

Assessor's Parcel # 3400700029107010 Tax Year 2021 R.E. Taxes \$ 904
 Neighborhood Name C/O Springfield Map Reference 0035-02 Census Tract 0006.00

Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Free Single Leasehold Other (describe)

Assignment Type: Purchase Transaction Refinance Transaction Other (describe) Pre-foreclosure
 Lender/Client MidFirst Bank Address 999 N.W. Grand Blvd., Oklahoma City, OK 73118

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). Per MLS FLEX/DABR and county records the subject property has not been listed for sale within the last 12 months.

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed

Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or unemployment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics | | One-Unit Housing Trends | | | One-Unit Housing | | Present Land Use % | |
|------------------------------|---|-------------------------|---|---------------|------------------|--------------|--------------------|--|
| Location | Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural <input type="checkbox"/> | Property Values | Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining <input type="checkbox"/> | PRICE (\$000) | AGE (yrs) | One-Unit | 85 % | |
| Built-Up | Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% <input type="checkbox"/> | Demand/Supply | Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply <input type="checkbox"/> | 50 Low | 50 High | 2-4 Unit | 5 % | |
| Growth | Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow <input type="checkbox"/> | Marketing Time | Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths <input type="checkbox"/> | 130 High | 165 Commercial | Multi-Family | 5 % | |
| Neighborhood Boundaries | North- E. McCreight Ave., East-Lagonda Ave., South- E. North St., West- N. Limestone St. | | | 85 Pred | 105 Other | Other | 0 % | |

Neighborhood Description See Attached Addendum

Market Conditions (including support for the above conclusions) See Attached Addendum

Dimensions 38x150 Area 5700 sf Shape Rectangular View N-Res;
 Specific Zoning Classification RS-8 Zoning Description Medium Density Single Family

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe: See Attached Addendum

Utilities Public Other (describe) Public Other (describe) Off-site Improvements? Type Public Private
 Electricity Water Street Asphalt
 Gas Sanitary Sewer Alley Asphalt

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone: X FEMA Map # 39023C0191E FEMA Map Date 02/17/2010
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe:
 Are there any adverse site conditions or external factors (basements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe: None
 observed during the time of inspection. No utilities were on during the time of inspection.

GENERAL DESCRIPTION FOUNDATION EXTERIOR DESCRIPTION material/condition INTERIOR material/condition
 Units One One with Accessory Unit Concrete Slab Crawl Space Foundation Walls Conc/Avg Floors Concrete/Brick/Tile/Avg/Fair
 # of Stories 2 Full Basement Partial Basement Exterior Walls Vinyl/Siding/Avg Walls Plstr/Dwnl/Avg/Fair
 Type Det Att S-Det./Ent Unit Basement Area 560 sq ft Roof Surface Asph/Shgle/Avg Trim/Finish Wood/Pnt/Avg
 Existing Proposed Under Const. Basement Finish 0% Gutters & Downspouts Alumi/Avg Bath Floor Lam/Tile/Avg
 Design (Style) Colonial Outside Entry/Exit Sump Pump Window Type Vinyl/Avg/Wood/Fair Bath Wainscot Fiber/Tile/Avg
 Year Built 1913 Evidence of Infestation Storm Sash/Insulated Inslt/Avg/Storm/Fair Car Storage None
 Effective Age (Yrs) 60 Dampness Settlement Screens Partial/Avg Driveway # of Cars 1
 Att: None Heating FWH InWall Radiant Awnings Wood/Slates(s) # 0 Driveway Surface Gravel/Avg
 Drop Stair Stairs Other Fuel Gas Frost(s) # 0 Fence Fence Garage # of Cars 1
 Floor Scuffin Cooling Central Air Conditioning Patio/Deck Deck Patch CrvdPor Carport # of Cars 0
 Finished Heated Individual Other Pool None Other None All Det Built-in
 Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,400 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) Partial Insulated Windows, Ceiling Fans, 18x12 Uncovered Deck, 16x7 Covered Front Porch, 11x16 One Car Detached Garage

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C4.Kitchen-updated-six to ten years ago;Bathrooms-updated-eleven to fifteen years ago;The kitchen has been updated with newer cabinetry and counters within the last ten years. The baths have been updated with newer vanities, sinks/faucets and commodes within the last 15 years. Other updates include; newer roof and partial replacement windows. The property does feature deferred maintenance including; a few holes in the walls, missing flooring in a few areas, peeling paint on exterior windows, door frame and deck and damaged siding on rear of dwelling.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe: There were

| FEATURE | SUBJECT | COMPARABLE SALE NO. 1 | COMPARABLE SALE NO. 2 | COMPARABLE SALE NO. 3 |
|---|---|--|---|-----------------------|
| 730 Stanton Ave. Address Springfield, OH 45503 | 615 Stanton Ave. Springfield, OH 45503 | 860 Rodgers Dr. Springfield, OH 45503 | 452 Stanton Ave. Springfield, OH 45503 | |
| Proximity to Subject | 0.09 miles SW | 0.20 miles NE | 0.23 miles NW | |
| Sale Price | \$ 104,000 | \$ 87,500 | \$ 107,000 | |
| Sale Price/Gross Ltr Area | \$ 69.43 sq ft | \$ 56.05 sq ft | \$ 48.86 sq ft | |
| Data Source(s) | FLEX #1013723:DOM 31 | FLEX #1008937:DOM 22 | FLEX #1016114:DOM 48 | |
| Verification Source(s) | Clark Co. Auditor/Recorder | Clark Co. Auditor/Recorder | Clark Co. Auditor/Recorder | |
| VALUE ADJUSTMENTS | DESCRIPTION | +(-) Adjustment | +(-) Adjustment | +(-) Adjustment |
| Sale or Financing Concessions | Armlth Conv:0 | | Armlth Conv:0 | Armlth Conv:0 |
| Date of Sale/Time | 11/02/21:09/21 | | 12/02/21:03/21 | 12/03/22:02/22 |
| Location | N:Res; | | N:Res; | N:Res; |
| Leasehold/Free Simple | Fee Simple | | Fee Simple | Fee Simple |
| Site | 5700 sf | 4900 sf | 7200 sf | 8700 sf |
| View | N:Res; | | N:Res; | N:Res; |
| Design (Style) | DT2:Colonial | DT2:Colonial | DT2:Colonial | DT2:Colonial |
| Quality of Construction | Q4 | | Q4 | Q4 |
| Actual Age | 109 | 106 | 94 | 116 |
| Condition | C4 | C3 | C4 | C4 |
| Above Grade | | | | |
| Room Count | 6 3 2.0 | 6 3 1.1 | 2,500 6 3 1.0 | 5,000 8 4 2.0 |
| Gross Living Area 20 | 1,400 sq ft | 1,498 sq ft | 0 | -1,561 sq ft |
| Basement & Finished Rooms Below Grade | 560sf0sfin | 728sf0sfin | 0 | 624sf276sfin |
| Functional Utility | Average | Average | Average | Average |
| Heating/Cooling | FWA C/Air | FWA C/Air | FWA C/Air | FWA C/Air |
| Energy Efficient Items | Insul Windws | Insul Windws | Insul Windws | Insul Windws |
| Garage/Carport | 1gd1dw | 1dw | 2,000 1gd1dw | 2gd2dw |
| Porch/Deck | Deck_Porch | Deck_Porch | 0 | Deck_Porch |
| Fireplace | None | 1 F/P-Inoperable | 0 | 1 F/P-Inoperable |
| Addtl. Features | Fence | Fence | Fence | Fence |
| Net Adjustment (Total) | | \$ 10,500 | \$ 1,500 | \$ 19,000 |
| Adjusted Sale Price of Comparables | Net Adj. -10.1% Gross Adj. 18.8% | \$ 93,500 | Net Adj. -1.7% Gross Adj. 13.1% | \$ 86,000 |
| <input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain: | | | | |
| My research <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data source(s) Clark County Auditor Records My research <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. Data source(s) Clark County Auditor Records Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). | | | | |
| ITEM | SUBJECT | COMPARABLE SALE NO. 1 | COMPARABLE SALE NO. 2 | COMPARABLE SALE NO. 3 |
| Date of Prior Sale/Transfer | | | | |
| Price of Prior Sale/Transfer | | | | |
| Data Source(s) | Auditor/Recorder | Auditor/Recorder | Auditor/Recorder | Auditor/Recorder |
| Effective Date of Data Source(s) | 03/28/2022 | 03/28/2022 | 03/28/2022 | 03/28/2022 |
| Analysis of prior sale or transfer history of the subject property and comparable sales: The subject property has no prior sales or transfers within the last three years. Comparable 5 has one prior deed name transfer on 06/17/2021 with no sale amount. The other comparable properties have no prior sales or transfers within the last one year of sale. | | | | |
| Summary of Sales Comparison Approach: See Attached Addendum | | | | |

| FEATURE | SUBJECT | COMPARABLE SALE NO. 4 | | COMPARABLE SALE NO. 5 | | COMPARABLE SALE NO. 6 | |
|--|-------------------|--|-----------------------|--|--------------------|---|--------------------|
| 730 Stanton Ave. Address: Springfield, OH 45503 | | 1100 Rudgers Dr. Springfield, OH 45503 | | 370 Stanton Ave. Springfield, OH 45503 | | | |
| Proximity to Subject | | 0.31 miles NE | | 0.29 miles NW | | | |
| Sale Price | \$ | \$ 93,000 | | \$ 99,500 | | \$ | |
| Sale Price/Gross Liv. Area | \$ sq. ft. | \$ 78.22 sq. ft. | | \$ 42.81 sq. ft. | | \$ sq. ft. | |
| Data Source(s) | | FLEX #1016610;DOM 21 | | FLEX #1011396;DOM 275 | | | |
| Verification Source(s) | | Clark Co. Auditor/Recorder | | Clark Co. Auditor/Recorder | | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment |
| Sale or Financing Concessions | | Listing | | Listing | | | |
| Date of Sale/Time | | c03/22 | | c03/22 | | | |
| Location | N;Res; | N;Res; | | N;Res; | | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | | |
| Site | 5700 sf | 5600 sf | 0 | 7200 sf | 0 | | |
| View | N;Res; | N;Res; | | N;Res; | | | |
| Design (Style) | DT2;Colonial | DT2;Colonial | | DT2;Colonial | | | |
| Quality of Construction | Q4 | Q4 | | Q4 | | | |
| Actual Age | 109 | 97 | 0 | 113 | 0 | | |
| Condition | C4 | C4 | | C4 | | | |
| Above Grade: | Total Bkms. Baths | Total Bkms. Baths | | Total Bkms. Baths | | Total Bkms. Baths | |
| Room Count | 6 3 2.0 | 6 3 1.0 | 5,000 | 7 4 2.0 | 0 | | |
| Gross Living Area 20 | 1,400 sq. ft. | 1,189 sq. ft. | 4,000 | 2,324 sq. ft. | -18,500 | | |
| Basement & Finished Rooms Below Grade | 560sf0sfin | 624sf247sfin 0r0br0.1ba1o | 0 -3,000 | 1042sf0sfin | -3,000 | | |
| Functional Utility | Average | Average | | Average | | | |
| Heating/Cooling | FWA C/Air | FWA C/Air | | FWA No C/Air | 1,000 | | |
| Energy Efficient Items | Insul Wndws | Insul Wndws | | Insul Wndws | | | |
| Garage/Carport | 1gd1dw | 2gd2dw | -2,000 | 2gd2dw | -2,000 | | |
| Porch/Patio/Deck | Deck, Porch | Patio, Porch | 0 | Patio, Porch | 0 | | |
| Fireplace | None | None | | None | | | |
| Addtl. Features | Fence | None | | Fence | | | |
| Net Adjustment (Total) | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - | \$ 4,000 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ 22,500 | <input type="checkbox"/> + <input type="checkbox"/> - | \$ |
| Adjusted Sale Price of Comparables | | Net Adj. 4.3% | \$ 97,000 | Net Adj. -22.6% | \$ 77,000 | Net Adj. % | \$ |
| | | Gross Adj. 15.1% | \$ 97,000 | Gross Adj. 24.6% | \$ 77,000 | Gross Adj. % | \$ |
| ITEM | SUBJECT | COMPARABLE SALE NO. 4 | COMPARABLE SALE NO. 5 | COMPARABLE SALE NO. 6 | | | |
| Date of Prior Sale/Transfer | | | 06/17/2021 | | | | |
| Price of Prior Sale/Transfer | | | \$0 | | | | |
| Data Source(s) | Auditor/Recorder | Auditor/Recorder | Auditor/Recorder | Auditor/Recorder | | | |
| Effective Date of Data Source(s) | 03/28/2022 | 03/28/2022 | 03/28/2022 | | | | |
| Summary of Sales Comparison Approach See Comments on Page 1 of the Sales Comparison Approach | | | | | | | |

SALES COMPARISON APPROACH



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: March 28, 2022
Appraised Value: \$ 88,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE



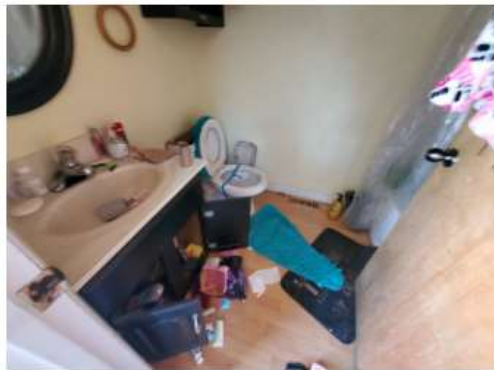
Comment:



Living Area

Description:
Living Room

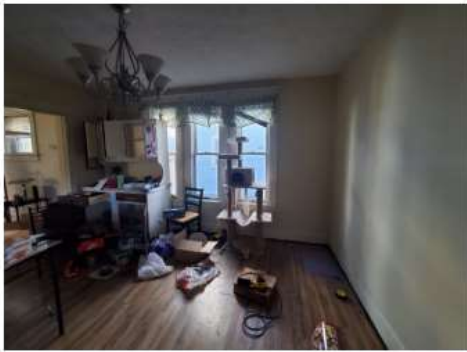
Comment:



Bathroom

Description:
Full Bathroom

Comment:
First Floor



Dining Room



Bedroom



Bedroom



Basement

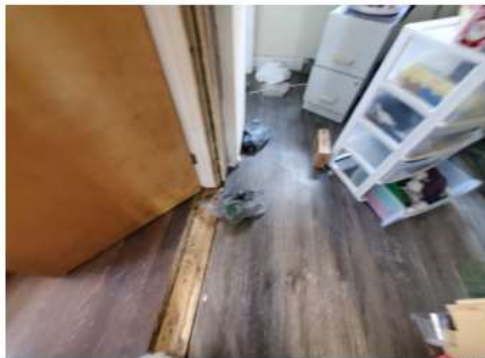




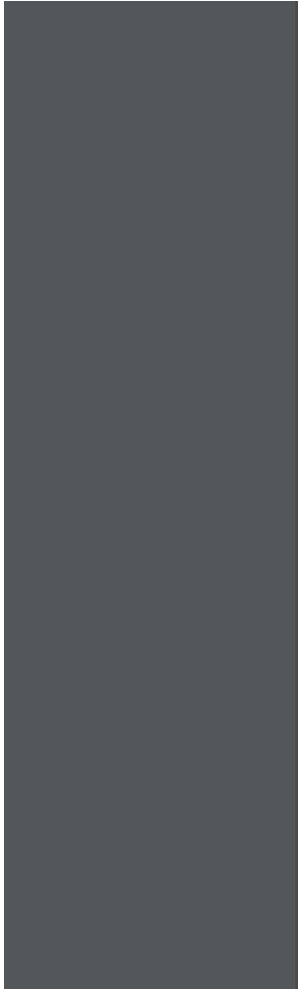
Furnace



Attic



Missing Flooring



Hole in Wall



Hole in Wall



Hole in Wall





Peeling Paint - Exterior Windows



Peeling Paint - Exterior Windows



Peeling Paint - Exterior Frame Door



Peeling Paint - Deck



Missing Guard Railing around Deck





Damaged Siding



Detached Garage



Interior of Garage



Additional Front View



Additional Front View



615 Stanton Ave.
Springfield, OH 45503
Sale Date: s10/21,c09/21
Sale Price: \$ 104,000



COMPARABLE SALE #2

860 Rodgers Dr.
Springfield, OH 45503
Sale Date: s04/21,c03/21
Sale Price: \$ 87,500



COMPARABLE SALE #3

452 Stanton Ave.
Springfield, OH 45503
Sale Date: s03/22,c02/22
Sale Price: \$ 107,000



COMPARABLE SALE #4

1106 Rodgers Dr.
Springfield, OH 45503
Sale Date: c03/22
Sale Price: \$ 93,000



COMPARABLE SALE #5

376 Stanton Ave.
Springfield, OH 45503
Sale Date: c03/22
Sale Price: \$ 99,500

COMPARABLE SALE #6

Sale Date:
Sale Price: \$

