertising media or any other public means of communications without prior written consent and approval of the undersigned.

The Appraisal Institute conducts a voluntary program of continuing education for its designated members. MAIs, SRAs and RMs who meet the minimum standards of this program are awarded periodic education certification. I am currently certified under this program.

ADDITIONAL COMMENTS
Page 2

Borrower or Owner /Owner: Vera A Harris

Property Address 5039 Elk Rd, Lot 1

City Carrollton

County Carroll

State OH

Zip Code 44615

Lender or Client Vera Harris

Final Reconciliation**HYPOTHETICAL CONDITIONS/EXTRAORDINARY ASSUMPTIONS**

The appraiser advises all users, authorized and unauthorized, of the following:

The valuation set forth in the appraisal represents, to a reasonable degree of professional certainty, the market value of the SURFACE RIGHTS only, and does not consider, address or attempt to quantify the value of subsurface rights including coal, gas, oil or any other recoverable rights currently known or to be discovered.

Similarly, the value of the TIMBER or any other rights, including AIR RIGHTS, NAVIGATION TOWER or COMMUNICATION TOWER rights, is beyond the scope of the appraisal report.

Failure to meet or comply with the hypothetical conditions/extraordinary assumptions may invalidate the final value conclusion.

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. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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, 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 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 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.
3. 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.
4. The appraiser has noted in this appraisal report any adverse conditions (such as the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent adverse conditions of the property (such as, but not limited to, 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.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that those conditions will be met in a satisfactory manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the subject property. I reported the site characteristics in factual, specific terms.
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.
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 reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. 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.
10. I have knowledge and experience in appraising this type of property in this market area.
11. 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.
12. 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.
13. 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, 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.
14. 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.
15. 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.
16. 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.
17. 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).
18. 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.
19. 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.
20. 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).
21. 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.
22. 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.

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 Charles G. Snyder, RM, MAI
 Company Name Charles G. Snyder Co.
 Company Address 120 East High Avenue
New Philadelphia, OH 44663
 Telephone Number 330-343-6213
 Email Address _____
 Date of Signature and Report 11/07/2025
 Effective Date of Appraisal January 1, 2025
 State Certification # 000379186
 or State License # _____
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 06/18/2027

ADDRESS OF PROPERTY APPRAISED
5039 Elk Rd, Lot 1
Carrollton, OH 44615
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 6,000
 LENDER/CLIENT
 Name _____
 Company Name Vera Harris
 Company Address 1 La Salle Ct SE
North Canton, OH 44709
 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 _____

PHOTOGRAPH ADDENDUM

Borrower or Owner /Owner: Vera A Harris			
Property Address 5039 Elk Rd, Lot 1			
City Carrollton	County Carroll	State OH	Zip Code 44615
Client Vera Harris			



**FRONT VIEW OF
SUBJECT PROPERTY**



**REAR VIEW OF
SUBJECT PROPERTY**



**STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Borrower or Owner	/Owner: Vera A Harris		
Property Address	5039 Elk Rd, Lot 1		
City	Carrollton	County	Carroll
		State	OH
		Zip Code	44615
Client	Vera Harris		



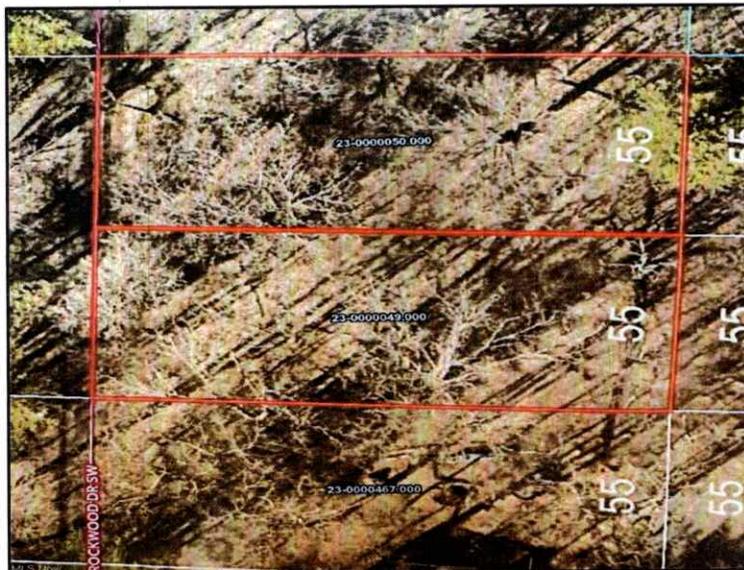
COMPARABLE #1

7374 Mossy Dr SW
Carrollton, OH 44615

Price \$4,000
Unit Price 11,765
Date 10/20/2025

Site Area 0.34 Acre

Unit Value Ind. \$4,000



COMPARABLE #2

3512 Rockwood Dr SW
Carrollton, OH 44615

Price \$10,000
Unit Price 34,483
Date 10/25/2024

Site Area 0.29 Acre

Unit Value Ind. \$5,000



COMPARABLE #3

7837 West St SW
Carrollton, OH 44615

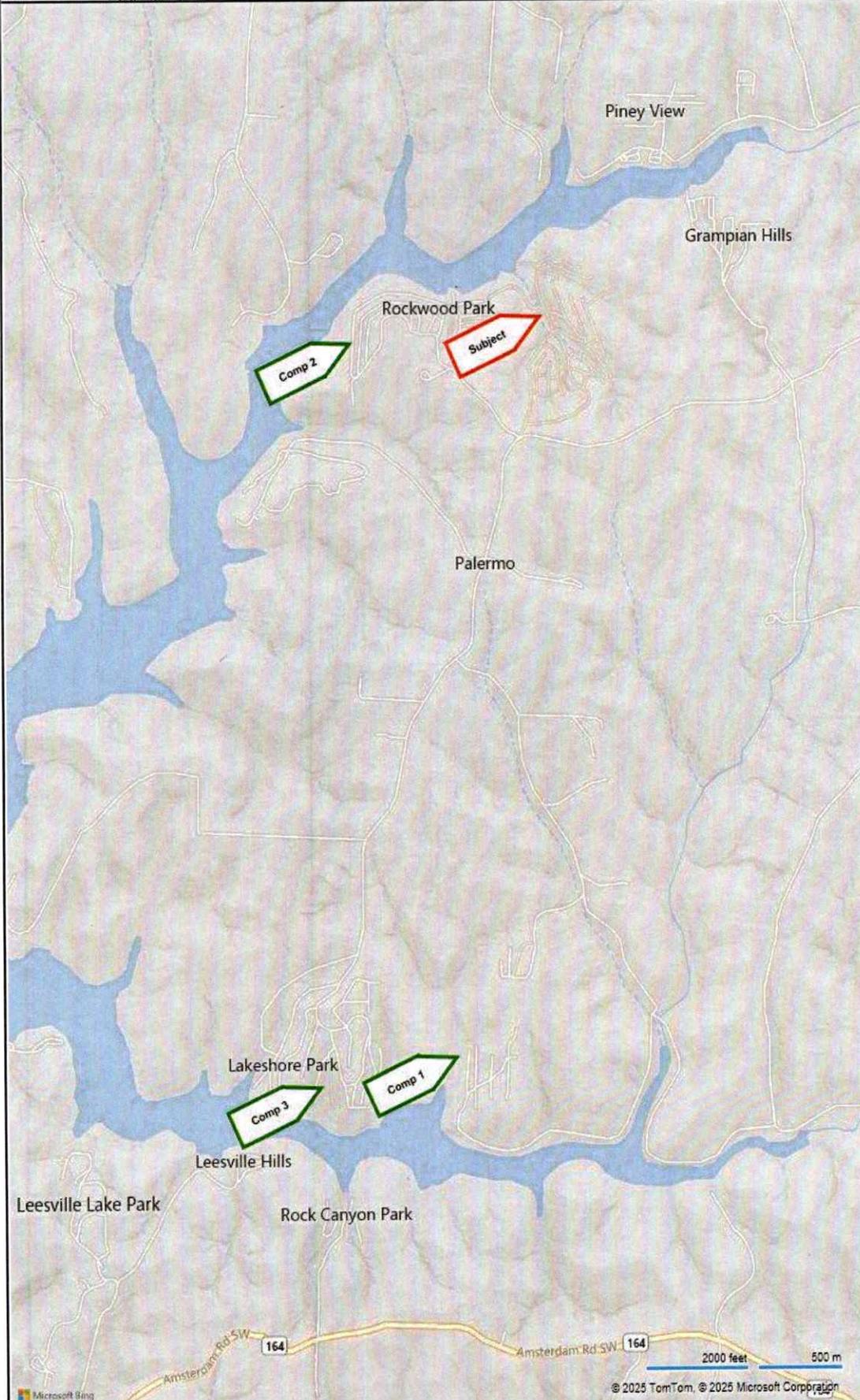
Price \$13,000
Unit Price 39,394
Date 09/01/2023

Site Area 0.33 Acre

Unit Value Ind. \$8,000

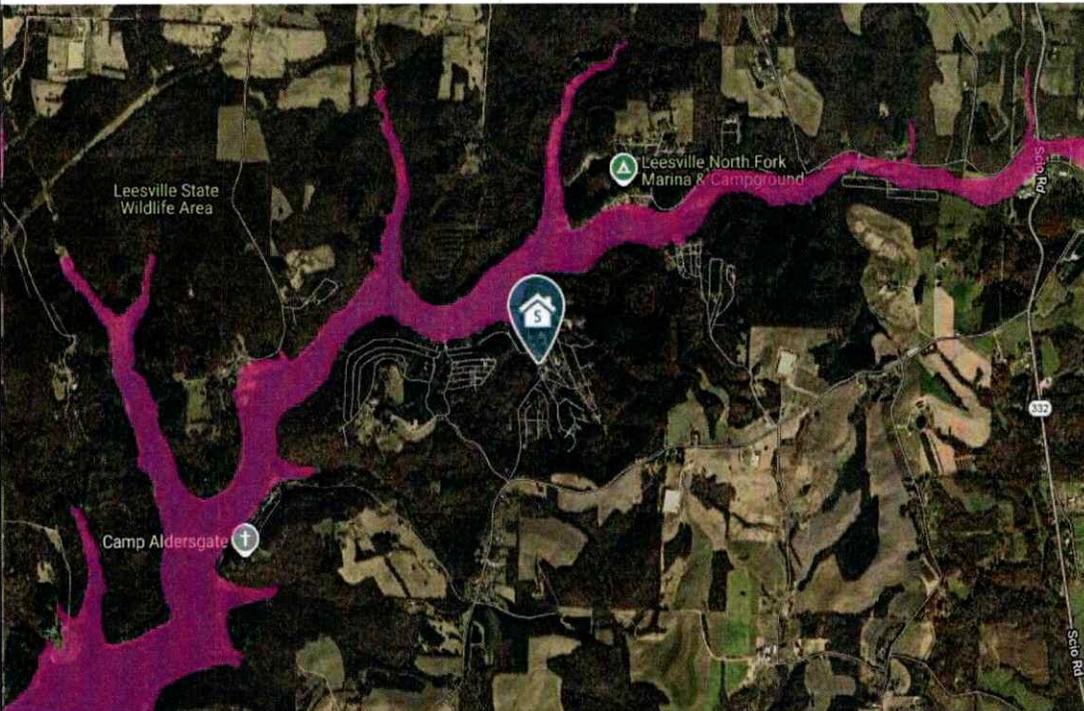
Location Map

Borrower or Owner /Owner: Vera A Harris			
Property Address 5039 Elk Rd, Lot 1			
City Carrollton	County Carroll	State OH	Zip Code 44615
Client Vera Harris			



FLOOD MAP

Borrower or Owner /Owner: Vera A Harris					
Property Address 5039 Elk Rd, Lot 1					
City	Carrollton	County	Carroll	State	OH
				Zip Code	44615
Client Vera Harris					



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 considers his 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 concessions 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 LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. The separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. 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 completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

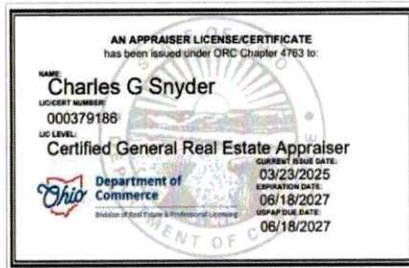
APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity 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 as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 5039 Elk Rd, Lot 1, Carrollton, OH 44615

<p>APPRAISER:</p> <p>Signature: <u></u></p> <p>Name: <u>Charles G. Snyder, RM, MAI</u></p> <p>Date Signed: <u>11/07/2025</u></p> <p>State Certification #: <u>000379186</u></p> <p>or State License #: _____</p> <p>State: <u>OH</u></p> <p>Expiration Date of Certification or License: <u>06/18/2027</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____</p> <p>Name: _____</p> <p>Date Signed: _____</p> <p>State Certification #: _____</p> <p>or State License #: _____</p> <p>State: _____</p> <p>Expiration Date of Certification or License: _____</p> <p><input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property</p>
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Borrower or Owner	/Owner: Vera A Harris		
Property Address	5039 Elk Rd, Lot 1		
City	Carrollton	County	Carroll
		State	OH
		Zip Code	44615
Client	Vera Harris		

File No.

CHARLES G. SNYDER COMPANY PRIVACY POLICY
(As of June 2001)

The Charles G. Snyder Company, like all providers of financial services, is now required by law to inform their clients of their policies regarding privacy of client information.

The Federal Trade Commission (FTC) has ruled that appraisers are now considered to be financial institutions. This stems from the statements by FannieMae, FreddieMac, and FHA that appraisers are considered as part of the financial institution for their participation in the lending process.

Licensed/Certified Appraisers have been, and continue to be, bound by the Uniform Standards of Professional Appraisal Practice, (USPAP) and Ethics Rules which consist of conduct, management, confidentiality, and record keeping sections. These rules and standards are more stringent than those required by law. Therefore, The Charles G. Snyder Company has always been diligent about protecting information deemed to be private or confidential in nature.

Types of Nonpublic Personal Information Collected

Personal information about you and your property is collected during the course of developing the appraisal process. This is generally accomplished with your prior knowledge and approval. Nonpublic information is provided to our agency by you or obtained by us with your authorization. The purpose of the appraisal process is normally to determine a specific value opinion for a client. The specific value opinion is a part of the requirement for the successful completion of a particular real estate financial transaction.

Parties to Whom We Disclose Information

For current and former clients, this agency does not disclose any nonpublic personal information obtained during the course of developing a property's specific value opinion except as required by law or at the direction of the client to assist in the completion of the particular financial transaction. Such non public information may be disclosed to the client and any identified intended users per Ethics Rules and Statement Number 5 of the USPAP. In all such situations, it is specifically stated that all confidential information, analyses, conclusions, survey results, adjustments, and opinions be safeguarded by the appraiser.

Record Keeping Requirements

Our agency retains records relating to the professional services that we provide so that we are better able to assist you with your professional needs and to comply with the requirements of the Ethics Rules contained within the USPAP. In order to secure your nonpublic personal information, our agency maintains physical, electronic, and procedural safeguards that comply with our professional standards.

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Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with a quality product or service are very important to us.

Charles G. Snyder Co.



**ARNOLD
GRUBER LTD.**
ATTORNEYS AT LAW

RECEIVED

FEB 25 2026

AUDITOR'S OFFICE
CARROLL COUNTY, OH

February 24, 2026

Carroll County Auditor
Carroll County Board of Revision
119 South Lisbon Street
Carrollton, Ohio 44615

Dear Sirs:

RE: Complaint Against Valuation of Real Property
Parcel #33-0000779.000 5039 Elk Road, Lot 1, Carrollton, Ohio

We enclose an original and one (1) copy of a Complaint Against Valuation of Real Property for consideration and filing with your office regarding the above matter.

Please advise or if possible contact the undersigned via telephone at 330-458-2163 when this matter has been set for hearing as we will need to coordinate the date and time of same with the appraiser who will be testifying.

Once the Complaint has been filed, please a copy stamped with the date of filing to the undersigned, using the envelope provided for that purpose.

Thank you for your assistance in this matter.

Very truly yours,

Jason N. Bing
jbing@aghattorneys.com

:vh
Encl.

