Uniform Residential Appraisal Report

Property Address 3252 Seneca Dr							
	to provide the lender/client with a	City Brunswick	accord supportsur			Zip Code 4421 2	
Borrower James Gottschling	Owner of Public Re				untv Medi		
Legal Description Tr 2 Lot 23 SL 92 The Rese							
Assessor's Parcel # 003-18B-16-146		Tax Year 2015		R.E	. Taxes \$	0	
Neighborhood Name Brunswick		Map Reference 20-	-B-2		nsus Tract		
Occupant Owner Tenant X Vacant	Special Assessmen	ts \$ 0	ΧP	UD HOA\$	400	X per year	per month
Property Rights Appraised X Fee Simple	Leasehold Other (describe)	•					
Assignment Type X Purchase Transaction	Refinance Transaction Other (describe)					
Lender/Client NVR Mortgage Finance, Inc.		Snowville Road, Sui	te 100. Brecksv	ille. OH 44141			
Is the subject property currently offered for sale or ha					es XN	0	
Report data source(s) used, offering price(s), and da							MLS.
.,			, , ,	,			
I X did did not analyze the contract for sale	for the subject purchase transaction. E	plain the results of the a	nalysis of the contra	act for sale or why	the analysi	is was not perforn	ned.
Arms length sale;Standard pre-construction			,	,	, , .		
Contract Price \$ 280,090 Date of Cont	ract 05/15/2016 Is the prope	rty seller the owner of pu	ıblic record?	Yes No	Data Sourc	e(s) Auditor/Re	ealist
Is there any financial assistance (loan charges, sale						Yes No	
If Yes, report the total dollar amount and describe the			owards buyer's				
		+		areaning access			
Note: Race and the racial composition of the neig	nhborhood are not appraisal factors						
Neighborhood Characteristics		it Housing Trends		One-Unit Hou	sing	Present Lan	nd Use %
Location Urban X Suburban Rural	Property Values X Increas		Declining	PRICE	_	One-Unit	75 %
	r 25% Demand/Supply Shortage		Over Supply	\$(000)		2-4 Unit	5 %
Growth Rapid X Stable Slow	Marketing Time Under		Over 6 mths	25 Low	· ·	Multi-Family	3 %
			_			Commercial	7 %
Neighborhood Boundaries North by Boston road			Parallel IU			Other Vac	10 %
Ledge road) and west by Marks road. Boun		•	oo city of Madin				
Neighborhood Description Brunswick is located and locally in Brunswick. Good access to in							u, iviedina
and locally in Brunswick. Good access to in	erstate 71. Mid life ranch and m	uili levei nomes and	newer colonials	are predominal	nt in the r	narket.	
Market Canditions (including connect for the above a	analysiana) Financina is availabl	s to well avalified by	voro but difficult	for those with m	norainal a	aradit agaras (Colon and
Market Conditions (including support for the above of							
financing concessions are common in the 2	to 6% range to help with closing	costs in both conve	nuonai and FHA	. See the MC a	ladendun	1 lor more inioi	mation on
One-Unit Housing Trends.					\" \		
Dimensions 38.10 x Irregular	Area 8847 sf		lrregular		View N;	Res;	
Specific Zoning Classification SPD-3	Zoning Description Sin						
			al (describe)				
Is the highest and best use of the subject property as	improved (or as proposed per plans a	nd specifications) the pre	sent use? X	Yes No	If No, desc	ribe.	
Utilities Public Other (describe)		olic Other (describe)	Off-site Improve		·	ic Private
Electricity X	Water)	Street Concret		Type Publi	ic Private
Electricity X Gas X	Water Sanitary Sewer			Street Concret Alley None	te	<u>X</u>	ic Private
Electricity X Gas X Yes X I	Water Sanitary Sewer No FEMA Flood Zone X	FEMA Map#		Street Concret Alley None	te	·	ic Private
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Uniform Residential Appraisal Report File No. 3252SENECA

There are 10 compa	rable prou	perties currently of	fered for sale in the su	ibiect nei	ighborhood rangi	na in price fro	111.5 ///.5	99 0 to \$	334.	990	
			eighborhood within the					210,000		430,912	
			1						10 \$		ALE NO. 2
FEATURE	;	SUBJECT	COMPARAE	BLE SALE	E NO. T		1PARABLE S	ALE NO. 2		COMPARABLE S	ALE NO. 3
3252 Seneca Dr			3241 Seneca Dr			3141 Farin	gford Ct		90 W	aite Farms Ln	
Address Brunswick, Ol	H 44212	!	Brunswick, OH 4	4212		Brunswick	, OH 4421	2	Bruns	swick, OH 44212	2
Proximity to Subject			0.04 miles NW			0.54 miles	NE		0.68	miles NW	
Sale Price	\$	280,090		\$	262,845		\$	284,965	0.00	\$	300,000
	-		¢ 404.45 -= 8		202,043	¢ 440.5		204,303	φ.		300,000
Sale Price/Gross Liv. Area	\$	117.49 sq. ft.	\$ 124.45 sq. ft.			\$ 119.5				116.64 sq. ft.	
Data Source(s)			NEOHREXMLS	#0;DON	∕l Unk	NEOHRE	XMLS #0;D	OM Unk	NEO	HREX #3740238	3;DOM 33
Verification Source(s)			Auditor/Realist/F	iles		Auditor/Re	alist/Files		Reali	st/Auditor	
VALUE ADJUSTMENTS	DF	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRI	IPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
	DL	SCIGII FION			+(-) \$ Aujustinent		II HON	+(-) \$ Aujustinent			+(-) \$ Aujustinent
Sale or Financing			ArmLth			ArmLth			ArmL	.tn	
Concessions			FHA;7500		-4,000	FHA;3500		0	Conv	;0	0
Date of Sale/Time			s07/16;c02/16		+3,000	s07/16;c02	2/16	+4,000	s09/1	5;c09/15	+7,000
Location	N:Res		N;Res;		-,	N;Res;		,	N;Re		,
		·	· ·								
Leasehold/Fee Simple	Fee Si	mple	Fee Simple			Fee Simple	е		Fee S	Simple	
Site	8847 s	f	6828 sf		0	5528 sf		0	1350	4 sf	-2,000
View	N;Res		N;Res;			N;Res;			N;Re	s:	
Design (Style)		Colonial	DT2.0;Colonial			DT2.0;Cold	onial			0;Colonial	
<u> </u>		Colorliai	· ·				Ulliai			U,COIOI IIAI	
Quality of Construction	Q4		Q4			Q4			Q4		
Actual Age	0		0			0			8		0
Condition	C1		C1			C1			C2		+16,000
Above Grade		P. 11		_			D-P			Ndemo 5 "	. 10,000
	Total Bdi		Total Bdrms. Baths			Total Bdrms.	Baths			Bdrms. Baths	
Room Count	8	4 2.1	 	2.1	0	8 4	2.1		8	4 2.1	
Gross Living Area		2,384 sq. ft.	2,112 s	q. ft.	9,500	2	,384 sq. ft.			2,572 sq. ft.	-6,500
Basement & Finished	1092st		1092sf0sfin			1092sf0sfi			1313	sf0sfin	0
	. 5523	JJ				1002010011	••				O
Rooms Below Grade	_			_					-		
Functional Utility	Good		Similar		0	Similar		0	Simil	ar	0
Heating/Cooling	Fwa/C	ac	Fwa/Cac			Fwa/Cac			Fwa/	Cac	
Energy Efficient Items	None		None			None			None		
										,	
Garage/Carport	2ga		2ga			2ga			3ga		-10,000
Porch/Patio/Deck	Porch		Entry		+4,000	Entry		+4,000	Deck		0
Fireplace	Firepla	ce	None		+4.000	Fireplace			Firep	lace	
					,						
Net Adjustment (Total)			X + -	\$	16,500	X +	\$	8,000		+	4,500
Adjusted Sale Price			Net Adj. 6.3 %			Net Adj. 2.8	8 %		Net Ac	dj. 1.5 %	
1 '			· '		270 245	Gross Adj. 2.8		202.065	l	-	204 500
of Comparables				\$				292,965	Gross.	Adj. 13.8 % \$	304,500
I X did did not res	search the	e sale or transfer h	istory of the subject pr	roperty ar	nd comparable sa	ales. If not, exp	plain				
M]								-!!		
My research X did		eveal any prior sai	es or transfers of the	subject pr	roperty for the thi	ree years prioi	r to the effect	ive date of this appr	aisai.		
Data source(s) Auditor/I	Realist										
My research X did	did not r	eveal any prior sal	es or transfers of the	comparat	ble sales for the	ear prior to th	ne date of sal	e of the comparable	sale.		
Data source(s) Auditor/I						, co. p					
` '										-,	
Report the results of the res	search an	d analysis of the p	rior sale or transfer his	story of th	ne subject proper	ty and compa	rable sales (r	eport additional prio	r sales	on page 3).	
ITEM		SU	BJECT	CO	MPARABLE SAI	_E NO. 1	COMP	ARABLE SALE NO.	. 2	COMPARABL	E SALE NO. 3
Date of Prior Sale/Transfer		08/05/2016		04/14/2	2016		04/28/201	16			
Price of Prior Sale/Transfer		\$50.500									
		+ ,		\$50,50			\$48,000				
Data Source(s)		Auditor/Realis	t	Auditor	r/Realist		Auditor/R	ealist		Auditor/Realist	
Effective Date of Data Sour	ce(s)	10/04/2016		10/04/2	2016		10/04/201	16		10/04/2016	
Analysis of prior sale or tran	nsfer histo	rv of the subject n	ronerty and comparab	ole sales	The subject	ct and comr	narahles ha	ave previously tra	nsferr	ed and were not	sales This
information is irrelevan	LIUI (WO	reasons. 1) the	prior transfers we	ere vaca	antianu with h	o improvem	ienis and 2	.) uie dansiers W	ere De	iween developer	ariu bulider.
Summary of Sales Compar	ıson Appr	oach. <u>Compar</u>	able selection was	Imited	to colonial sty	ne propertie	s located i	n Brunswick. All	sales s	sold within the pa	ast year with
comparables 2 & 3 sol	d within	the past three i	months. All sales a	are locat	ted in close pr	oximity of the	<u>he s</u> ubject.	Comparable 1 is	locate	ed in the subject	allotment.
Comparables 2 3 & 4					-			-			
Comparables 2, 3 & 4		A Date Of Sale	usimont v	vas mac		_		s. Comparable 1	given	∠576, comparabl	e ∠ given
made for physical depr	eciation					a ic \$285 00					
	eciation			pinion c	of market value	ο 13 ψ200,00)0.				
made for physical depr	eciation			pinion c	of market value	σ 13 ψ200,00	00.				
made for physical depr	eciation			pinion c	of market value	ε is ψ200,00	00.				
made for physical depr	eciation			pinion c	of market value	ε 13 ψ203,00	00.				
made for physical depr 40%, comparable 3 giv	reciation ven 15%	and comparab	le 4 given 20%. O	pinion c	of market value	ε 15 ψ200,00	JO.				
made for physical depr	reciation ven 15%	and comparab	le 4 given 20%. O	pinion o	f market value	ε 15 ψ200,00	00.				
made for physical depr 40%, comparable 3 giv Indicated Value by Sales C	reciation ven 15% ompariso	and comparab	le 4 given 20%. O					Income Ap	proach	(if developed) \$ 0	
made for physical depi 40%, comparable 3 giv Indicated Value by Sales C	reciation ven 15% ompariso s Compa	and comparab n Approach \$ 285 rison Approach	ole 4 given 20%. O 5,000 \$285,000	Cost A	Approach (if dev	veloped)\$ 28	86,500		•	(if developed) \$ 0	
made for physical deprivation of the second	reciation ven 15% ompariso s Compa ven to th	n Approach \$ 285 rison Approach ae Sales Compa	ole 4 given 20%. O 5,000 \$ 285,000 arison Analysis as	Cost A	Approach (if develeficts the act	reloped)\$ 28	86,500 cal buyers	and sellers in the	mark	et. Some weight	given to the
made for physical depi 40%, comparable 3 giv Indicated Value by Sales C	reciation ven 15% ompariso s Compa ven to th	n Approach \$ 285 rison Approach ae Sales Compa	ole 4 given 20%. O 5,000 \$ 285,000 arison Analysis as	Cost A	Approach (if develeficts the act	reloped)\$ 28	86,500 cal buyers	and sellers in the	mark	et. Some weight	given to the
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made for physical deprivation of the state o	ompariso s Compa ven to the	n Approach \$ 285 rison Approach se Sales Compact is a new hon	5,000 \$285,000 arison Analysis as ne. The Income Apcompletion per plans	Cost A it best r	Approach (if devereflects the act in is not applications on the	reloped) \$ 28 tions of typic lble in areas basis of a hyp	86,500 cal buyers s of mostly othetical con	and sellers in the owner occupied dition that the impro	proper	et. Some weight rties since adequ s have been comple	given to the ate rental data
Indicated Value by Sales C Indicated Value by: Sale Major consideration given the does not exist. This appraisal is made Subject to the following	ompariso s Compa yen to the subjection in the su	n Approach \$ 285 rison Approach are Sales Compact is a new hon "X subject to alterations on the	5,000 \$285,000 arison Analysis as ne. The Income Ap	Cost A it best r pproach and spec	Approach (if devereflects the act is not applicated in its not applicated iffications on the properties on that the repair	reloped) \$ 28 tions of typic able in areas basis of a hyp s or alteration	86,500 cal buyers s of mostly othetical con s have been	and sellers in the owner occupied dition that the improcompleted, or	proper	et. Some weight rties since adequ s have been comple oject to the following	given to the ate rental data ted, required
made for physical deprivation of the state o	ompariso s Compa yen to the subjection in the su	n Approach \$ 285 rison Approach are Sales Compact is a new hon "X subject to alterations on the	5,000 \$285,000 arison Analysis as ne. The Income Ap	Cost A it best r pproach and spec	Approach (if devereflects the act is not applicated in its not applicated iffications on the properties on that the repair	reloped) \$ 28 tions of typic able in areas basis of a hyp s or alteration	86,500 cal buyers s of mostly othetical con s have been	and sellers in the owner occupied dition that the impro	proper	et. Some weight rties since adequ s have been comple oject to the following	given to the ate rental data ted, required
Indicated Value by Sales C Indicated Value by: Sale Major consideration given the does not exist. This appraisal is made Subject to the following	ompariso s Compa yen to the subjection in the su	n Approach \$ 285 rison Approach are Sales Compact is a new hon "X subject to alterations on the	5,000 \$285,000 arison Analysis as ne. The Income Ap	Cost A it best r pproach and spec	Approach (if devereflects the act is not applicated in its not applicated iffications on the properties on that the repair	reloped) \$ 28 tions of typic able in areas basis of a hyp s or alteration	86,500 cal buyers s of mostly othetical con s have been	and sellers in the owner occupied dition that the improcompleted, or	proper	et. Some weight rties since adequ s have been comple oject to the following	given to the ate rental data ted, required
Indicated Value by Sales C Indicated Value by: Sales Major consideration give Cost Approach given the does not exist. This appraisal is made subject to the following inspection based on the extension of the content o	ompariso s Compa /en to the ne subje "as is, repairs or traordinar	n Approach \$ 285 rison Approach \$ e Sales Compa ect is a new hon " X subject to alterations on the y assumption that	5,000 \$285,000 arison Analysis as ne. The Income Apcompletion per plans basis of a hypothetical the condition or deficient	Cost A it best r pproach and spec	Approach (if devereflects the act is not applicate iffications on the on that the repairs s not require alte	reloped) \$ 28 tions of typic ble in areas basis of a hyp s or alteration ration or repai	86,500 cal buyers s of mostly othetical con s have been ir: Subje	and sellers in the owner occupied dition that the improcompleted, or ect to completion	vements per pl	et. Some weight rties since adequ s have been comple oject to the following ans and specific	given to the late rental data led, required lations.
Indicated Value by Sales C Indicated Value by: Sale Major consideration give Cost Approach given to does not exist. This appraisal is made subject to the following	ompariso s Compa /en to the ne subje "as is, repairs or traordinar	n Approach \$ 285 rison Approach \$ e Sales Compa ct is a new hon "X subject to alterations on the y assumption that	5,000 \$285,000 arison Analysis as ne. The Income Aproportion per plans basis of a hypothetical the condition or deficient	Cost A it best r pproach and spec all condition ency does areas of	Approach (if deverted to the act of a contract of the act of the a	reloped) \$ 28 tions of typic tible in areas basis of a hyp s or alteration ration or repai	86,500 cal buyers s of mostly othetical con s have been ir: Subje	and sellers in the owner occupied dition that the improcompleted, or ect to completion of work, stateme	propervement subject of as	et. Some weight rties since adequ s have been comple oject to the following ans and specific	given to the late rental data ted, required ations.

412-8532242

Uniform Residential Appraisal Report File No. 3252SENECA

COST APPROACH TO VALU	E (not required by Fannie	· Mae)		
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calcula	, ,	· Mae)		
	ions.	,	is of current listing and all	comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for es	ions.	,	is of current listing and all	comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcula	ions.	,	is of current listing and all	comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for es	ions.	,	is of current listing and all	comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for es sales in the last two years. Listings and sales range from \$19,000 to \$349,000.	ions. timating site value) Qualit	ative analys		
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Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for es sales in the last two years. Listings and sales range from \$19,000 to \$349,000. ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift Quality rating from cost service Average Effective date of cost data 12/2015 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE . Dwelling 2,384 Bsmt: 1092 app/frpl/pch	Sq. Ft. @ S	\$ 81= \$ 20=	\$ 35,000 \$ 193,104 \$ 21,840 16,000
Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for es sales in the last two years. Listings and sales range from \$19,000 to \$349,000. ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift Quality rating from cost service Average Effective date of cost data 12/2015 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost data obtained from the Marshall & Swift Residential Cost Handbook and	OPINION OF SITE VALUE . Dwelling 2,384 Bsmt: 1092 app/frpl/pch Garage/Carport 440	tative analys	\$ 81= \$ 20=	\$ 35,000 \$ 193,104 \$ 21,840 16,000 \$ 10,560
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Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for es sales in the last two years. Listings and sales range from \$19,000 to \$349,000. ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift Quality rating from cost service Average Effective date of cost data 12/2015 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost data obtained from the Marshall & Swift Residential Cost Handbook and	OPINION OF SITE VALUE . Dwelling 2,384 Bsmt: 1092 app/frpl/pch Garage/Carport 440 Total Estimate of Cost-New Less 120 Physical	Sq. Ft. @ S	\$ 81 = \$ 20 = \$ 24 = External	\$ 35,000 \$ 193,104 \$ 21,840 16,000 \$ 10,560 \$ 241,504
Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for es sales in the last two years. Listings and sales range from \$19,000 to \$349,000. ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift Quality rating from cost service Average Effective date of cost data 12/2015 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost data obtained from the Marshall & Swift Residential Cost Handbook and	OPINION OF SITE VALUE Dwelling 2,384 Bsmt: 1092 app/frpl/pch Garage/Carport 440 Total Estimate of Cost-New Less 120 Physical Depreciation	Sq. Ft. @ S	\$ 81 = \$ 20 = \$ 24 = External	\$ 35,000 \$ 193,104 \$ 21,840 16,000 \$ 10,560 \$ 241,504
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Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., or similar state laws.

I have performed no (or the specified) other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment. The appraisal was prepared in accordance with the requirements of USPAP and Title XI of FIRREA and any implementing regulations.

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.

CUREDVICORY ARREST (ONLY IF REQUIRED)

APPRAISER	SUPERVISORY APPRAISER (UNLY IF REQUIRED)			
Signature Ruga R Jana	Signature			
Name Bryan R. Long	Name			
Company Name Bryan R. Long	Company Name			
Company Address 542 Fairhill Drive	Company Address			
Akron, OH 44313				
Telephone Number 330-328-5399	Telephone Number			
Email Address bryan@gogingo.com				
Date of Signature and Report 10/04/2016	Date of Signature			
Effective Date of Appraisal 09/12/2016	State Certification #			
State Certification # 2010001794	or State License #			
or State License #	State			
or State License # State #	Expiration Date of Certification or License			
State OH	_			
Expiration Date of Certification or License 07/01/2017	_			
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY			
3252 Seneca Dr	Did not inspect subject property			
Brunswick, OH 44212	☐ Did inspect exterior of subject property from street			
	Date of Inspection			
APPRAISED VALUE OF SUBJECT PROPERTY \$ 285,000	Did inspect interior and exterior of subject property			
I ENDED OUTENIT	Date of Inspection			
LENDER/CLIENT	COMPARADIE CALEO			
Name AB	COMPARABLE SALES			
Company Name NVR Mortgage Finance, Inc.	Did not inspect exterior of comparable sales from street			
Company Address 6770 W. Snowville Road, Suite 100	Did inspect exterior of comparable sales from street			
Brecksville, OH 44141	Date of Inspection			
Email Address	-			

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Uniform Residential Appraisal Report #12-8532242 File No. 3252SENECA

FEATURE SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6 3252 Seneca Dr 3137 Blackburn Ln Address Brunswick, OH 44212 Brunswick, OH 44212 0.70 miles NE Proximity to Subject Sale Price 280,090 284,130 117.49 sq. ft. 119.18 sq. ft. sq. ft. Sale Price/Gross Liv. Area sq. ft. Data Source(s) NEOHREXMLS #0;DOM 0 Verification Source(s) Realisted/Auditor/Appraiser DESCRIPTION DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sale or Financing ArmLth Conv;3000 Concessions Date of Sale/Time s09/15;c05/15 +6,000 N;Res; Location N:Res: Leasehold/Fee Simple Fee Simple Fee Simple Site 8847 sf 5558 sf 0 View N;Res; N;Res; Design (Style) DT2.0;Colonial DT2.0;Colonial Quality of Construction Q4 Q4 Actual Age 0 Condition C1 C1 Above Grade Total Bdrms Total Bdrms Total Bdrms. Total Bdrms Baths Room Count 8 2.1 8 Gross Living Area 2,384 sq. ft. 2,384 sq. ft. sq. ft. sq. ft. Basement & Finished 1092sf0sfin 1092sf0sfin Rooms Below Grade Functional Utility Good Similar 0 Heating/Cooling Fwa/Cac Fwa/Cac Energy Efficient Items None None Garage/Carport 2ga 2ga Porch/Patio/Deck Porch Entry +4,000 Fireplace Fireplace Fireplace X + 10,000 + **X** + 0 Net Adjustment (Total) Adjusted Sale Price Net Adj. 3.5 Net Adj. % Net Adj. 0.0 % 294,130 Gross Adj. % \$ of Comparables Gross Adj. 3.5 Gross Adj. 0.0 % COMPARABLE SALE NO. 6 ITEM COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 SUBJECT Date of Prior Sale/Transfer 08/05/2016 07/16/2015 Price of Prior Sale/Transfer \$50,500 \$47,000 Data Source(s) Auditor/Realist Auditor/Realist Effective Date of Data Source(s) 10/04/2016 10/04/2016 Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

412-8532242 File No. 3252SENECA

Condition Ratings and Definitions

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.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions

Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Location Lndfl Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑТ Design(Style) Mtn Rathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View CtyStr View Pwrl n Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA DT **Detached Structure** Design(Style) Sale or Financing Concessions SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions Federal Housing Authority FHA Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade wu GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) w Withdrawn Date Date of Sale/Time Ind Industrial Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

ADDENDUM

Borrower: James Gottschling		File No.: 3252SENECA		
Property Address: 3252 Seneca Dr		Case No.: 412-8532242		
City: Brunswick	State: OH	Zip: 44212		
Londor: NI/P Mortgogo Einango Ing				

Lender: NVR Mortgage Finance, Inc.

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Mortgagee(lender/client) and FHA/HUD. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage, 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, including the borrower, are identified by the appraiser.

FHA Statements:

The subject property meets all FHA/HUD minimum property requirements as outlined by handbooks 4000.1.

FHA Case Number: 412-8532242

UAD

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listings data. Not every element of the subject property was viewable and comparable property data was generally obtained from third party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser. The basement sqft and basement finish are estimated using mls photos, mls remarks and auditor card.

Underwriting Comments:

Ryan homes does not utilize the MLS in a traditional sense. They only build a home when a contract is signed. Any MLS listings from Ryan Homes are generic in nature. A few models are listed at base price and are not reflective of any individual unit sold. It is an advertising function to the Realtors in the area and not specific to any home built within the community.

Any comparable sales used over 3 months from the effective date of the appraisal were utilized as they were the best or most similar sales to the subject property available.

The subject market is increasing median sales prices. There have been sales/resales within the past few years that provide market evidence of increasing market. Research of market analysis using 1004mc and year over year provide evidence of increasing median sales price. The trend is considered to continue.

Neighborhood boundaries are approximate.

Seller paid closing costs up to 3% are typical, there is no market reaction and no adjustments are warranted.

The use of a hypothetical condition may result in an affect of assignment results.

USPAP Disclosure Commentary

Exposure Time - A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be between 90 to 120 days and was derived using statistical information about days on market.

Exposure time is defined as: the estimated length of time 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; a retrospective opinion based on an analysis of past events assuming a competitive and open market.

412-8532242

Market Conditions Addendum to the Appraisal Report File No. 3252SENECA

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	nditior	ns prevalent in th	ne su	bject neighborho	od. T	his is a required
addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 3252 Seneca Dr City Brunswick State OH Zip Code 44212									
Borrower James Gottschling		on, Dra me				iaio	<u> </u>		
Instructions: The appraiser must use the information require overall market conditions as reported in the Neighborhood section analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, however, the shaded areas below in the shaded areas below.	on of the appraisal repo e or is considered unre er, the appraiser must	ort form. The appraise eliable, the appraiser include the data in the	r must fill in all the informust provide an expla analysis. If data source	rmationation	on to the extent on. It is recognize rovide the require	it is a ed the	vailable and relia at not all data so formation as an a	ble a ource vera	and must provide es will be able to ge instead of the
median, the appraiser should report the available figure and ident that would be used by a prospective buyer of the subject prope	,	•		•			•		, ,
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	13 300	isoriai markets,		Overall Trend	50103	sures, etc.
Total # of Comparable Sales (Settled)	17	13	12	1	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	2.8	4.3	4.0		Increasing		Stable Stable	X	Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	7 2.5	6 1.4	10 2.5		Declining Declining	$\overline{\mathbf{x}}$	Stable		Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months)			Overall Trend		, <u>g</u>
Median Comparable Sale Price	293,910	275,000	299,168		Increasing		Stable		Declining
Median Comparable Sales Days on Market	112	34	34		Declining		Stable		Increasing
Median Comparable List Price Median Comparable Listings Days on Market	299,900 177	292,450 142	303,445 14		Increasing Declining		Stable Stable		Declining Increasing
Median Sale Price as % of List Price	100.0%	98.2%	100.0%		Increasing	\mathbf{x}	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler	nt? Yes X	No			Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m	-			-	-		sing costs, cond	o fee	s, options, etc.).
Seller concession trends have remained stable between	en 3% to 6%, how	ever; the Multiple	Listing Service doe	es no	t report this d	ata.			
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	and sa	ales of foreclose	d pro	perties).		
Cite data sources for above information. NEOHREXMLS									
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: James Gottschling		File No.: 3252SENECA
Property Address: 3252 Seneca Dr		Case No.: 412-8532242
City: Brunswick	State: он	Zip: 44212
Lender: NVR Mortgage Finance, Inc.		·



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 12, 2016 Appraised Value: \$ 285,000



REAR VIEW OF SUBJECT PROPERTY

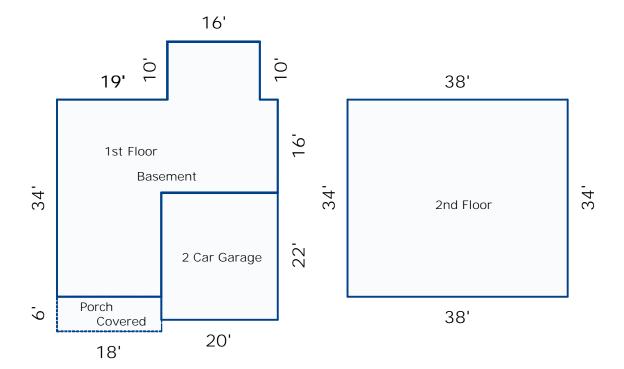


STREET SCENE

FLOORPLAN SKETCH

Borrower: James Gottschling	File N	lo.: 3252SENECA		
Property Address: 3252 Seneca Dr	Case	Case No.: 412-8532242		
City: Brunswick	State: он	Zip: 44212		

Lender: NVR Mortgage Finance, Inc.



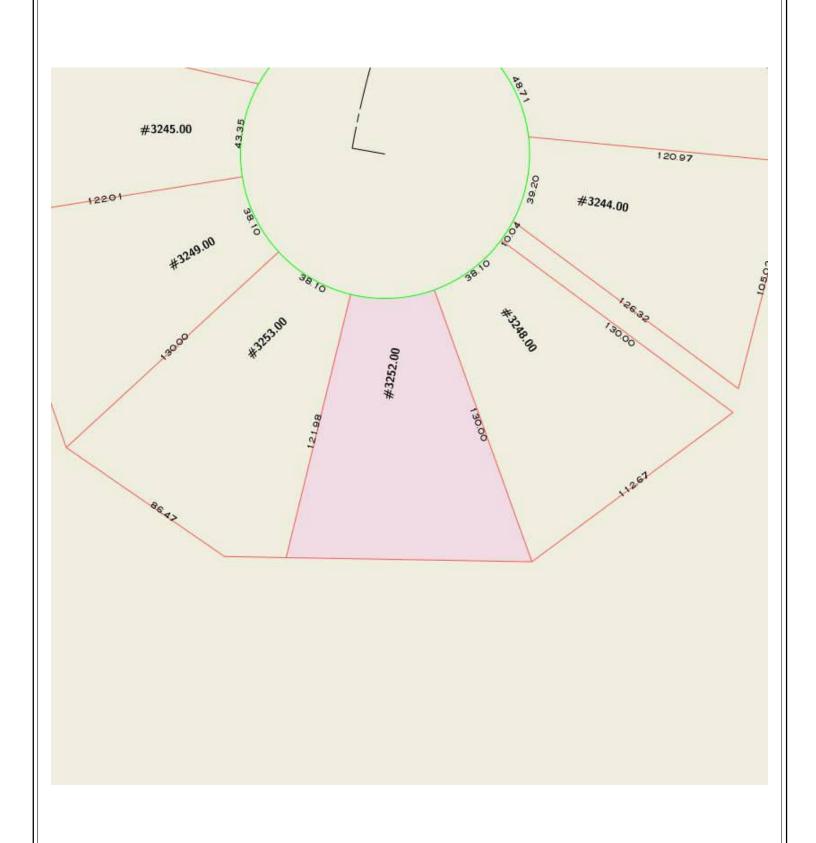
Sketch by Apex Medina™

Comments:

	AREA CALCULATION	S SUMMARY	•	LIVING ARE	EA BREAKD	OWN
Code	Description	Net Size	Net Totals	Breakdow	n	Subtotals
GLA1 GLA2 BSMT GAR P/P	First Floor Second Floor Basement Garage Porch	1092.0 1292.0 1092.0 440.0 108.0	1092.0 1292.0 1092.0 440.0 108.0	10.0 x	18.0 16.0 38.0 38.0	324.0 160.0 608.0 1292.0
Ne	t LIVABLE Area	(rounded)	2384	4 Items	(rounded)	2384

PLAT MAP

File No.: 3252SENECA Borrower: James Gottschling Property Address: 3252 Seneca Dr City: Brunswick Lender: NVR Mortgage Finance, Inc. Case No.: 412-8532242 State: OH Zip: 44212



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: James Gottschling		File No.: 3252SENECA
Property Address: 3252 Seneca Dr		Case No.: 412-8532242
City: Brunswick	State: он	Zip: 44212
Lender: NVR Mortgage Finance, Inc.		



COMPARABLE SALE #1

3241 Seneca Dr Brunswick, OH 44212 Sale Date: s07/16;c02/16 Sale Price: \$ 262,845



COMPARABLE SALE #2

3141 Faringford Ct Brunswick, OH 44212 Sale Date: s07/16;c02/16 Sale Price: \$ 284,965



COMPARABLE SALE #3

90 Waite Farms Ln Brunswick, OH 44212 Sale Date: s09/15;c09/15 Sale Price: \$ 300,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: James Gottschling		File No.: 3252SENECA
Property Address: 3252 Seneca Dr		Case No.: 412-8532242
City: Brunswick	State: он	Zip: 44212
Lender: NVR Mortgage Finance, Inc.		·



COMPARABLE SALE #4

3137 Blackburn Ln Brunswick, OH 44212 Sale Date: s09/15;c05/15 Sale Price: \$ 284,130

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$

LOCATION MAP

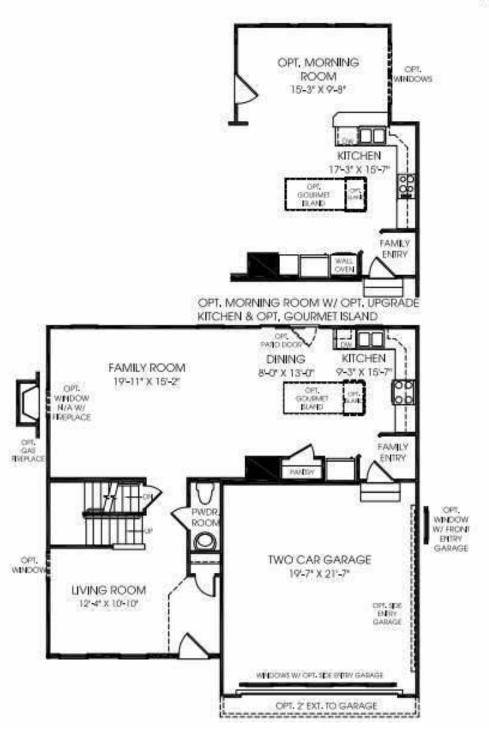
Borrower: James Gottschling File No.: 3252SENECA Property Address: 3252 Seneca Dr Case No.: 412-8532242 City: Brunswick State: OH Zip: 44212 Lender: NVR Mortgage Finance, Inc. W Bend O Spoint Dr Cheryl Dr Bennington Dr Falmouth Dr & Camden Di Trenton Ave Comparable Sale 4 Benbow 3137 Blackburn Ln Olde Orchard Rd Brunswick, OH 44212 R Boston Rd 13 Boston F Boston Rd Briarleigh Comparable Sale 3 90 Waite Farms Ln Brunswick, OH 44212 Buston Knolls Park nnox CV Comparable Sale 2 ert Pkwy 3141 Faringford Ct Jerkeley Lo Brunswick, OH 44212 Malvern Dr Burnham Dr Jr Pkwy Healey Creek Alda Pkwy Carpenter Rd Cre Elei Winchester Ln Abington Ct St Colette Marion Pkwy Catholic Church Comparable Sale 1 3241 Seneca Dr Bristol Brunswick, OH 44212 Ton Ln Brunswick med Church Subject 3252 Seneca Dr Grafton Rd Grafton Rd Grafton Rd Brunswick, OH 44212 Carpenter Woodstock Ln Spencer Ln Jamaen Francis Blvd Jerrold Blvd In Greenwich Ln James Blvd Elmer Dr Beaumont Dr ලාලුල් Map data @2016 Google

Borrower: James Gottschling	File	No.: 3252SENECA	
Property Address: 3252 Seneca Dr	Case No.: 412-8532242		
City: Brunswick	State: OH	Zip: 44212	

Lender: NVR Mortgage Finance, Inc.

Venice

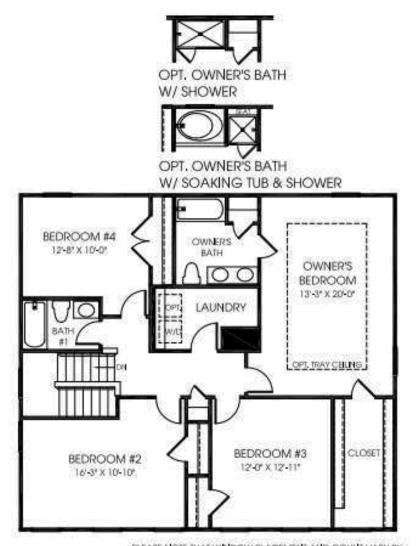
MAIN LEVEL



Borrower: James Gottschling		File No.: 3252SENECA	
Property Address: 3252 Seneca Dr		Case No.: 412-8532242	
City: Brunswick	State: он	Zip: 44212	

Lender: NVR Mortgage Finance, Inc.

UPPER LEVEL



PLEASE NOTE THAT WINDOW PLACEMENT AND COUNT VARY BY ELEVATION SELECTED. SEE PRINTS TO VIEW WINDOW PLACEMENT BEFORE CHOOSING YOUR ELEVATION.