Uniform Residential Appraisal Report

File No.

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 18057 Nashport Rd | City Nashport | State OH | Zip Code 43830

Borrower Daniel Sopher | Owner of Public Record Sopher, Andrea M & Daniel | County Licking

Legal Description 2.411 AC R10 T2 Q1

Assessor's Parcel # 022-059922-01.001 | Tax Year 2025 | R.E. Taxes $ 2,840

Neighborhood Name Hanover Township | Map Reference 18140 | Census Tract 7589.02

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)

Lender/Client The Huntington National Bank | Address 5555 Cleveland Ave, GW2W59, Columbus, OH 43231

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 [X] No

Report data source(s) used, offering price(s), and date(s). Columbus and Central Ohio Regional MLS.

CONTRACT

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 downpayment 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.

NEIGHBORHOOD

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	[ ] Suburban	[X] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	35 %
Built-Up	[ ] Over 75%	[ ] 25-75%	[X] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	0 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	250 Low	2	Multi-Family	0 %
Neighborhood Boundaries	Houdeshell Rd-North, Flint Ridge Rd-South, Pleasant Valley Rd-East,							483 High	166	Commercial	0 %
Fallsburg Rd NE-West (Licking Valley School District)								354 Pred.	56	Other Other	65 %

Neighborhood Description See attached addenda. The subject is located in Hanover Township in Licking County, approximately 10+/- miles north east of the City of Newark. The area, currently, consists of mostly residential property on acreage and agricultural land. The township has recently experienced a large amount of growth in technology, manufacturing, warehousing, and industrial facilities. Intel is

Market Conditions (including support for the above conclusions) See attached addenda. Market conditions and property values within the neighborhood conform to the environment of the surrounding area. As is the case with much of the central Ohio market area, housing supply has decreased, with buyers vying for homes that are currently on the market. This has resulted in multiple offers on many homes, with

SITE

Dimensions 185x568 | Area 2.41 ac | Shape Rectangular | View N;Rural;Res

Specific Zoning Classification UZ | Zoning Description Unzoned

Zoning Compliance [X] 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? [X] Yes [ ] No If No, describe. See Addenda

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements? Type	Public	Private
Electricity	[X]	[ ]	Water	[ ]	[X] Well-Common/Typi	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[ ]	[X] Septic-Common/Ty	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 39089C0380J | FEMA Map Date 03/16/2015

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe. Utilities were on and functioning at time of inspection

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. No readily apparent adverse environmental conditions were observed. The appraiser has no special expertise regarding environmental hazards.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	Foundation Walls Concrete Block-C3	Floors Lam/Crpt-C3
# of Stories 1	[X] Full Basement [ ] Partial Basement	Exterior Walls Vinyl-C3	Walls Drywall-C3
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 1495 sq. ft.	Roof Surface Metal-C3	Trim/Finish Wood-C3
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 93 %	Gutters & Downspouts Alum-C3	Bath Floor Tile-C3
Design (Style) Ranch	[X] Outside Entry/Exit [X] Sump Pump	Window Type Insulated-C3	Bath Wainscot Tile/Vinyl-C3
Year Built 2006	Evidence of [ ] Infestation	Storm Sash/Insulated Unknown	Car Storage [ ] None
Effective Age (Yrs) 15	[ ] Dampness [ ] Settlement	Screens Unknown	[X] Driveway # of Cars 3
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface Gravel
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # 1 [ ] Fence None	[X] Garage # of Cars 3
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck Pa,D [X] Porch Covered	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[ ] Att. [X] Det. [ ] Built-in

Appliances [ ] Refrigerator [ ] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)

Finished area above grade contains: 5 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,495 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Features include an updated roof & porch, updated balcony deck, newer patio, 3 car detached garage, and a full finished walkout basement.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-not updated;Bathrooms-updated-one to five years ago;The subject kitchen has original wood cabinets with average depreciation. The bathrooms both feature updated flooring and shower surrounds. No necessary repairs were apparent at the time of our limited walk-through inspection, which did not view inaccessible areas, or operate all mechanicals. If an inspection of these items is desired, an expert in the field should be consulted. The utilities were on and appeared to be in good operating condition.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe. The appraiser is not a building inspector, contractor or engineer. The appraiser conducted a visual inspection of only the accessible areas. The appraiser makes no guarantees about the structural integrity of the property and assumes no adverse conditions. An expert should be consulted if there are any concerns.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe. The property conforms to the neighborhood. No functional inadequacies were noted. The subject style and quality level are consistent with market expectations. Competing properties are predominantly single family residential of average to good quality. GLA is taken from appraiser measurements using the ANSI standard of measurement.

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There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 295,000 to $ 475,000 .

There are 15 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 250,000 to $ 482,900 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	18057 Nashport Rd Nashport, OH 43830	119 Brentwood Dr Newark, OH 43055		16361 Pinewood Trl Newark, OH 43055		3001 Montgomery Rd NE Newark, OH 43055	
Proximity to Subject		7.10 miles W		5.55 miles NW		5.29 miles W	
Sale Price	$		$ 355,000		$ 354,000		$ 358,000
Sale Price/Gross Liv. Area	$ sq. ft.	$ 211.31 sq. ft.		$ 274.84 sq. ft.		$ 447.50 sq. ft.	
Data Source(s)		MLS#226016299;DOM 7		MLS#226029925;DOM 2		MLS#226013983;DOM 3	
Verification Source(s)		County Records		County Records		County Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth VA;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s06/26;c05/26		s09/26;c08/26		s06/26;c05/26	
Location	N;Rural;	N;Res;	0	N;Rural;		N;Rural;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.41 ac	1.26 ac	+11,500	1.93 ac	+4,800	3.72 ac	-13,100
View	N;Rural;Res	N;Woods;Res	0	N;Rural;Res		B;Woods;	-10,000
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	20	57	0	71	0	54	0
Condition	C3	C3	-10,000	C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 2.0	6 / 3 / 1.1	+3,239	7 / 5 / 1.0	+6,669	5 / 3 / 2.0	
Gross Living Area	1,495 sq. ft.	1,680 sq. ft.	-12,025	1,288 sq. ft.	+13,455	800 sq. ft.	+45,175
Basement & Finished	1495sf1390sfwo	1344sf0sfin	0	322sf0sfin	0	768sf460sfwo	0
Rooms Below Grade	1rr1br0.1ba0o		+34,750		+34,750	1rr1br1.0ba0o	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAIR	FWA/CAIR		FWA/CAIR		FWA/CAIR	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	3gd3dw	2ga2dw	+6,709	6dw	+24,220	3gd3dw	
Porch/Patio/Deck	CP,BD,Patio	ScrnPorch,Deck	-10,000	CvdPorch	0	Deck,Patio	0
Fireplace	1 Fireplace	1 Fireplace		None	0	None	0
Outbuildings	None	None		1 Barn	-50,000	None	
Deferred Maintena	Yes	No	-2,500	No	-2,500	No	-2,500
Net Adjustment (Total)		[X] + [ ] - $	21,673	[X] + [ ] - $	31,394	[X] + [ ] - $	19,575
Adjusted Sale Price of Comparables		Net Adj. 6.1% Gross Adj. 25.6% $	376,673	Net Adj. 8.9% Gross Adj. 38.5% $	385,394	Net Adj. 5.5% Gross Adj. 19.8% $	377,575

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain Columbus and Central Ohio Regional MLS/Courthouse data

My research [X] 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) Data sources included but were not limited to Col's & Cent OH Regional MLS, Licking County Courthouse, and Realist.

My research [X] did [ ] 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) Data sources included but were not limited to Col's & Cent OH Regional MLS, Licking County Courthouse, and Realist.

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	04/17/2025			
Price of Prior Sale/Transfer	$0			
Data Source(s)	County/Col's MLS	County/Col's MLS	County/Col's MLS	County/Col's MLS
Effective Date of Data Source(s)	09/30/2026	09/30/2026	09/30/2026	09/30/2026

Analysis of prior sale or transfer history of the subject property and comparable sales No prior sale or transfer of the subject property in the past three years. Sale 4 had an arms length sale on 11/12/2025 for $150,000. Sale 4 was fully renovated and resold. No other prior sale or transfer of the comparable properties in the past year.

Summary of Sales Comparison Approach. Search parameters used for comparable/competing sales and listings for this report includes MLS arm's-length transactions of single family homes in the subject's neighborhood. All sales are less than 1 year old and all major amenities have been matched or bracketed. Sales 1 has a condition adjustment for newer kitchen cabinets. Sale 4 has a condition adjustment for dated interior finishes. Sale 5 has a condition adjustment for newer kitchen cabinets and bathroom. Sale 6 has a condition adjustment for dated kitchen cabinets, bathrooms, and interior finishes with no recent updates. View adjustments are given where warranted. In final analysis sales 1 and 2 were given the most weight, in this appraisers value opinion, due to the similar location, date of sale, and similar amenities. Adjustments and lack of adjustments were derived using Solomon adjustments, sensitivity analysis, matched pairs, when applicable, allocation and extraction. Line items with "0" indicate differences which were not measurable. Note-There is a large range in

Indicated Value by Sales Comparison Approach $ 380,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 380,000 Cost Approach (if developed) $ Income Approach (if developed) $

Sole emphasis is accorded the Sales Comparison Approach, where numerous verifiable sales of similar homes were available from which to estimate value. The Cost Approach is not included due to lack of reliability in estimating depreciation. The Income Approach is not applicable due to lack of rental data in this predominately owner-occupied market, which would not allow for a reliable GRM.

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, [X] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] 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 being made "subject to" some fencing around or completion of the exterior steps. This is a safety issue that needs either temporary fencing or completed.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 380,000 as of 09/30/2026 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

Expanded Scope of Work Statement - UAD Report

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 for classification of condition, quality, location, view, and other attributes of the subject and comparables. The UAD rating system and required responses are not flexible and employ a "best fit methodology" (from limited choices) as opposed to user defined terms.

Intended User Clarification

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser. When the appraiser is engaged by an appraisal management company, they have been identified as the client on the Lender/Client section on the Name line on the signature page. The lender has been identified in the Subject section on the Lender/Client line on page one of the appraisal report. The lender and client are both identified as intended users.

Appraisal Development and Reporting Process

This is an Appraisal Report, which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice 2014-2015 (USPAP). In accordance with USPAP, this report provides a summary discussion of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of market value. The appraiser has supplemented this form to comply, as necessary, with the reporting requirements of USPAP. Supporting documentation that is not provided with the report concerning the data, reasoning, and analysis is retained in the appraiser's file. The depth of the discussion contained in the report is specific to the needs of the lender/ client and for the intended use stated in the report. The appraiser is not responsible for unauthorized use of this report.

Inspection or Inspect

The use(s) of these terms in the appraisal report is not meant to imply the appraiser is qualified to determine the existence of any material, mechanical, or structural defect, as well as an environmental hazard in the property other than that which is open and obvious.

Assignment Competency

An appraiser must determine, prior to accepting an assignment, that he or she can perform the assignment competently. Competency requires:

1. the ability to properly identify the problem to be addressed; and
2. the knowledge and experience to complete the assignment competently; and
3. recognition of, and compliance with, laws and regulations that apply to the appraiser or to the assignment.

I am competent to perform this assignment based on my state appraiser license and a familiarity with this type of property in the subject market area. My personal office is located at 801 W Cherry St. 2nd Floor, Sunbury, OH 43074

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The Site value was estimated by using the Allocation Method, which establishes a typical ratio of site value to total property value from comparable improved properties in this market area.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $ 85,000
Source of cost data Not Applicable	Dwelling Sq. Ft. @ $ ..... = $
Quality rating from cost service Effective date of cost data	Sq. Ft. @ $ ..... = $
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
Given the age of the improvement and the associated difficulty in	Garage/Carport Sq. Ft. @ $ ..... = $
estimating depreciation from all sources, the Cost Approach is not	Total Estimate of Cost-New ..... = $
a reliable indicator of value for the subject and is not considered	Less Physical / Functional / External Depreciation = $ ( )
applicable to the valuation of the subject property.	Depreciated Cost of Improvements ..... = $
	"As-is" Value of Site Improvements ..... = $
Estimated Remaining Economic Life (HUD and VA only) 35 Years	INDICATED VALUE BY COST APPROACH ..... = $

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The Income Analysis was not utilized, as the subjects neighborhood is primarily owner occupied, and not enough data is available to allow for a credible opinion of GRM.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion. _____

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities. _____

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.

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).

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 seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature _____
Name Zachary M. Greene Sr.
Company Name Timberbrook Appraisal LLC.
Company Address 801 W Cherry St. 2nd Floor
Sunbury, OH 43074
Telephone Number 614-674-4900
Email Address zgreene640@gmail.com
Date of Signature and Report 10/05/2026
Effective Date of Appraisal 09/30/2026
State Certification # 2019002408
or State License # _____
or Other (describe) _____ State # _____
State OH
Expiration Date of Certification or License 06/24/2027

ADDRESS OF PROPERTY APPRAISED
18057 Nashport Rd
Nashport, OH 43830

APPRAISED VALUE OF SUBJECT PROPERTY $ 380,000

LENDER/CLIENT
Name First American Mortgage Solutions
Company Name The Huntington National Bank
Company Address 5555 Cleveland Ave GW2W59
Columbus, OH 43231
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____

Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Uniform Residential Appraisal Report

File No.

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	18057 Nashport Rd Nashport, OH 43830	1603 W High St Newark, OH 43055		4338 Briarcliff Rd Nashport, OH 43830		3832 Fallsburg Rd NE Newark, OH 43055	
Proximity to Subject		3.74 miles W		3.13 miles N		8.16 miles W	
Sale Price	$		$ 349,900		$ 382,500		$ 366,077
Sale Price/Gross Liv. Area	$ sq. ft.	$ 301.12 sq. ft.		$ 261.27 sq. ft.		$ 264.89 sq. ft.	
Data Source(s)		MLS#226013206;DOM 2		MLS#226002522;DOM 15		MLS#226002430;DOM 9	
Verification Source(s)		County Records		County Records		County Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s05/26;c04/26		s03/26;c02/26		s03/26;c02/26	
Location	N;Rural;	N;Res;	0	N;Rural;		N;Rural;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	2.41 ac	2.18 ac	+2,300	2.39 ac	0	3.16 ac	-7,500
View	N;Rural;Res	N;Res;	0	N;Woods;Res	0	N;Woods;Res	0
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT2;Split	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	20	64	0	57	0	55	0
Condition	C3	C3	+10,000	C3	-15,000	C4	+15,000
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 2.0	5 / 3 / 2.0		6 / 3 / 2.0	0	6 / 3 / 1.0	0
Gross Living Area	1,495 sq. ft.	1,162 sq. ft.	+21,645	1,464 sq. ft.	0	1,382 sq. ft.	+7,345
Basement & Finished	1495sf1390sfwo	1162sf900sfin	0	1404sf780sfwo	0	1382sf667sfwo	0
Rooms Below Grade	1rr1br0.1ba0o	1rr0br1.0ba0o	0	1rr0br0.0ba0o	0	1rr0br1.0ba0o	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAIR	FWA/CAIR		FWA/CAIR		FWA/CAIR	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	3gd3dw	2ga2dw	+6,709	2gbi2dw	+6,709	4ga4dw	-6,709
Porch/Patio/Deck	CP,BD,Patio	CvdPatio	0	Deck,Patio	0	Patio	0
Fireplace	1 Fireplace	1 Fireplace		None	0	1 Fireplace	
Outbuildings	None	1 Barn	-20,000	2 Barns	-20,000	None	
Deferred Maintena	Yes	No	-2,500	No	-2,500	No	-2,500
Net Adjustment (Total)		[X] + [ ] -	$ 18,154	[ ] + [X] -	$ -30,791	[X] + [ ] -	$ 12,305
Adjusted Sale Price of Comparables		Net Adj. 5.2% Gross Adj. 18.0%	$ 368,054	Net Adj. 8.0% Gross Adj. 11.6%	$ 351,709	Net Adj. 3.4% Gross Adj. 12.5%	$ 378,382

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	04/17/2025		11/12/2025	
Price of Prior Sale/Transfer	$0		$150,000	
Data Source(s)	County/Col's MLS	County/Col's MLS	County/Col's MLS	County/Col's MLS
Effective Date of Data Source(s)	09/30/2026	09/30/2026	09/30/2026	09/30/2026

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

File No.

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

File No.

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		

Revisions 10/05/2026

1. Please provide Subject Street photo. Added

2. CHK - 1004_05UAD - AERIAL MAP - An aerial map is required. Is the Subject property in close proximity to any adverse external influence ex: busy road, highway, commercial / industrial area, school, house of worship, airport, etc., and has the appraiser provided commentary as to how this affects marketability? Added

3. Please crop or block out, personal photo visible in the "Basement Bedroom" Photo.

4. 1004_05UAD - SALES COMPARABLE(S) #3 - View Adjustment - is provided. Comment required. Updated

5. 1004_05UAD - REPORT - Deferred Maintenance - Do photos indicate any deferred maintenance or needed repairs that are not disclosed in the body of the report?
" URAR: Neighborhood - Description
The subject is located in Hanover Township in Licking County, approximately 10+/- miles north east of the City of Newark. The area, currently, consists of mostly residential property on acreage and agricultural land. The township has recently experienced a large amount of growth in technology, manufacturing, warehousing, and industrial facilities. Intel is currently constructing a 20 billion dollar chip plan that will provide additional jobs once completed. Amenities are available in nearby Newark, with linkage to the Greater Columbus area via State Route 161, which is accessed 15+/- miles SW. The Columbus MSA has retained one of the strongest economic and employment bases in the State of Ohio. "Other land uses include, agriculture, schools, parks, ect.

" URAR: Neighborhood - Market Conditions
Market conditions and property values within the neighborhood conform to the environment of the surrounding area. As is the case with much of the central Ohio market area, housing supply has decreased, with buyers vying for homes that are currently on the market. This has resulted in multiple offers on many homes, with contract prices sometimes higher than the actual asking price of the property, due to supply and demand. Mortgage funding is readily available, for those that qualify. We have researched the local market activity via the Columbus Board of Realtors market data. These statistics, as well as those from other available sources, are shown on the attached 1004MC addendum. While neighborhood trends can also be indicated from other sources, the health of local neighborhoods and sub markets can vary from neighborhood to neighborhood. For this reason, our conclusion is drawn from the subject's neighborhood data, when possible. Homes in this neighborhood are typically financed by conventional and FHA/VA insured loans. Concessions are limited to seller paid financing costs on behalf of the buyer.

Basements: The total square footage of the property improvements and comparable sales below grade and/or finished square footage of the property improvements and comparable sales below grade may not be available within the normal course of business and the lender's time constraints. Therefore, an estimated total square footage of the property improvements and comparable sales below grade and/or finished square footage of the property improvements and comparable sales is provided. The estimated total square footage is based on recorded information provided by Multiple Listing Service, Auditor and Realist. Please note that basement size and finishing adjustments are derived from market reaction, and do not necessarily correlate to cost or price per square foot. Finishing adjustments reflect quality of finish and type of room (bath, etc.).

Please note that the "Contract Date" specified in the Sales Comparison Grid for the Comparable Sales corresponds to the date that the MLS status was changed from "Active" to "Pending" or "In Contract". Sales Contracts for comparable sales are not typically made available to appraisers during the normal course of business. The appraiser realizes the importance of establishing the date that the buyer and seller negotiated the terms of the sale. The multiple listing service for the subject's metropolitan area requires Realtors to update MLS status immediately upon any change. The date of the status change (in terms of business days), can therefore be relied upon as an accurate indication for the date of contract.

Highest and Best Use HIGHEST AND BEST USE; The Appraisal Institute defines highest and best use as follows: The reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum profitability.This definition applies specifically to the highest and best use of land or sites as though vacant. When a site contains improvements, the highest and best use may be determined to be different from the existing use. The existing use will continue unless and until land value in its highest and best use exceeds the sum of the value of the entire property in its existing use and the cost to remove the improvements.It is implied that the determination of the highest and best use takes into account the contribution of a specific use to the individual property owners. An additional implication is that the use determined from analysis represents an opinion, not a fact to be found. The concept of highest and best use represents the premise upon which market value is based.In this analysis, the relationship of the site and the improvements to the area's real estate markets and surrounding improvements were considered, as well as the individual physical and locational characteristics of the property. The major considerations in estimating the highest and best use of the site include the zoning classification and locational attributes of the site, the quality and quantity of surrounding land use patterns, the current availability of infrastructure, and most importantly, the supply and demand factors currently affecting the real estate marketplace. The highest and Best Use of the subject property is it's current use Single Family Dwelling.

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

Note-The Appraiser's measurement and reporting of square footage, as well as any sketches or floor plans included in the report, are solely for the purpose of the appraiser's analysis and should not be used or relied on by any party in connection with a different purpose, such as (without limitation) for a property purchase decision or determining a sales price. A property purchaser, borrower, or seller should engage in a professional of their own choosing, such as an architect or contractor, if the measurement of the property or a sketch for floor plan is needed for their own use.

Any measurements, sketches, or floor plans included in this report may not be republished or distributed outside the of the report, such as in connection with a listing of the property or in other sales information.

Note-Public photos were used for comparables.

Note-The subject has a private well/septic, this is common and typical for the area and all comparables share the same amenity.

No personal property, chattels, or seller concessions are considered in this appraisal report.

Market Conditions Addendum to the Appraisal Report

File No.

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 18057 Nashport Rd City Nashport State OH Zip Code 43830

Borrower Daniel Sopher

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	6	5	4	[X] Increasing	[ ] Stable	[ ] Declining
Absorption Rate (Total Sales/Months)	1.00	1.67	1.33	[X] Increasing	[ ] Stable	[ ] Declining
Total # of Comparable Active Listings	0	2	4	[ ] Declining	[ ] Stable	[X] Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	1.20	3.00	[ ] Declining	[ ] Stable	[X] Increasing
Median Sale & List Price, DOM, Sale/List %	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**	**Overall Trend**		
Median Comparable Sale Price	346,250	355,000	352,000	[ ] Increasing	[X] Stable	[ ] Declining
Median Comparable Sales Days on Market	18	5	1	[X] Declining	[ ] Stable	[ ] Increasing
Median Comparable List Price	0	282,450	362,250	[ ] Increasing	[ ] Stable	[ ] Declining
Median Comparable Listings Days on Market	0	13	51	[ ] Declining	[ ] Stable	[ ] Increasing
Median Sale Price as % of List Price	96.38%	99.47%	97.01%	[ ] Increasing	[X] Stable	[ ] Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? [ ] Yes [X] No				[ ] Declining	[X] Stable	[ ] Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

Traditionally sellers have paid up to 2% to 6% in closing costs when concessions are offered.

Are foreclosure sales (REO sales) a factor in the market? [ ] Yes [X] No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. Columbus & Central Ohio Regional MLS, courthouse, Realist.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

This data is considered to be reliable and the amount of research to analyze this information is consistent with 'normal course of business' of the local peer group. The data required for the analysis in this form is limited by the data or research features of the MLS system and is dependent upon the accuracy and timeliness of the data provided by the users of this MLS. In order to have meaningful results, it is important to have an ample sampling of competing properties to measure market changes over time. Using substitute properties only would limit the sample and could provide misleading results.

CONDO / CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				[ ] Increasing	[ ] Stable	[ ] Declining
Absorption Rate (Total Sales/Months)				[ ] Increasing	[ ] Stable	[ ] Declining
Total # of Active Comparable Listings				[ ] Declining	[ ] Stable	[ ] Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				[ ] Declining	[ ] Stable	[ ] Increasing

Are foreclosure sales (REO sales) a factor in the project? [ ] Yes [ ] No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

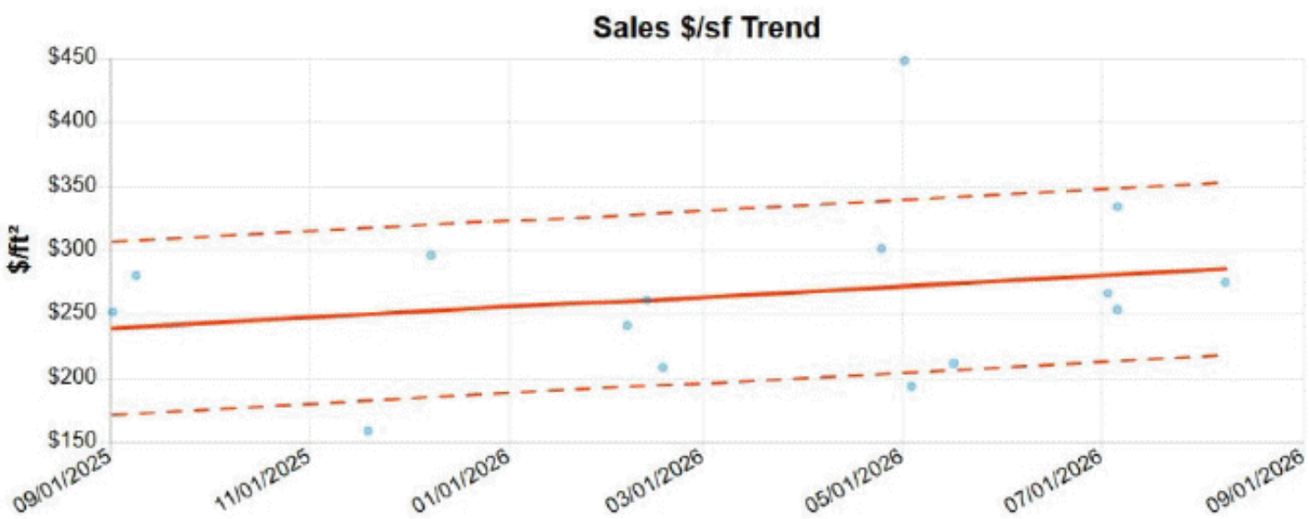
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Zachary M. Greene Sr.	Name
Company Name Timberbrook Appraisal LLC.	Company Name
Company Address 801 W Cherry St. 2nd Floor, Sunbury, OH 43074	Company Address
State License/Certification # 2019002408 State OH	State License/Certification # State
Email Address zgreene640@gmail.com	Email Address

Analytics Addendum

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



This analysis of prices in the subject market from 09/02/25 to 08/08/26 yields a price range of $302,116 to $430,838 for properties in the subject market as of 10/02/26.



This analysis of the price per sq ft. in the subject market from 09/02/25 to 08/08/26 yields a range of $225/sf to $360/sf for properties in the subject market as of 10/02/26.



USPAP ADDENDUM

File No.

Borrower: Daniel Sopher
Property Address: 18057 Nashport Rd
City: Nashport County: Licking State: OH Zip Code: 43830
Lender: The Huntington National Bank

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report — A written report prepared under Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-30 Days

Exposure time is defined in USPAP 2019-2020 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". (definitions page 8, also A/O 35). The estimated exposure time for the subject property that is utilized to arrive at the opinion of market value is 0 to 30 days.

Additional Certifications

- [X] 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 performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

— 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.
— 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.

Additional Comments

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Zachary M. Greene Sr.	Name:
Date Signed: 10/05/2026	Date Signed:
State Certification #: 2019002408	State Certification #:
or State License #:	or State License #:
or Other (describe): State #:	State:
State: OH	Expiration Date of Certification or License:
Expiration Date of Certification or License: 06/24/2027	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 09/30/2026	[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



Laundry Room



Kitchen



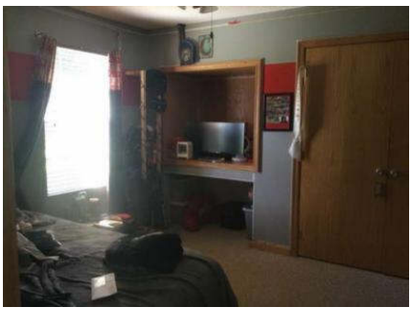
Living Room



Bedroom 1



Bathroom 1



Bedroom 2



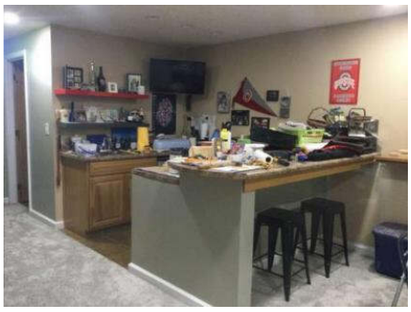
Bedroom 3



Bathroom 2



Basement Rec Room



Basement Rec Room

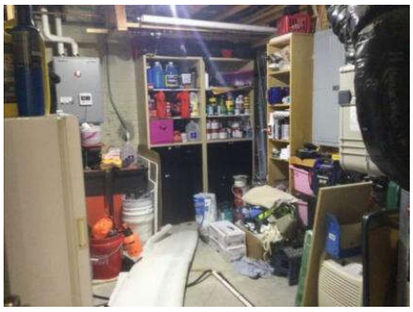


Basement Bedroom



Basement 1/2 Bath

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



Basement



Basement



Garage



Garage Interior



Covered Patio



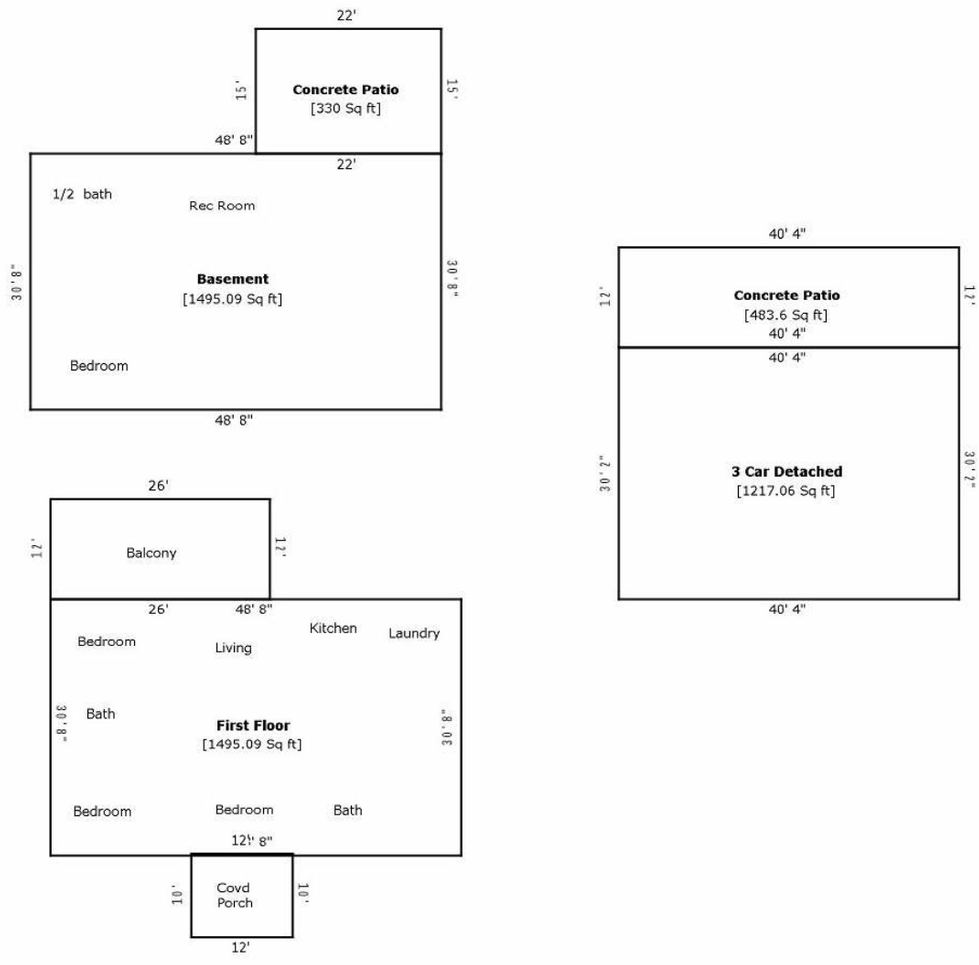
Incomplete Steps



Additional Street

FLOORPLAN SKETCH

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	1495.09 Sq ft	30.7 × 48.7 = 1495.09
Total Living Area (Rounded):	**1495 Sq ft**	
Non-living Area		
Covered Porch	120 Sq ft	10 × 12 = 120
Balcony Deck	312 Sq ft	26 × 12 = 312
Concrete Patio	483.6 Sq ft	40.3 × 12 = 483.6
3 Car Detached	1217.06 Sq ft	30.2 × 40.3 = 1217.06
Concrete Patio	330 Sq ft	22 × 15 = 330
Basement	1495.09 Sq ft	30.7 × 48.7 = 1495.09

PLAT MAP

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



COMPARABLE SALE #1

119 Brentwood Dr

Sale Date:
Sale Price: $



COMPARABLE SALE #2

16361 Pinewood Trl

Sale Date:
Sale Price: $



COMPARABLE SALE #3

3001 Montgomery Rd NE

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



COMPARABLE SALE #4

1603 W High St

Sale Date:
Sale Price: $



COMPARABLE SALE #5

4338 Briarcliff Rd

Sale Date:
Sale Price: $



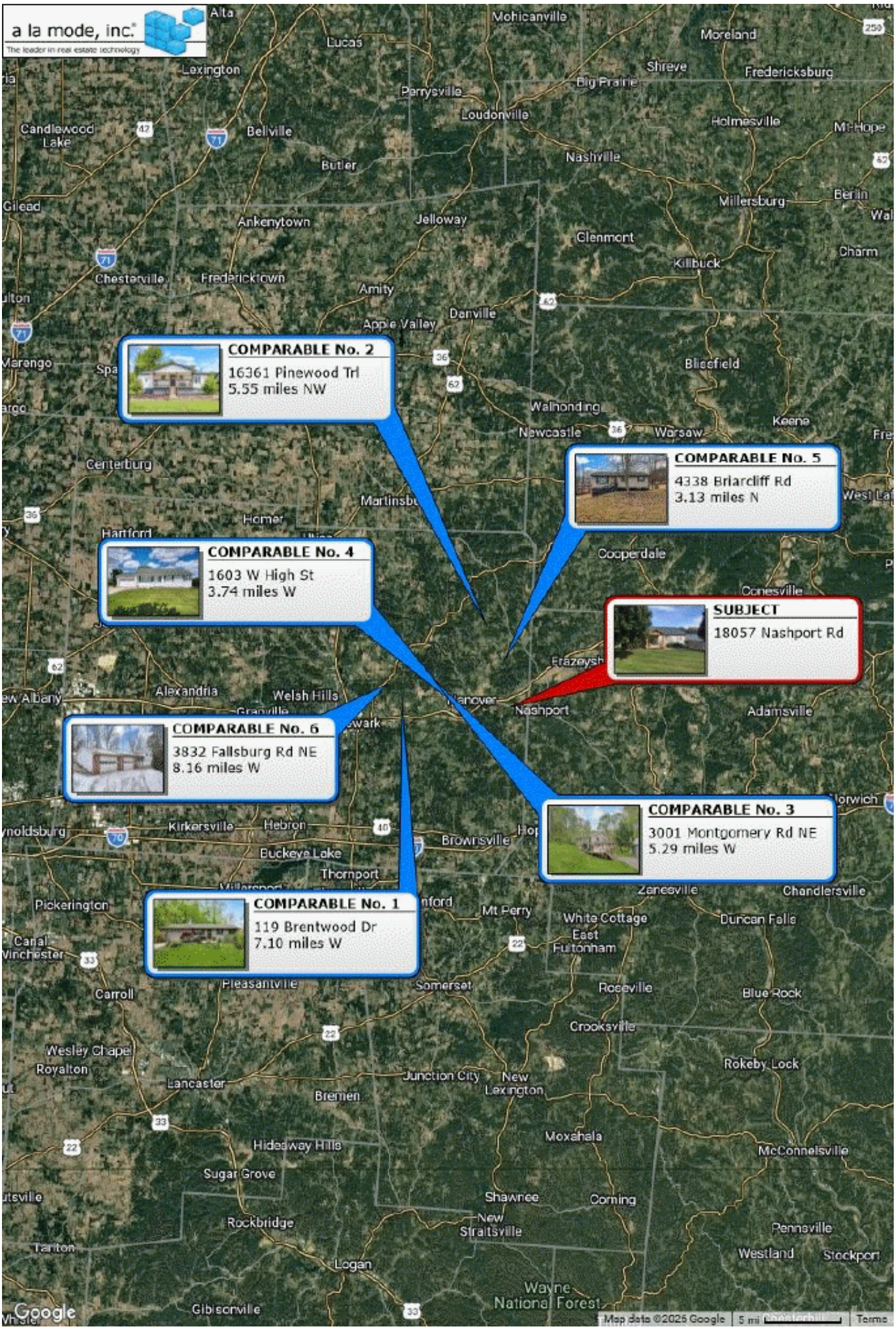
COMPARABLE SALE #6

3832 Fallsburg Rd NE

Sale Date:
Sale Price: $

LOCATION MAP

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		

GREAT AMERICAN INSURANCE GROUP

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP3187052-25** Renewal of: **RAP3187052-24**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured**: **Zachary M Greene Sr**

Item 2. **Address**: **7817 Camp Rd**

City, State, Zip Code: **Mt. Vernon, OH 43050**

Item 3. **Policy Period**: From **11/24/2025** *(Month, Day, Year)* To **11/24/2026** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **1,000,000** **Damages** Limit of Liability – Each **Claim**

B. $ **1,000,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **2,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **2,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**): $ **500** Each **Claim**

Item 6. **Premium**: $ **572.00**

Item 7. **Retroactive Date** (if applicable): **11/24/2020**

Item 8. **Forms, Notices and Endorsements attached**:

D42100 (06/24) D42300 OH (05/13) IL7324 (07/21)
D42402 (05/13) D42414 (06/24)

Becky a Magruder
Authorized Representative

License

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		



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

NAME:
Zachary Matthew Greene Sr

LICICENT NUMBER:
2019002408

LIC LEVEL:
Certified Residential Real Estate Appraiser

Department of Commerce
Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE:
04/17/2025

EXPIRATION DATE:
06/24/2027

USPAP DUE DATE:
06/24/2027

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		

APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

Name of Appraiser: Zachary M. Greene Sr.

Class of Certification/Licensure: ☐ Certified General

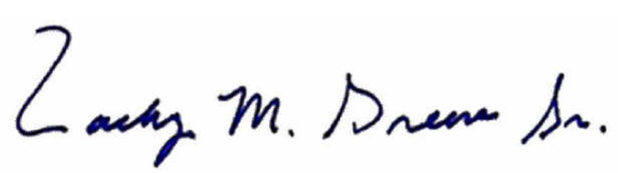
2019002408

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

If applicable, Appraisal Management Company Number: _____

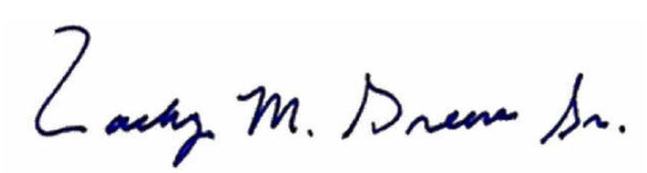
If applicable, select one of the following:
☐ The actual fee paid to the appraiser for this appraisal assignment or specialized service was: $ _____
☐ The appraiser is employed by the appraisal management company on an employee and employer basis for the performance of this appraisal, and was not paid a fee.



APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

appraisal assignment or specialized service was: $ _____ or,
The appraiser is employed by the appraisal management company on an employee and



Location Map

Borrower: Daniel Sopher		File No.:
Property Address: 18057 Nashport Rd		Case No.:
City: Nashport	State: OH	Zip: 43830
Lender: The Huntington National Bank		

