

Clear Form

Tax year 2025 BOR no. 26-00059
County Carroll Date received 2/27/26

DTE 1
Rev. 12/22

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.

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.

1. Owner of property		Name	Street address, City, State, ZIP code
2. Complainant if not owner		Elizanna Crandall	45 W Mohawk Dr Malvern OH 44644
3. Complainant's agent			RECEIVED
4. Telephone number and email address of contact person		234-360-4864 lizmcneil@msn.com	FEB 27 2026
5. Complainant's relationship to property, if not owner			AUDITOR'S OFFICE CARROLL COUNTY OH
If more than one parcel is included, see "Multiple Parcels" Instruction.			
6. Parcel numbers from tax bill		Address of property	
03-0001158.000			
7. Principal use of property residence			
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
03-0001158.000	\$257,000	\$286,730	\$29,730
9. The requested change in value is justified for the following reasons: I am requesting that the 100% Market Value be adjusted to \$257,000 based on the following factors: PLEASE SEE ATTACHMENT			

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.

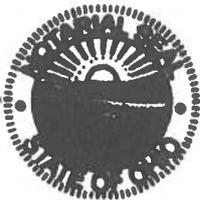
I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 2/24/2026 Complainant or agent (printed) Elizanna Crandall Title (if agent) _____

Complainant or agent (signature) *Elizanna Crandall*

Sworn to and signed in my presence, this 02/24/26 (24th) day of February 2026
(Date) (Month) (Year)

Notary *Deandra Berry*



Deandra Berry
Notary Public, State of Ohio
My Commission Expires January 02, 2028

Parcel Number: 03-0001158.000

45 W Mohawk Dr. Malvern OH 44644

I am requesting that the 100% Market Value be adjusted to **\$257,000** based on the following factors:

1. Recent Professional Appraisal: I have attached a full professional appraisal conducted in February 2024 which values the property at \$257,000. This appraisal was performed by a licensed professional who conducted a physical inspection of the home, whereas the county's current assessment is based on a "mass appraisal" model.

2. Significant Condition Issues: The subject property has significant deferred maintenance that negatively impacts its market value. The front of the home is currently unfinished due to a failed construction project; a wood awning was partially installed but never finished or shingled, leaving the front of the structure exposed to the elements with temporary rubber roofing. The home has not been updated since the 1980s and suffers from aging mechanicals and finishes.

3. Incorrect Comparability: The current county assessment appears to group this property with larger, luxury lakefront estates. The subject property is a simple raised ranch built in 1972 and is significantly smaller in square footage and garage capacity than neighboring properties. Furthermore, this property is not "on the lake" and does not share the same premium utility or market appeal as the surrounding homes.

Based on the attached professional evidence and the current state of the property, I respectfully request the value be set at the appraised amount of **\$257,000**.

Thank you,

Elizanna Crandall



45WMOHAWK

RESTRICTED APPRAISAL REPORT

File No.: 316AS24FE807693

Property Address: 45 W Mohawk Dr City: Malvern State: OH Zip Code: 44644
 County: Carroll Legal Description: LOT 1077 MOHAWK 6 Assessor's Parcel #: 03-0001158.000
 Tax Year: 2023 R.E. Taxes: \$ 2,781 Special Assessments: \$ 2 Borrower (if applicable): N/A
 Current Owner of Record: CRANDALL CHRISTOPHER L & ELIZANNA M Occupant: Owner Tenant Vacant Manufactured Housing
 Property Type: SFR 2-4 Family # of Units: 1 Ownership Restriction: None PUD Condo Coop
 Market Area Name: Lake Mohawk Map Reference: 03 Census Tract: 7203.00 Flood Hazard

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe)
 This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective Prospective
 Approaches developed for this appraisal: Sales Comparison Approach Cost Approach Income Approach Other:
 Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe)
 Intended Use: For an opinion of market value, as defined in certification, relating to divorce proceedings.
 Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.
 Client: Liz Crandall Address: 45 W Mohawk Dr, Malvern, OH 44644
 Appraiser: James Lincoln Address: PO Box 36, North Lawrence, OH 44666-9705

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	45 W Mohawk Dr Malvern, OH 44644	8 Manito Trl Malvern, OH 44644		1 Pueblo Trl Malvern, OH 44644		2 Cayuga Trl Malvern, OH 44644	
Proximity to Subject		0.93 miles S		1.25 miles SE		0.95 miles SE	
Sale Price		\$ 204,000		\$ 210,000		\$ 294,000	
Sale Price/GLA		\$ 161.39 /sq.ft.		\$ 198.86 /sq.ft.		\$ 208.81 /sq.ft.	
Data Source(s)	MLS/Auditor/Owner	MLSNOV#4489924 DOM:68		MLSNOV#4456879 DOM:6		MLSNOV#4435602 DOM:44	
Verification Source(s)	aud-website/inspec	aud-website/ext. insp.		aud-website/ext. insp.		aud-website/ext. insp.	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		FHA;0		Cash;0		Cash;0	
Date of Sale/Time		11/23		05/23	0	04/23	0
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	N;Res	N;Res		N;Res		N;Res;	
Site	17600 sf	17400 sf		15525 sf	+1,600	1.02 ac	-20,100
View	N;Res;Lake	N;Res;	+20,400	N;Res;	+21,000	N;Res;PartLake	+14,700
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Age	51	57	0	54	0	25	0
Condition	C4	C3	-20,400	C4		C3	-29,400
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	4 2 1.0	4 2 1.0		6 3 1.0	0	5 3 2.0	-6,600
Gross Living Area	1,180 sq.ft.	1,264 sq.ft.	-5,200	1,056 sq.ft.	+7,700	1,408 sq.ft.	-14,100
Basement & Finished	541sf541sfwo	384sf250sfwo	0	0sf	+5,000	1408sf0sfwo	0
Rooms Below Grade	1.0 Bath, 2 Other	2 Other	+5,200		+9,700	None	+9,700
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	BB,CAC	FA,CAC	0	BB,FA,No CAC	+1,500	FA,CAC	0
Energy Efficient Items	None	Fum	0	None		None	
Garage/Carport	2gbi2dw	2gbi3dw	0	2ga2dw	0	2ga2dw	0
Porch/Patio/Deck	Porch,Patio-2	Porch,Patio	+1,000	Porch,Deck	+1,000	Porch,Deck	+1,000
Fireplace	Fireplace 1	Fireplace 1		Fireplace 1		Fireplace 1	
Other Amenities	In-Ground Pool	None	+5,000	None	+5,000	None	+5,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 52,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -39,800
Adjusted Sale Price of Comparables			\$ 210,000		\$ 262,500		\$ 254,200

Summary of Sales Comparison Approach See Supplemental Addendum for additional comments.



RESTRICTED APPRAISAL REPORT

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): **Auditor Website**

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing:	None reported or disclosed.
Date:		
Price:		
Source(s):		
2nd Prior Subject Sale/Transfer		
Date:		
Price:		
Source(s):		

Subject Market Area and Marketability: Neighborhood is bounded by Oneida Trail to the North, Avalon Rd to the East, Sequoia Trail to the South, and Cirrus Rd to the West (Lake Mohawk). Lake Mohawk is a gated community having a 500 acre lake with unlimited horsepower, three beaches, clubhouse, golf course and tennis courts. There are no adverse effects on property values due to differences in land uses. Other land use consists primarily of vacant land. Ready financing available at about 7%, fixed rate, 30yrs. The paying of nominal points or closing costs is considered typical in this market. No unusual concessions were noted or disclosed. Marketing time of properties is 1-2 months, based on MLS survey. This is considered reasonable exposure time linked to the final opinion of value.

Site Area: 17800 sf Site View: N;Res;Lake Topography: Generally Sloping Drainage: Adequate

Zoning Classification: None Description: No Zoning

Zoning Compliance: Legal Legal nonconforming (grandfathered) Illegal No zoning

Highest & Best Use: Present use, or Other use (explain)

Actual Use as of Effective Date: Single-family residential use. Use as appraised in this report: Single-family residential use.

Opinion of Highest & Best Use: See Supplemental Addendum for additional comments.

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 39019C0037C FEMA Map Date 06/04/2010

Site Comments: Typical utility easements do not affect value. No apparent adverse easements, encroachments, slide areas, external factors, etc. The subject is located in close proximity to Lake Mohawk, featuring a full view of the lake. View of the lake is considered to add to the appeal of the property.

Improvements Comments: Recent updates to the property include some newer roofing and newer mini-split heater system (not installed correctly with noted reduced functionality according to owner), and first floor laundry added. The subject features some dimensional shingles, fenced backyard, first floor laundry, some stainless steel appliances, walk-out basement, finished basement family room, finished basement bath, finished basement other room, and an in-ground pool. In-ground pool liner was noted to be torn on date of appraisal walk-through (according to owner) with diminished functionality of pool noted. Due to some noted cosmetic deficiencies and limited quantity of recent updating, the subject property is considered to be of overall average condition.

Indicated Value by: Sales Comparison Approach \$ 257,000

Indicated Value by: Cost Approach (if developed) \$ _____

Indicated Value by: Income Approach (if developed) \$ _____

Final Reconciliation: Cost approach and income approach were not considered to be relevant, were not considered to be necessary for credible results, and were not developed for this appraisal assignment. Sales included in the Sales Comparison Approach were weighted based on net/gross adjustments, proximity to the subject, and recency of sale. See addendum pages which are part of this report.

This appraisal is made "as is" subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 257,000 as of: 01/29/2024, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains 22 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

<input checked="" type="checkbox"/> Scope of Work	<input checked="" type="checkbox"/> Limiting Cond./Certifications	<input checked="" type="checkbox"/> Narrative Addendum	<input checked="" type="checkbox"/> Photograph Addenda	<input checked="" type="checkbox"/> Sketch Addendum
<input checked="" type="checkbox"/> Map Addenda	<input checked="" type="checkbox"/> Additional Sales	<input type="checkbox"/> Cost Addendum	<input type="checkbox"/> Flood Addendum	<input type="checkbox"/> Manuf. House Addendum
<input type="checkbox"/> Hypothetical Conditions	<input checked="" type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/>

Client Contact: _____ Client Name: Liz Crandall

E-Mail: _____ Address: 45 W Mohawk Dr, Malvern, OH 44644

APPRaiser: _____ Sent: E0A563FC

Supervisory or Co-Appraiser Name: _____

Company: _____

Phone: _____ Fax: _____

E-Mail: _____

Date of Report (Signature): 02/11/2024

License or Certification #: 2016006104 State: OH

Designation: CRA

Expiration Date of License or Certification: 04/06/2024

Inspection of Subject: Interior & Exterior Exterior Only None

Date of Inspection: 01/29/2024

FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6	
Address	45 W Mohawk Dr Malvern, OH 44644	387 W Mohawk Dr Malvern, OH 44644	573 W Mohawk Dr Malvern, OH 44644	6362 E Sparta Ave SE East Sparta, OH 44626	
Proximity to Subject		1.14 miles SE	1.74 miles S	8.16 miles W	
Sale Price	\$	\$ 220,000	\$ 281,000	\$ 240,000	
Sale Price/GLA	\$ /sq.ft.	\$ 286.46 /sq.ft.	\$ 260.19 /sq.ft.	\$ 178.04 /sq.ft.	
Data Source(s)	MLS/Auditor/Owner	MLSNO#4285058 DOM:4	MLSNO#4279986 DOM:3	MLSNO#4501994 DOM:21	
Verification Source(s)	aud-website/inspec	aud-website/ext. insp.	aud-website/ext. insp.	aud-website/ext. insp.	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions		Armlth FHA;0		Armlth FHA;7000	-7,000
Date of Sale/Time		07/21	0 05/21	0 01/24	0
Rights Appraised	Fee Simple	Fee Simple		Fee Simple	
Location	N;Res	N;Res		N;Res	+36,000
Site	17600 sf	16038 sf	+1,200	39005 sf	-16,100
View	N;Res;Lake	N;Res;Lake		N;Res;	+24,000
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4	
Age	51	57	0 39	0 72	0
Condition	C4	C4		C3	-28,100
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	
Room Count	4 2 1.0	4 2 1.0		6 3 1.0	0
Gross Living Area	1,180 sq.ft.	768 sq.ft.	+25,500	1,080 sq.ft.	+6,200
Basement & Finished Rooms Below Grade	541sf541sfwo 1.0 Bath, 2 Other	768sf348sfwo 1.0 Bath, 1 Other	+3,500	0 1080sf468sfwo 1.0 Bath, 2 Other	+1,300
Functional Utility	Typical	Typical		Typical	
Heating/Cooling	BB,CAC	FA,CAC	0	FA,CAC	0
Energy Efficient Items	None	None		Fum,Wndws	0
Garage/Carport	2gb2dw	2gd1dw	0	1ga1dw	+6,400
Porch/Patio/Deck	Porch,Patio-2	Deck,Patio	+1,000	Deck,Patio	+1,000
Fireplace	Fireplace 1	Fireplace 0	+2,200	Fireplace 1	
Other Amenities	In-Ground Pool	None	+5,000	None	+5,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 38,400	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -24,300	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 13,800	
Adjusted Sale Price of Comparables		\$ 258,400	\$ 256,700	\$ 253,800	

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach See Supplemental Addendum for additional comments.

Assumptions, Limiting Conditions & Scope of Work

Property Address: 45 W Mohawk Dr City: Malvern State: OH Zip Code: 44644

Client: Liz Crandall Address: 45 W Mohawk Dr, Malvern, OH 44644

Appraiser: James Lincoln Address: PO Box 36, North Lawrence, OH 44666-9705

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- 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 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.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land S was not performed.
- If so indicated, 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 she makes no guarantees, express or implied, regarding this determination.
- 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 have been made beforehand. - If the cost approach is included in this appraisal, 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. These 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. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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, but not limited to, 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.
- 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.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, an applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Under USPAP Standards Rule 2-2(b), this is a Restricted Appraisal Report, and is intended only for the use of the client and any other named intended user. The users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The appraiser has excluded the Cost and Income Approaches to Value, due to being inapplicable given the limited scope of the appraisal. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.): No additional comments.

45WMOHAWK

File No.: 316AS24FE07693

Certifications

Property Address: 45 W Mohawk Dr	City: Malvern	State: OH	Zip Code: 44644
Client: Liz Crandall	Address: 45 W Mohawk Dr, Malvern, OH 44644		
Appraiser: James Lincoln	Address: PO Box 36, North Lawrence, OH 44666-9705		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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 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 to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of 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.
- 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.

Additional Certifications: No additional certifications.

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact:	Client Name: Liz Crandall
E-Mail:	Address: 45 W Mohawk Dr, Malvern, OH 44644
APPRaiser  <small>esign.atamadec.com/verify</small> Serial E0A563FC	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
<i>James Lincoln</i> Appraiser Name: James Lincoln	Supervisory or Co-Appraiser Name:
Company: Three Sixteen Appraisal Services	Company:
Phone: (234) 650-8276 Fax:	Phone: Fax:
E-Mail: 316appraisal@gmail.com	E-Mail:
Date Report Signed: 02/11/2024	Date Report Signed:
License or Certification #: 2016006104 State: OH	License or Certification #: State
Designation: CRA	Designation:
Expiration Date of License or Certification: 04/06/2024	Expiration Date of License or Certification:
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None
Date of Inspection: 01/29/2024	Date of Inspection:

SIGNATURES



Supplemental Addendum

File No. 316AS24FEB07693

Borrower	N/A		County	Carroll	State	OH	Zip Code	44644
Property Address	45 W Mohawk Dr							
City	Malvern							
Lender								

SUPPLEMENTAL ADDENDUM

REAL ESTATE TAXES

Special assessments for subject are included in the real estate taxes. All taxes are reported as annual and paid semi-annually. Special assessments are as described below:
 \$2 Muskingum Watershed Countywide District Tax (protection of wetlands).

HIGHEST AND BEST USE ANALYSIS

While there are no current zoning regulations for the subject property, development is coordinated and controlled by the Lake Mohawk Property Owners Association. Land use around Lake Mohawk is generally for single-family dwellings. In this general area, single-family dwellings typically sell higher than multi-family dwellings. Highest and best use is as improved - single-family residential.

IMPROVEMENTS

Covered porch, partially enclosed patio, covered patio, fireplace, and in-ground pool estimated to add about their depreciated costs to value. Above-ground pools and sheds (if any) are considered personal property - not included in the final opinion of value.

SALES APPROACH COMMENTS

A comprehensive search was conducted for comparable sales within the target timeframe and vicinity of the subject's neighborhood. To illustrate the recent marketability of homes considered to be similar to the subject, and to match some of the physical characteristics of the subject (GLA, Site Size, In-Ground Pool), sales data over a period of two years was analyzed encompassing a radius of 8.5 miles. The appraiser took into account the proximity and selling duration of the comparable sales and deemed them reasonable for this property type and area. Given the limited market activity, it is customary to cross natural and human-made boundaries, major thoroughfares, and school districts, and to evaluate older sales. The comparable properties included in the Sales Approach were considered the most reliable and best available indicators of the subject's value and marketability.

Sale #6 illustrates marketability of homes considered to be similar to the subject, and that feature an in-ground pool.

LOCATION ADJUSTMENTS

A Location adjustment was necessary for Sale #6, as it is located outside of the subject's neighborhood, more than 1 mile away from the subject in proximity, in an area where comparable homes typically sell lower. Sales #1, #2, #3, #4, and #5 illustrate marketability of homes considered to be similar to the subject, that are located within the subject's neighborhood.

VIEW ADJUSTMENTS

View adjustments were necessary for Sales #1, #2, and #6, as they do not feature Lake views. An adjustment was also necessary for Sale #3, as it features a partial view of Lake Mohawk, and does not feature a full lake view as compared to the subject. Sales #4 and #5 illustrate marketability of homes considered to be similar to the subject that are also considered to have similar full-lake views of Lake Mohawk.

It should be noted that, although the level of Basement Finish of the subject could not be matched or bracketed, these comparable sales are the most similar to the subject with no better comparable sales found. An appropriate adjustment, based on market research, was made for the level of Basement Finish.

Although the GLA sizes vary widely, varying over 20% in difference, it should be noted, these are the most similar and best indications of value for the subject. Due to limited market activity, a variety of sales were analyzed.

Sales included to illustrate marketability of homes which closed within the past six months.	Sales #1 and #6
Sales which closed within the past year and were included for additional support.	Sales #2 and #3
Sales which did not close within the past year and were included for additional support.	Sales #4 and #5

CONDITION ADJUSTMENTS

Factors for Condition include visual observation, MLS photos, Age of property, and realtors' comments. Data was obtained from visual observation, MLS photos, and realtors' comments. Adjustments for Condition were based on market research.

Sales with lesser updates warranting upward Condition adjustments.	Sales with greater updates warranting downward Condition adjustments.	Sales not requiring Condition adjustments due to having similar appeal.
None	Sales #1, #3, #5, and #6	Sales #2 and #4

Supplemental Addendum

File No 316AS24FEB07693

Borrower	N/A					
Property Address	45 W Mohawk Dr					
City	Malvern	County	Carroll	State	OH	Zip Code 44644
Lender						

OTHER ADJUSTMENTS

Adjustments based on analysis of market data using matched pair, grouped pair, regression, and depreciated cost methods as applicable.

Characteristic	Adjustment
Concessions	Dollar for dollar.
Market Conditions	Based on market research, no market condition adjustments were necessary.
Site	\$.75 per square foot.
Age	No Age adjustments were necessary. In this area, older homes, which have been updated and remodeled, sell competitively with newer homes. No Age adjustments were made.
Bath Count	\$6600 per full bath.
GLA	\$62 per square foot.
Basement Finish	\$18 per square foot.
Basement vs No Basement	\$5000.
CAC vs. No CAC	\$1500.
Number of Garage Spaces	\$8400 per garage space.
Porch/Patio/Deck Count	\$1000 per unit.
Fireplace Count	\$2200 per fireplace.
In-Ground Pool vs. No Pool	\$5000.
Energy Efficiency, Heat Type, Number of Bedrooms	No adjustments necessary due to all having similar appeal to the subject.

Additional Comments

File No 316AS24FEB07693

Borrower	N/A				
Property Address	45 W Mohawk Dr				
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Lender					

ADDITIONAL COMMENTS

SCOPE OF INSPECTION

This appraisal is not a home inspection, and the appraiser was not acting as a home inspector when preparing this report. When performing the walk-through of the subject property, the appraiser visually observed areas that were readily accessible only. This walk-through is not intended to be technically exhaustive. It is not intended to offer warranties or guarantees of any kind concerning mechanical or other systems, which are considered beyond the scope of this appraisal. Reported above-grade and below-grade living areas based on observation and measurements utilizing methods as practical and applicable to the subject property. Some differences between appraisal-reported data and data available from MLSNow and county auditor records may be noted due to these sources using different methods for measurements or for determining above-grade or below-grade finished areas. Measurement and reporting of square footage, as well as any sketches or floor plans included in the report are for the appraiser's analysis and should not be used or relied upon by a party in connection with a different purpose, such as (without limitation) for a property purchase decision or determining a sales price. Parties such as purchasers, borrowers, or sellers should engage a professional of their choosing if the measurement of the property or a sketch or floor plan is needed for their use.

INFLUENCE

The appraised value was derived by current and valid market data adhering to all State and Federal laws as well as Agency Guidelines (FHA,VA, FNMA, FHLMC, USDA) as they may apply to this request. No one has contacted me in an attempt to influence the final value opinion nor has anyone provided an expected final value in this transaction. No one has contacted me in an attempt to influence or request the omission or understatement of any deficiencies or derogatory data regarding the subject of this appraisal. I understand that any attempt to influence or corrupt the valuation process is unacceptable to my client. By the completion and submission of this report, I am affirming that no party has influenced or corrupted or attempted to influence or corrupt my independent conclusions in the completion of this report.

NON-CLIENTS

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. Any reference to or use of this appraisal report by a purchaser, borrower, or seller for their 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. Such parties are advised to obtain an appraisal from an appraiser of their choosing if they require an appraisal for their use.

Under strict confidentiality laws, I will not discuss appraisal compensation, value, or the appraisal process with anyone other than the individual ordering this appraisal, with HUD being an exception, when applicable. I will not return phone calls or e-mails pertaining to compensation, value, or the appraisal process. Instead, I will report the activity to the client. Please direct all appraisal questions to the loan officer or lender, the owner of this appraisal report.

GAS WELL ACTIVITY

There was no active drilling observed at the subject site, or within 300' of the subject site, on the appraisal effective date. Area drilling is not considered to adversely affect marketability. (It should be noted, that the sole purpose of this comment is to satisfy some lenders that require this statement. There was no observance of gas well activity of any kind that created the appraiser's feeling of obligation to add this statement.). Oil and gas leases are common in this area and are not considered to adversely affect the marketability of the subject.

APPRAISAL INDEPENDENCE STATEMENT

This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgage Letter 2009-28. This appraisal report also conforms to FIRREA (Title XI of the Financial Institution Reform, Recovery, and Enforcement Act of 1989).

EXTRAORDINARY ASSUMPTION

Final opinion of value and adjustments are based on market data provided by MLSNow and public records. This information has been verified as necessary. Appraisal is made subject to the extraordinary assumption that the data provided is accurate and, if found later to be inaccurate, could significantly change the final opinion of value.

The scope of work included an interior and exterior walk-through of the subject property, gathering of subject data, analyzing the subject's market area and neighborhood using available MLS and County Auditor data, analyzing sales of properties within the subject's area, calculating adjustments based on market data using recognized appraisal methodology, and reporting the results in a restricted appraisal report. This is an overview of the work performed and should not be considered an exhaustive list of all steps taken to produce a final opinion of value.

Jana Laska

Serial# E0A563FC
 esign.elamode.com/verify

UAD Definitions

File No 316AS24FEB07693

Borrower	N/A						
Property Address	45 W Mohawk Dr						
City	Malvern	County	Carroll	State	OH	Zip Code	44644
Lender							

UAD Condition Ratings and Definitions

Rating Definition

- C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.* *Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).
- C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.
- 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.
- 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.
- 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.
- 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.

UAD Quality Ratings and Definitions

Rating Definition

- 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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

John Smith

Serial# E0A563FC
 esign.alamode.com/verify

UAD Definitions

File No 316AS24FEB07693

Borrower	N/A						
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Lender							

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.

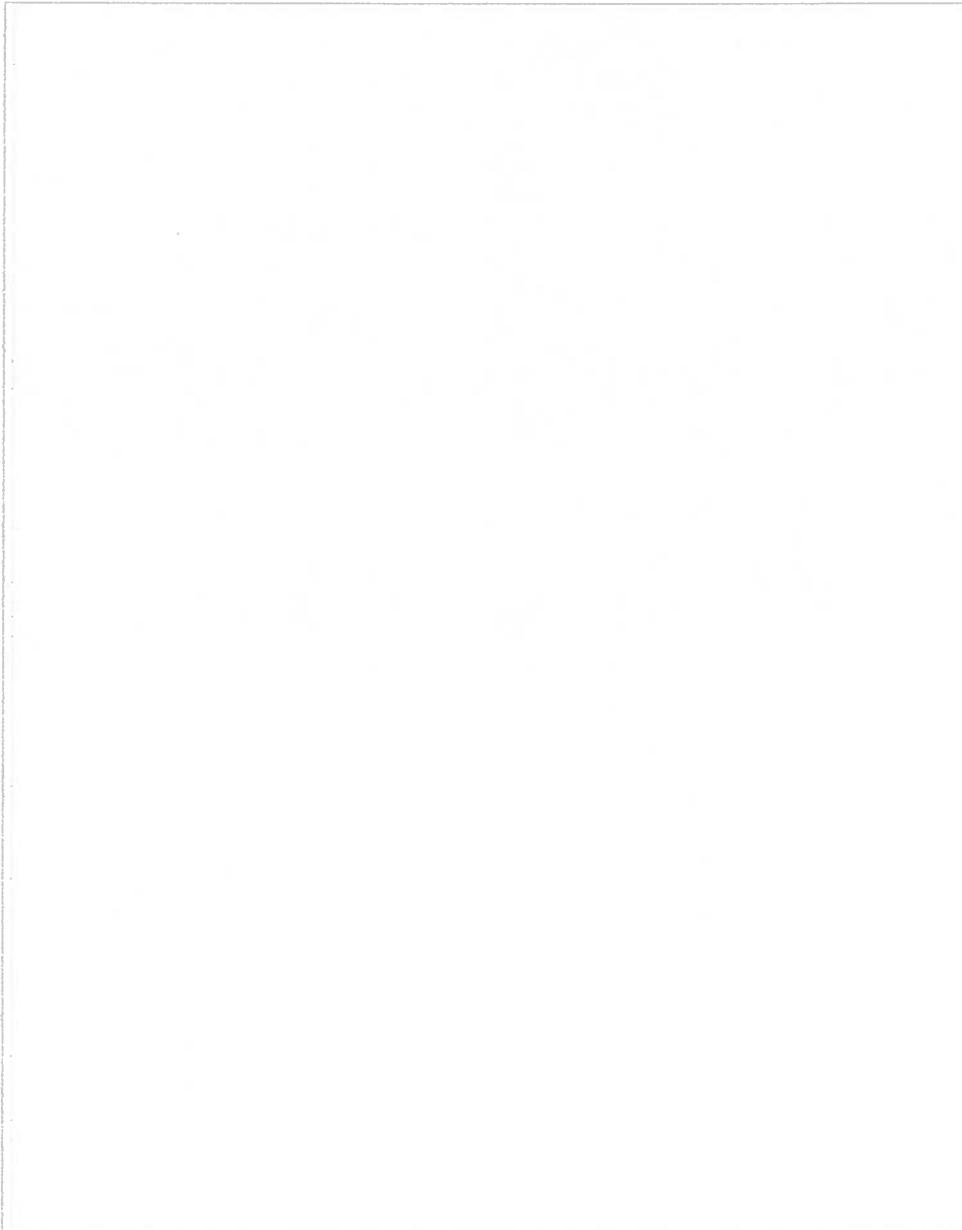
- Updated** The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost. An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or 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.

UAD Definitions

File No: 316AS24FEB07693

Borrower	N/A				
Property Address	45 W Mohawk Dr				
City	Malvern	County	Carroll	State	OH Zip Code 44644
Lender					



Borrower	N/A	File No. 316AS24FEB07693
Property Address	45 W Mohawk Dr	
City	Malvern	County Carroll State OH Zip Code 44644
Lender		

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: 30-60 days.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

No additional USPAP-related disclosures.

<p>APPRAISER:</p> <p>Signature: <u>James Lincoln</u></p> <p>Name: <u>James Lincoln</u></p> <p>State Certification #: <u>GRA</u></p> <p>or State License #: <u>2016006104</u></p> <p>State: <u>OH</u> Expiration Date of Certification or License: <u>04/06/2024</u></p> <p>Date of Signature and Report: <u>02/11/2024</u></p> <p>Effective Date of Appraisal: <u>01/29/2024</u></p> <p>Inspection of Subject: <input type="checkbox"/> None <input checked="" type="checkbox"/> Interior and Exterior <input type="checkbox"/> Exterior-Only</p> <p>Date of Inspection (if applicable): <u>01/29/2024</u></p>	<p>SUPERVISORY or CO-APPRAISER (if applicable):</p> <p>Signature: _____</p> <p>Name: _____</p> <p>State Certification #: _____</p> <p>or State License #: _____</p> <p>State: _____ Expiration Date of Certification or License: _____</p> <p>Date of Signature: _____</p> <p>Inspection of Subject: <input type="checkbox"/> None <input type="checkbox"/> Interior <input type="checkbox"/> Exterior-Only</p> <p>Date of Inspection (if applicable): _____</p>
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Subject Photo Page

Borrower	N/A		
Property Address	45 W Mohawk Dr		
City	Malvern	County	Carroll
Lender		State	OH
		Zip Code	44644

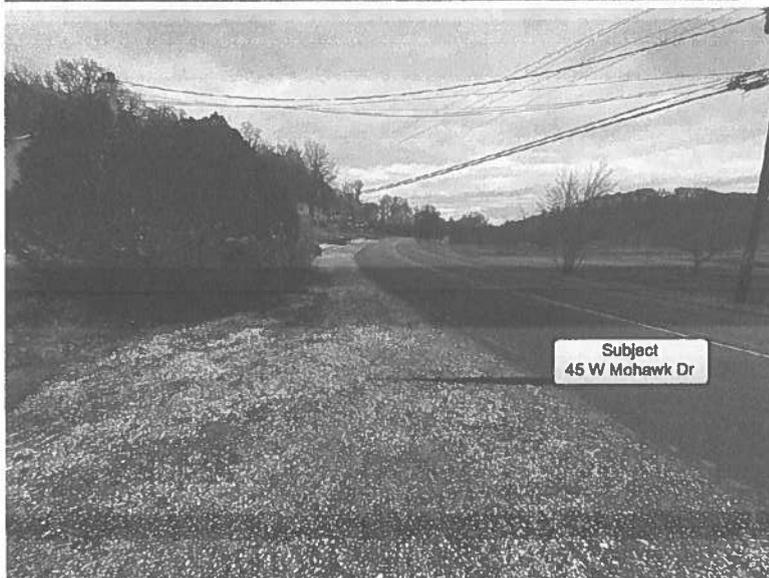


Subject Front

45 W Mohawk Dr
 Sales Price
 Gross Living Area 1,180
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res
 View N;Res;Lake
 Site 17600 sf
 Quality Q4
 Age 51



Subject Rear



Subject Street

Subject Photo Page

Borrower	N/A		
Property Address	45 W Mohawk Dr		
City	Malvern	County	Carroll
Lender		State	OH Zip Code 44644

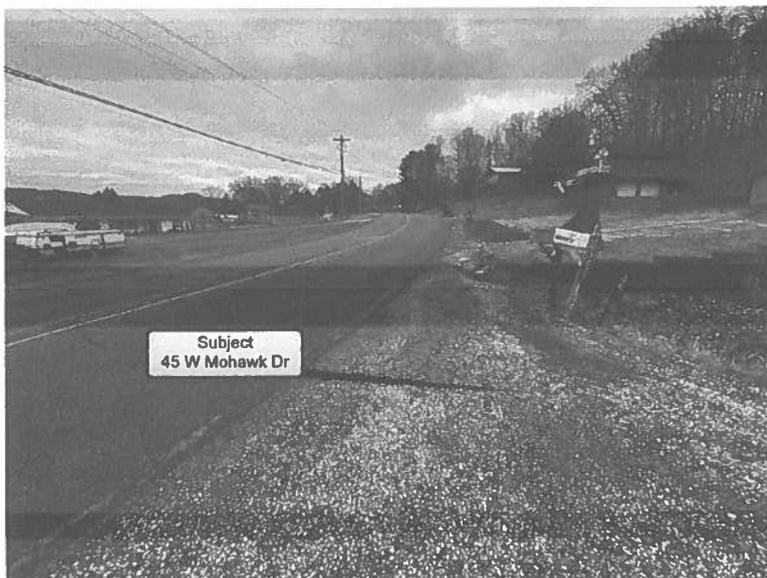


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 Age 51



Subject Rear



Subject Street

Subject
 45 W Mohawk Dr

Borrower	N/A						
Property Address	45 W Mohawk Dr						
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Lender							



living room



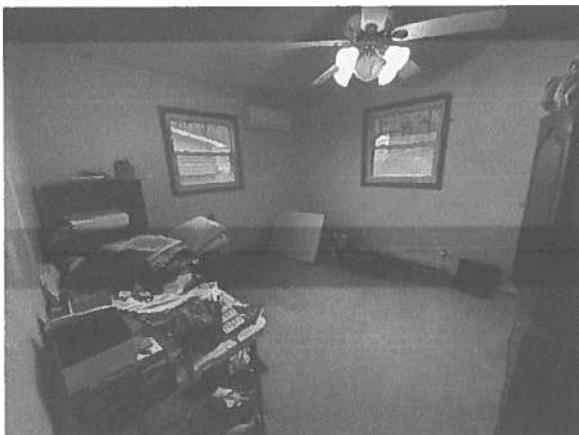
kitchen



dinette



bed



bed



bath

Photo Addendum

Borrower	N/A				
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Lender					



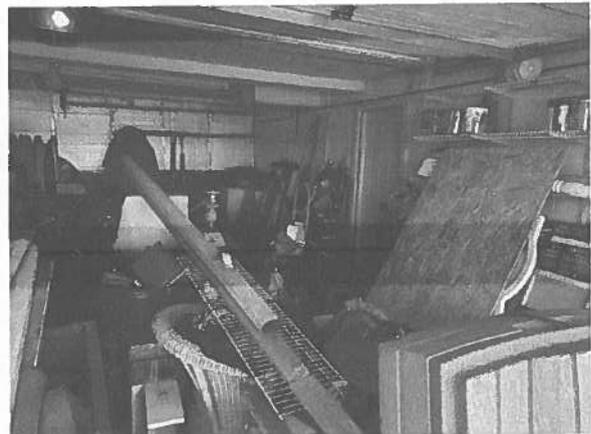
finished basement - family room



finished basement - other



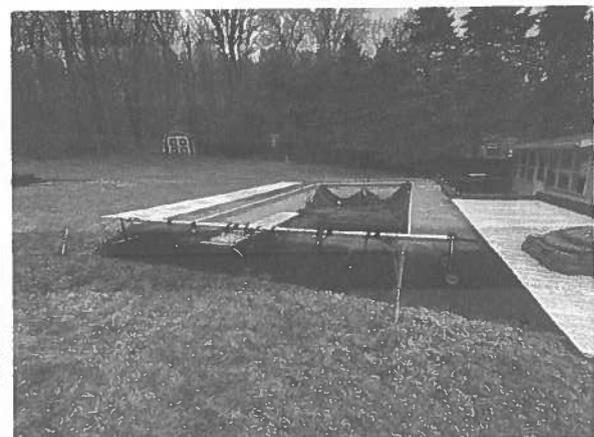
finished basement - bath



garage interior



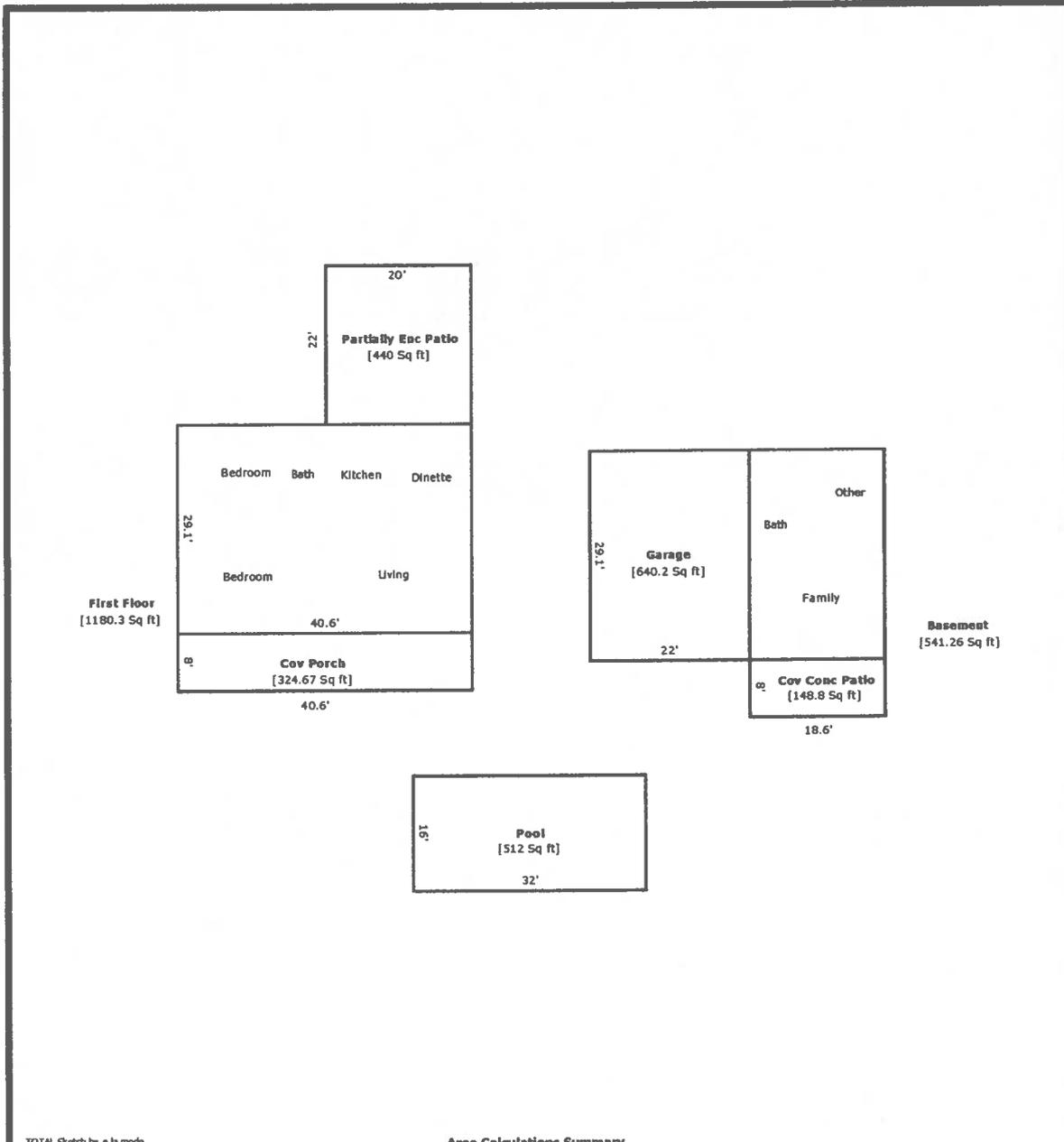
partially enclosed patio



in-ground pool

Building Sketch

Borrower	N/A		
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City	Malvern	County	Carroll
		State	OH
		Zip Code	44644
Lender			



TOTAL Sketch by a la mode

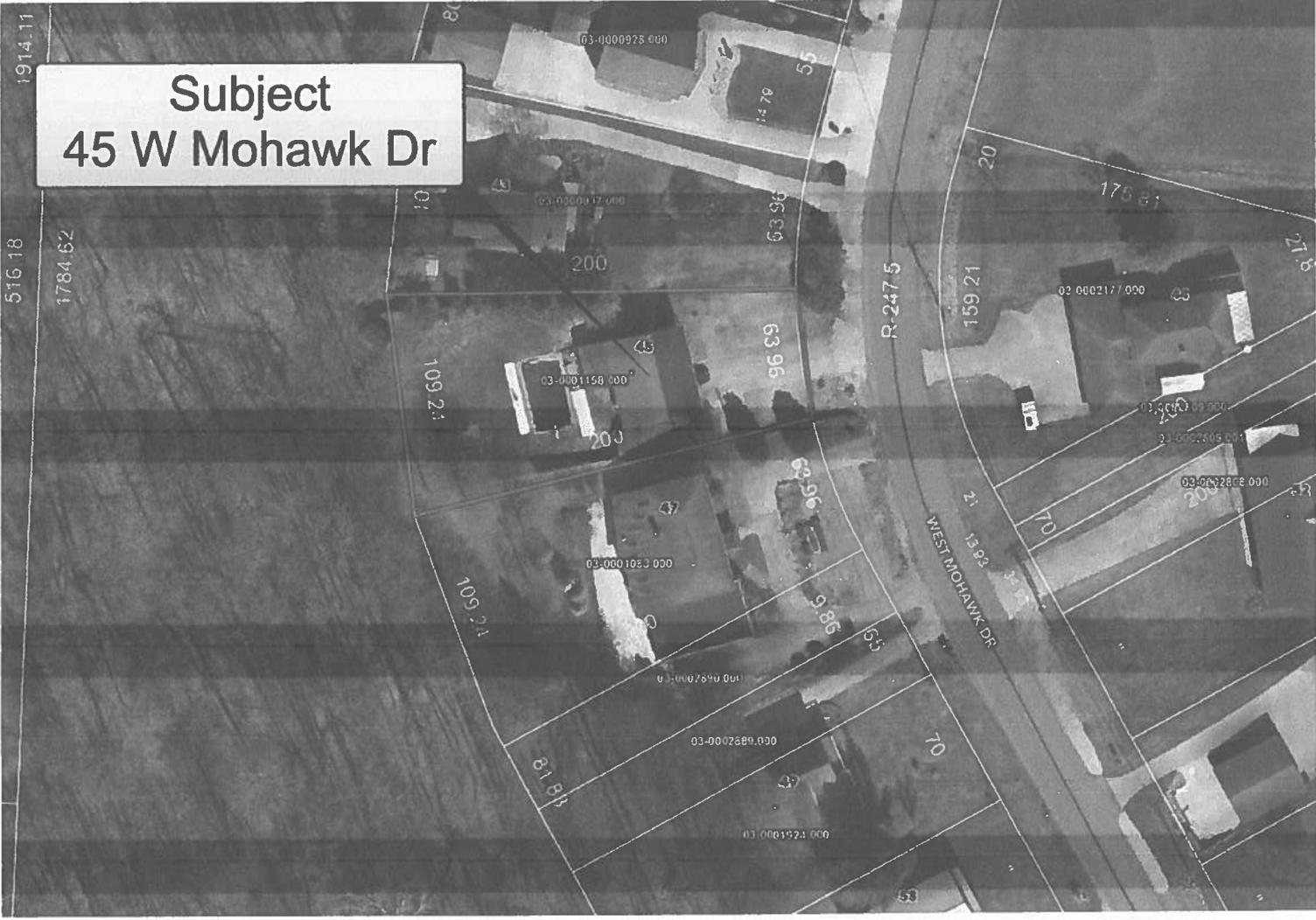
Area Calculations Summary

Living Area		Calculation Details
First Floor	1180.3 Sq ft	$40.6 \times 29.1 = 1180.3$
Total Living Area (Rounded):	1180 Sq ft	
Non-living Area		
Garage	640.2 Sq ft	$29.1 \times 22 = 640.2$
Pool	512 Sq ft	$32 \times 16 = 512$
Basement	541.3 Sq ft	$29.1 \times 18.6 = 541.3$
Cov Porch	324.7 Sq ft	$40.6 \times 8 = 324.7$
Partially Enc Patio	440 Sq ft	$20 \times 22 = 440$
Cov Conc Patio	148.8 Sq ft	$18.6 \times 8 = 148.8$

James Lynch

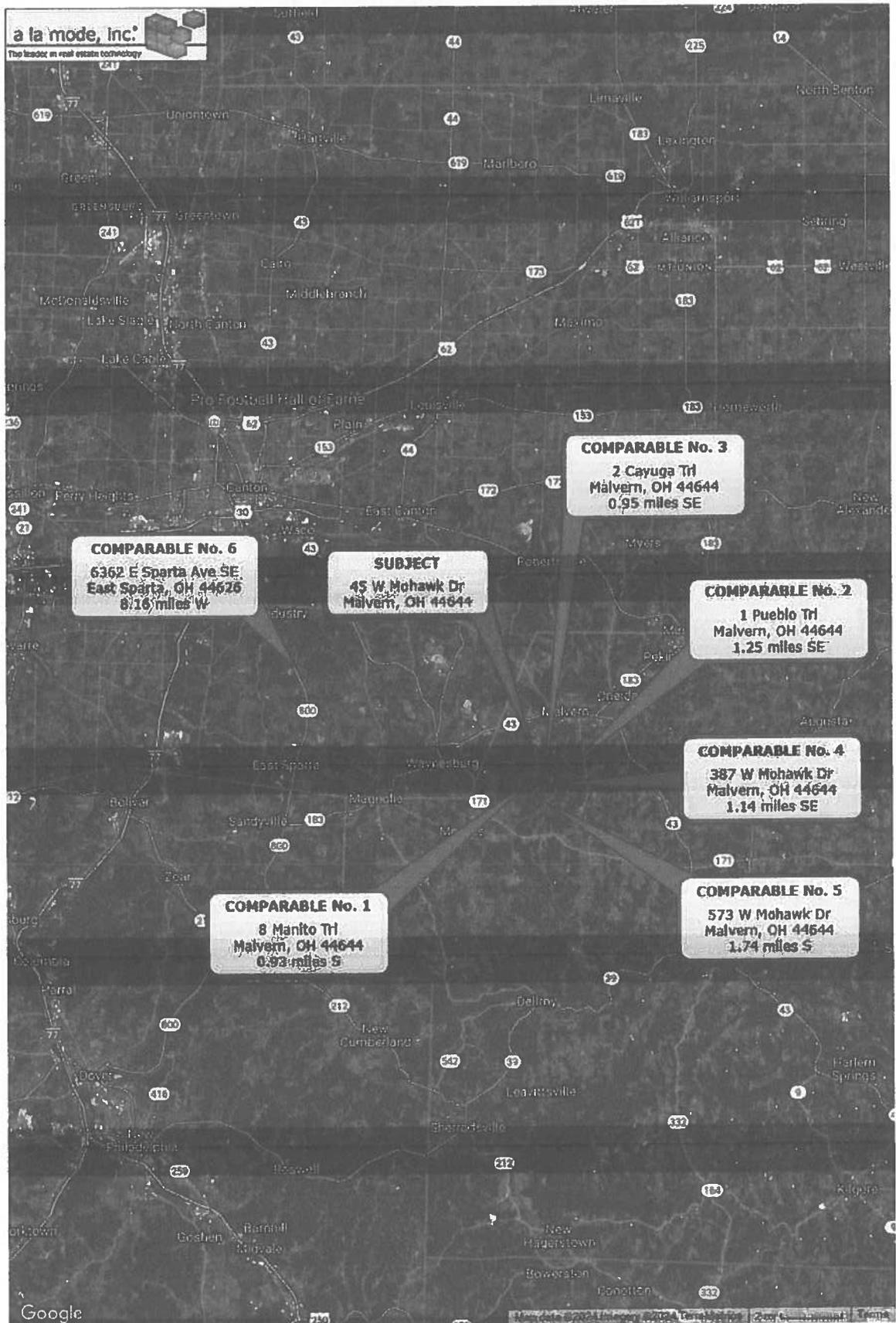
Serial# E0A563FC

Plat Map



Comparable Sales Map

Borrower	N/A				
Property Address	45 W Mohawk Dr				
City	Malvern	County	Carroll	State	OH Zip Code 44644
Lender					



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

File No. 45MMOHAWK
316AS24FEB07693

Name of Appraiser: James Lincoln

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

Certification/Licensure Number: 2016006104

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:  Serial E0A563FC

James Lincoln

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

License



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

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

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL100971-00

Renewal of: New

- 1. **Named Insured:** James R Lincoln
- 2. **Address:** 14548 Bayman St NW
North Lawrence, OH 44666
- 3. **Policy Period:** From: April 18, 2023 To: April 18, 2024
12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.
- 4. **Limit of Liability:**

	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000

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

NAME:
James Robert Lincoln

LIC/CERT NUMBER:
2016006104

LIC LEVEL:
Certified Residential Real Estate Appraiser

OHIO | Department of Commerce
Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE:
03/10/2023

EXPIRATION DATE:
04/06/2024

USPAP DUE DATE:
04/06/2024