APPRAISAL OF REAL PROPERTY

LOCATED AT

2514 Moundview Dr
Cincinnati, OH 45212

FOR

The Huntington National Bank
5555 Cleveland Ave, GW2W59, Columbus, OH 43231

OPINION OF VALUE

240,000

AS OF

06/23/2022

BY

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Serial# CB12795F
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Uniform Residential Appraisal Report

Moundview2514
File # 91178188

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 2514 Moundview Dr | City Cincinnati | State OH | Zip Code 45212
Borrower Timothy Navaro | Owner of Public Record Timothy J & Shawna Navaro | County Hamilton
Legal Description Moundview Dr 45 x 114.67 IRR Lot 43 Moundview Sub
Assessor's Parcel # 651-0211-0325-00 | Tax Year 2021 | R.E. Taxes $ 4,648
Neighborhood Name Norwood | Map Reference 17140 | Census Tract 0253.00
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). Source: Cincy 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	[X] Suburban	[ ] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE	AGE		One-Unit	80 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$ (000)	(yrs)		2-4 Unit	2 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	83	Low	0	Multi-Family	2 %
Neighborhood Boundaries	The subject neighborhood is bounded on the north and west by Montgomery Rd,							320	High	150	Commercial	6 %
east by Lester Rd, south by St Rt 562, and within 1/2 mile radius.								215	Pred.	85	Other	10 %

Neighborhood Description The subject property is located in a average marketable residential area within the city of Norwood. The area appears to have average marketability and average market appeal. No particular economic obsolescence noted. The subject property is compatible with the area. The subject neighborhhod has average access to highways, police and fire, employment.
Market Conditions (including support for the above conclusions) The current market conditions in the area appear to be relatively stable. Buydowns are rare in the resale market. Seller concessions are typically only in FHA/VA financing. The vacancy rates are mostly stable for residential properties. Listing periods less tha 30 days and foreclosures are stable.

SITE

Dimensions IRR | Area 4879 sf | Shape Rectangular | View N;Res;
Specific Zoning Classification R1-Residential | Zoning Description Single Family permitted
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe The highest and best use is the current use. Because of the existing use and zoning, no alternate use is likely. [USPAP 2018-19, Standards Rule 2-2(a)(x)].

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 39061C0237E | FEMA Map Date 02/17/2010
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe

IMPROVEMENTS

General Description			Foundation			Exterior Description	materials/condition	Interior	materials/condition
Units	[X] One	[ ] One with Accessory Unit	[X] Concrete Slab	[ ] Crawl Space		Foundation Walls	PC/Avg.	Floors	HW/CT/Crpt/Avg.
# of Stories	1.5		[ ] Full Basement	[X] Partial Basement		Exterior Walls	Brick/Alum./Avg.	Walls	Plast/Dry./KP/Avg.
Type	[X] Det.	[ ] Att. [ ] S-Det./End Unit	Basement Area	1,154	sq.ft.	Roof Surface	Asp.Shingle/Avg.	Trim/Finish	PtWd/Avg.
[X] Existing	[ ] Proposed	[ ] Under Const.	Basement Finish	60	%	Gutters & Downspouts	Alum./Avg.	Bath Floor	CTile/CTile/Avg.
Design (Style)	Cape Cod		[ ] Outside Entry/Exit	[X] Sump Pump		Window Type	WD/DH/Avg.	Bath Wainscot	CT/CT/Avg.
Year Built	1931		Evidence of	[ ] Infestation		Storm Sash/Insulated	Yes/Avg.	Car Storage	[ ] None
Effective Age (Yrs)	15		[ ] Dampness	[ ] Settlement		Screens	Yes/Avg.	[X] Driveway	# of Cars 1
Attic	[ ] None		Heating [X] FWA	[ ] HWBB	[ ] Radiant	Amenities	[X] Woodstove(s) # 1	Driveway Surface	Asphalt
[ ] Drop Stair	[ ] Stairs		[ ] Other	Fuel Gas		[ ] Fireplace(s) # 0	[ ] Fence None	[X] Garage	# of Cars 1
[ ] Floor	[X] Scuttle		Cooling [X] Central Air Conditioning			[X] Patio/Deck Patio	[X] Porch Open	[ ] Carport	# of Cars 0
[X] Finished	[ ] Heated		[ ] Individual	[ ] Other		[ ] Pool None	[ ] Other None	[ ] Att.	[X] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 8 Rooms | 4 Bedrooms | 2.0 Bath(s) | 1,029 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). vaulted ceiling, shed, skylight, glass block windows
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-timeframe unknown;Bathrooms-updated-timeframe unknown;The subject property is in mostly average condition and is somewhat similar to the condition of other competing properties in the immediate neighborhood. Basically, the subject is typical of the construction. Recent updates include: None noted
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
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

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There are 11 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 209,000 to $ 282,000 .

There are 31 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 203,000 to $ 278,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2514 Moundview Dr Cincinnati, OH 45212	5433 Roseland Mound Cincinnati, OH 45212		2523 Indian Mound Ave Cincinnati, OH 45212		2536 Moundview Dr Cincinnati, OH 45212	
Proximity to Subject		0.19 miles N		0.05 miles NE		0.09 miles E	
Sale Price	$		$ 242,000		$ 250,000		$ 225,000
Sale Price/Gross Liv. Area	$ 111.43 sq.ft.	$ 220.40 sq.ft.		$ 172.65 sq.ft.		$ 195.31 sq.ft.	
Data Source(s)		MLS#1701215;DOM 1		MLS #1730408;DOM 3		MLS#1714938;DOM 7	
Verification Source(s)		Ext.Inspection/Auditor		Ext.Inspection/Auditor		Ext.Inspection/Auditor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Cash;0		ArmLth Conv;0	
Date of Sale/Time		s06/21;c05/21		s03/22;c03/22	0	s10/21;c09/21	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	4879 sf	4095 sf	0	5968 sf	0	4922 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1.5;Cape Cod	DT2;Traditional	0	DT2;Traditional	0	DT2;Traditional	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	91	95	0	74	0	85	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 4 / 2.0	6 / 3 / 1.0	+4,000	6 / 2 / 1.0	+4,000	5 / 2 / 1.1	+2,000
Gross Living Area	1,029 sq.ft.	1,098 sq.ft.	0	1,448 sq.ft.	-10,400	1,152 sq.ft.	-3,000
Basement & Finished Rooms Below Grade	1154sf692sfin 1rr0br0.1ba1o	578sf300sfin 0rr0br0.1ba1o	0 +3,900	720sf30sfin 0rr0br0.1ba0o	0 +6,600	576sf0sfin	0 +6,900
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CA	FWA/CA		FWA/CA		FWA/CA	
Energy Efficient Items	Insul Windows	Insul Windows		Insul Windows		Insul Windows	
Garage/Carport	1gd1dw	1gbi1dw	0	1gd1dw		2gd2dw	-2,500
Porch/Patio/Deck	Porch/Patio	Porch/Patio		ScrPorch/Deck	-2,000	3 Sea. Rm.	-2,000
Fireplace/Woodburning	1-WB	None	+1,500	1-WB		1-FP	0
Net Adjustment (Total)		☒ + ☐ -	$ 9,400	☐ + ☒ -	$ -1,800	☒ + ☐ -	$ 1,400
Adjusted Sale Price of Comparables		Net Adj. 3.9 % Gross Adj. 3.9 %	$ 251,400	Net Adj. 0.7 % Gross Adj. 9.2 %	$ 248,200	Net Adj. 0.6 % Gross Adj. 7.3 %	$ 226,400

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

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

Data Source(s) Auditor

My research ☐ 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) Auditor

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 #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Auditor	Auditor	Auditor	Auditor
Effective Date of Data Source(s)	06/23/2022	06/23/2022	06/23/2022	06/23/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not transferred in the past 36 months prior to the acceptance of this appraisal. The comparable's have not transferred in the past 12 months prior to the acceptance of this appraisal.

Summary of Sales Comparison Approach See Addendum

Indicated Value by Sales Comparison Approach $ 240,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 240,000 **Cost Approach (if developed) $** 0 **Income Approach (if developed) $** 0

The Income Approach was not considered due to the lack of good rental data for tenant occupied single family homes. The Cost Approach was not considered due to the age of the subject. It is the appraisers opinion the Sales Comparison Approach be given all the weight as it appears to be the most reliable indicator of market value in the subject's immediate market area.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: The appraisal is based upon the "AS IS" condition of the subject improvements as of the date of inspection.

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 $ 240,000 **, as of** 06/23/2022 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that: I have performed no services, as an apprasier, regarding the property that is the subject of the work, within the three-year period immediately preceding acceptance of the assignment.

Intended Use: The intended use of this report is for mortgage lending decisions.
Intended User(s): The intended user(s) of this report is The Huntington National Bank and/or participants.

The appraiser certifies that the appraisal was prepared in accordance with the requirements of the USPAP and with requirements of title XI of the FIRREA and any implementing regulations.

PRESENT LAND USE: Other 10% (parks, vacant land, cemetary)

Special Assessments: ($0)

The subject is not an over improvement for the subjects immediate market area and this will have no effect on market value or marketability.

The utilities were on and in working order at the time of the inspection.
There are no known Oil, Gas, & Mineral leases within 200 feet of the subject.
No commercial, agricultural/farming, activities or ranching activities were observed at the time of the inspection.

The subject property measurements are in accordance with ANSI Standard Z765-2021
Appraiser has measured the subject under ANSI methodology. Appraiser cannot warrant that comp's reported sizes were measured under the same method.

The subjects estimated market value is higher than the predominant value for the market area but the subject is not an over improvement and this will have no effect on market value or marketability.

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) Site value is based on sales of other competing land sales in the local market area and auditor land valuation.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE			=$	35,000
Source of cost data	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.)				=$	
Cost Approach was not developed due to the age of the subject.	Garage/Carport	Sq.Ft. @ $		=$	
	Total Estimate of Cost-New			=$	
	Less Depreciation	Physical	Functional	External =$(	)
	Depreciated Cost of Improvements			=$	
	"As-is" Value of Site Improvements			=$	
Estimated Remaining Economic Life (HUD and VA only) 45 Years	**INDICATED VALUE BY COST APPROACH**			**=$**	0

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)

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 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

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.

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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 the 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.

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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.

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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.

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APPRAISER

Signature 
Name Scott Thomas
Company Name McFarland Appraisal Service
Company Address 1672 Hanover Ct
Hamilton, OH 45013
Telephone Number 513-314-3743
Email Address mcfarlandappraisals@gmail.com
Date of Signature and Report 07/11/2022
Effective Date of Appraisal 06/23/2022
State Certification #
or State License # 2005009829
or Other (describe) State #
State OH
Expiration Date of Certification or License 12/08/2022

ADDRESS OF PROPERTY APPRAISED
2514 Moundview Dr
Cincinnati, OH 45212
APPRAISED VALUE OF SUBJECT PROPERTY $ 240,000

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

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Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						

Summary of Sales Comparison Approach:
All three comparable's were deemed the best available and are reliable indicator's of the subject market value. All three sales comparable's were considered with equal weight placed on all three comparable's, in the final market value estimate. All comparable's are located in the same school district as the subject. GLA adjustment of $25 was given to the comparables. Porch/Patio/Deck/FP/garage adjustments were given to the comparable's these adjustments are based on data retreived from the subject's market area on sales of competing properties, as well as, the appraisers knowledge of the market area. No site adjustments are warranted for the subject's immediate market area.
An attempt was made to bracket the subjects GLA and the three comparable's chosen were deemed the best available and are reliable indicator's of the subjects market value.

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Market Conditions Addendum to the Appraisal Report

Moundview2514
File No. 91178188

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 2514 Moundview Dr City Cincinnati State OH ZIP Code 45212

Borrower Timothy Navaro

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)	15	9	7	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	2.50	3.00	2.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	3	3	11	☐ Declining	☐ Stable	☒ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	1.0	4.7	☐ Declining	☐ Stable	☒ 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	233,000	250,000	250,051	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	2	2	3	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	269,950	245,000	250,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	4	4	15	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	100	105.00	105.08	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☒ 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.). Most seller concessions are unavailable to the appraiser and, therefore, the appraiser must use info that is obtained thru sales they are involved in. In the subject's current local market, seller concessions appear to have stabalized and had no significant changes in seller concessions.

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

Foreclosures exist at all price levels in the greater market area but make up a small percentage of homes sales in the subjects neighborhood. Overall, all areas in the local market area have been mostly stable for sometime.

Cite data sources for above information. County Auditor/MLS: 1/2 mile radius;price range $200,000 to $315,000

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.

The total amount of sales in the subjects market area are somewhat limited which makes it difficult to ascertain market analysis. Comparable Sales, Absorption Rate are mostly stable. Listings & Housing Supply have increased. Overall, property values have increased. Due to the "seasonal area" the subject is located in the fall and winter marketing periods tend to have less buyers and sellers.

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.

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APPRAISER

Signature	Signature
Appraiser Name Scott Thomas	Supervisory Appraiser Name
Company Name McFarland Appraisal Service	Company Name
Company Address 1672 Hanover Ct, Hamilton, OH 45013	Company Address
State License/Certification # 2005009829 State OH	State License/Certification # State
Email Address mcfarlandappraisals@gmail.com	Email Address

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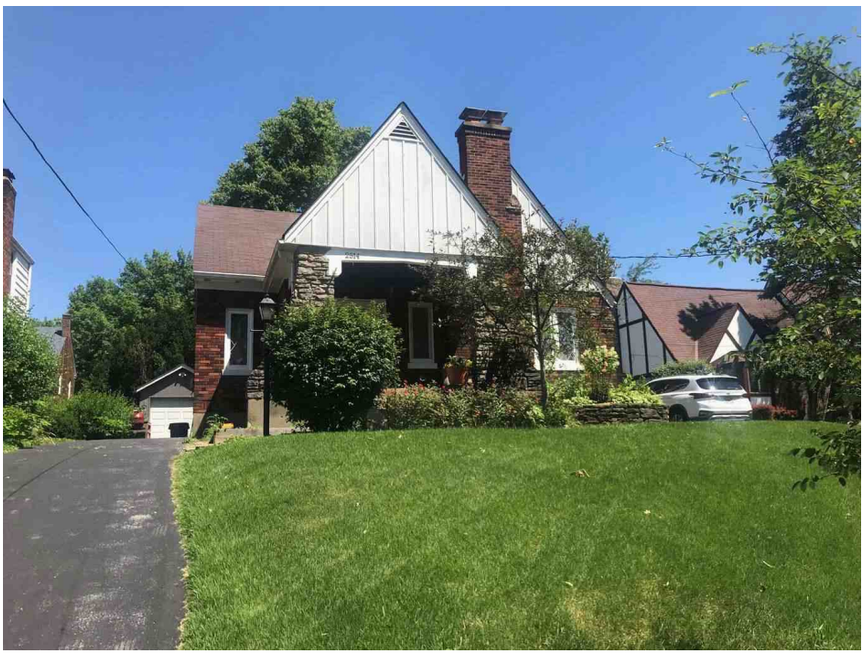
Subject Photo Page

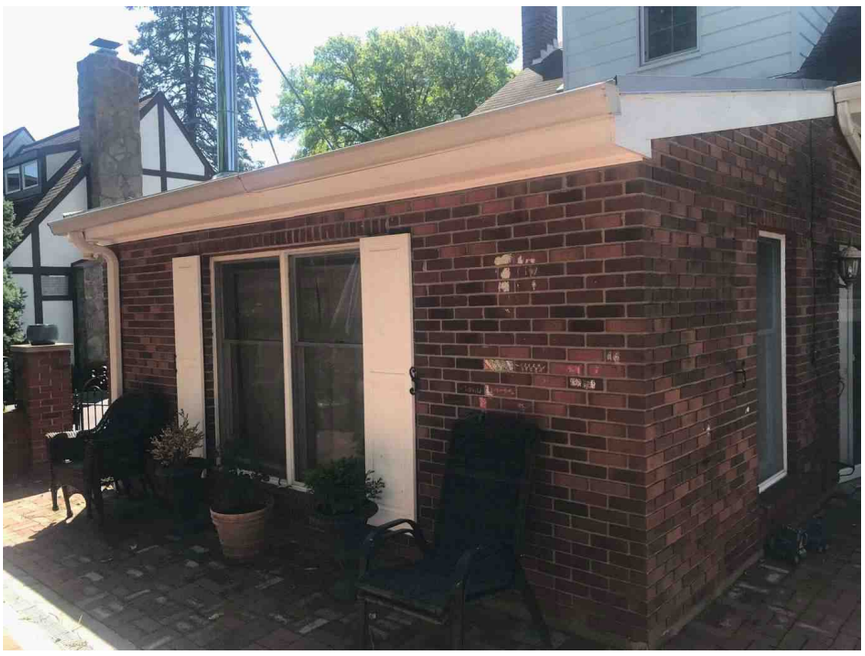
Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



Subject Front

2514 Moundview Dr

Sales Price	
Gross Living Area	1,029
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	4879 sf
Quality	Q4
Age	91



Subject Rear



Subject Street

Subject Photo Page

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



Subject Left Side

2514 Moundview Dr

Sales Price	
Gross Living Area	1,029
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	4879 sf
Quality	Q4
Age	91



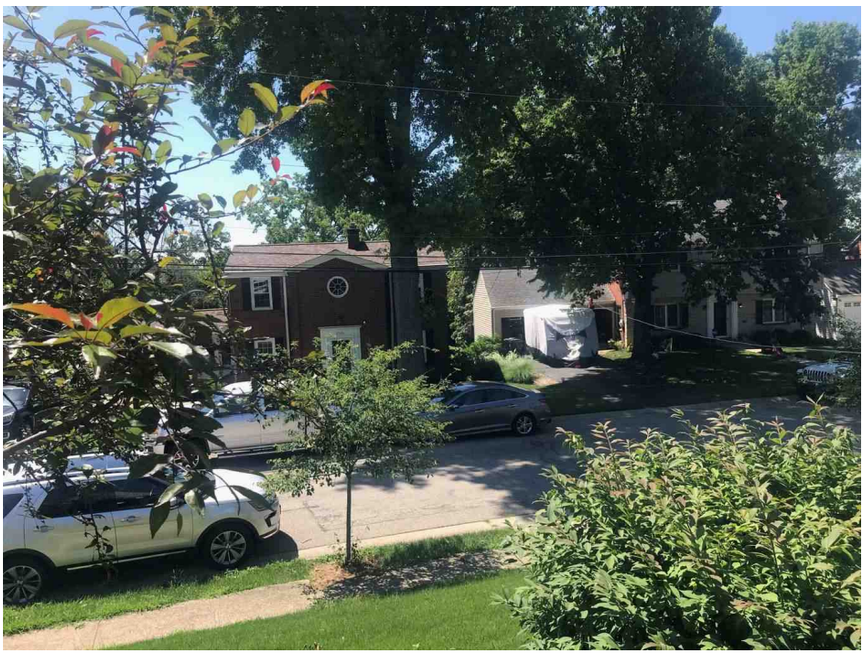
Subject Right Side



Subject Street Scene-2nd

Subject Photo Page

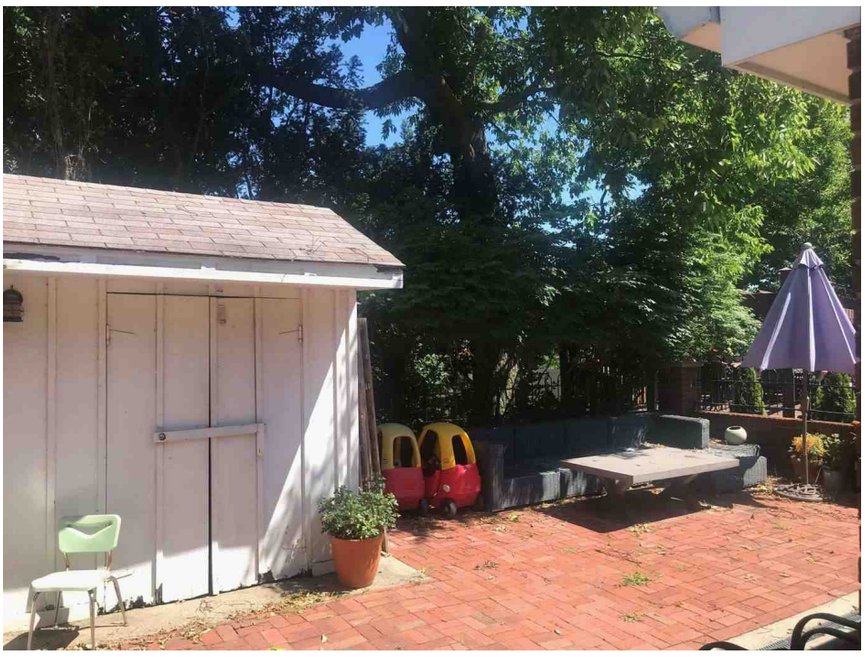
Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



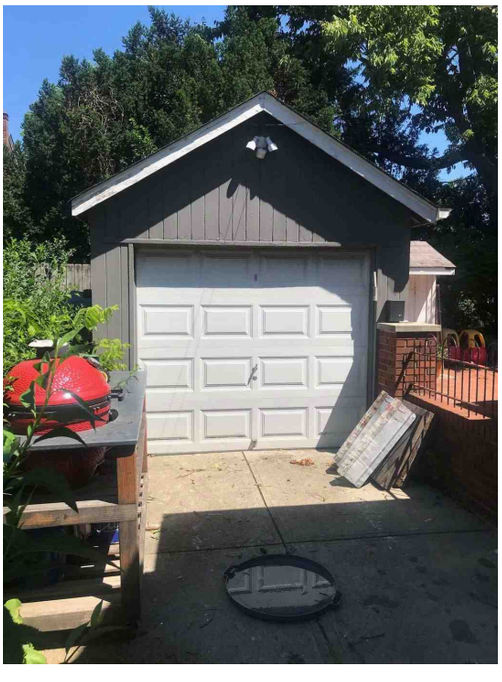
Subject Front View

2514 Moundview Dr

Sales Price	
Gross Living Area	1,029
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	4879 sf
Quality	Q4
Age	91



Subject Rear View



Det. Garage

Interior Photos

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



Family Room



Bath-1st Floor



Kitchen



M. Bath-2nd Floor



M. Bedroom #1



Bedroom #2

Interior Photos

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
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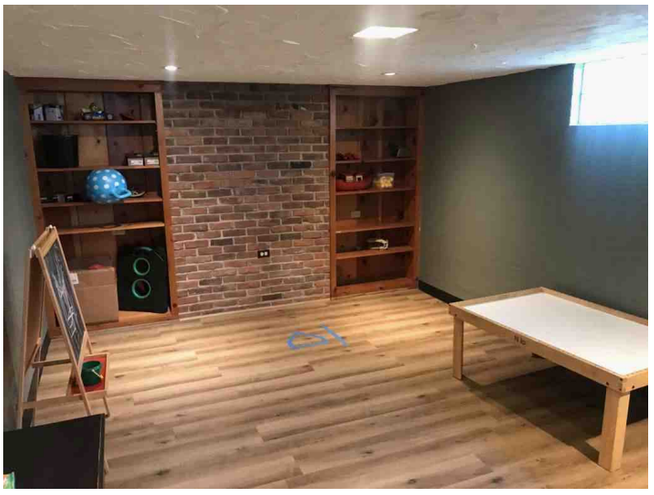
M. Bedroom #3



Living Room



Study-Basement



Rec Room-Basement



1/2 Bath-Basement



Dining Room

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Interior Photos

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



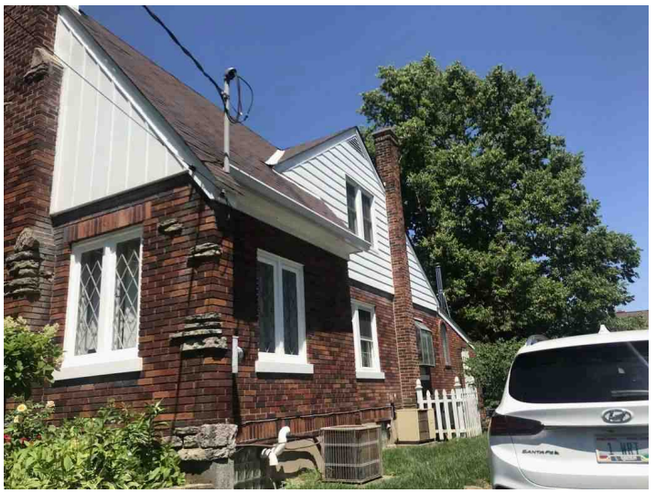
Bedroom #4



Electric Box



Bath-Basement



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Comparable Photo Page

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



Comparable 1

5433 Roseland Mound

Prox. to Subject	0.19 miles N
Sale Price	242,000
Gross Living Area	1,098
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	4095 sf
Quality	Q4
Age	95



Comparable 2

2523 Indian Mound Ave

Prox. to Subject	0.05 miles NE
Sale Price	250,000
Gross Living Area	1,448
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	5968 sf
Quality	Q4
Age	74



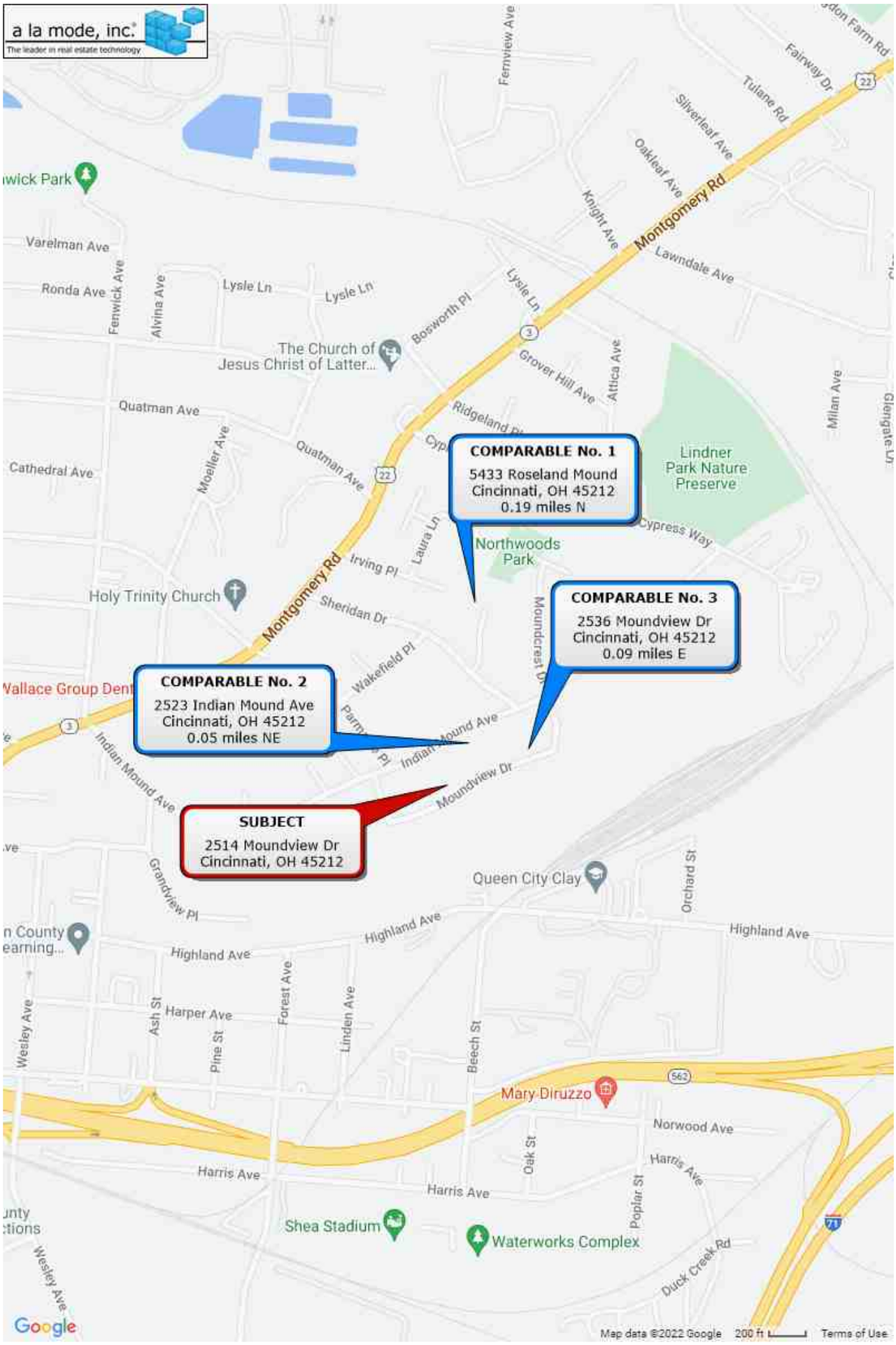
Comparable 3

2536 Moundview Dr

Prox. to Subject	0.09 miles E
Sale Price	225,000
Gross Living Area	1,152
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	4922 sf
Quality	Q4
Age	85

Location Map

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



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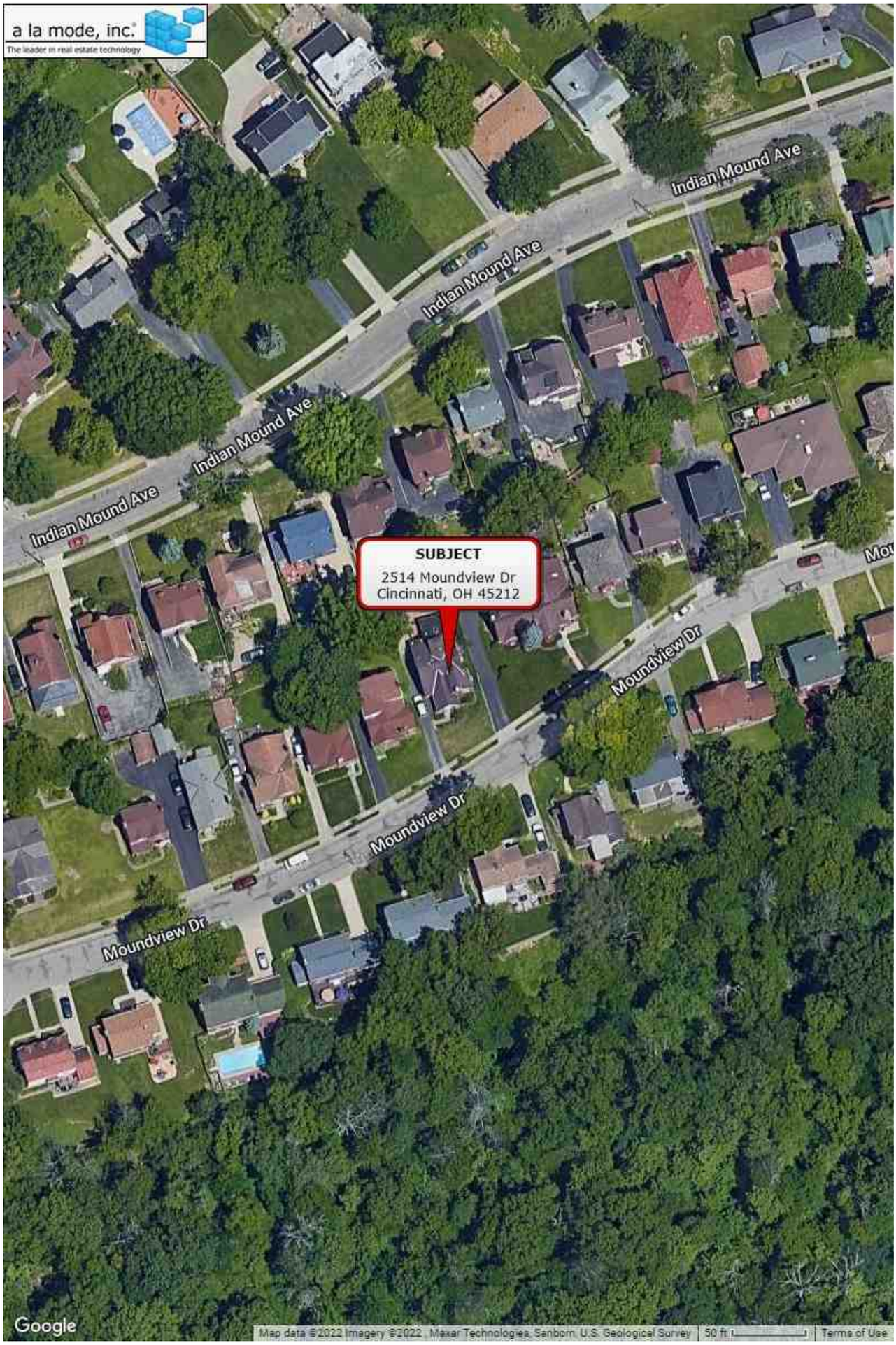
Aerial Map

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						



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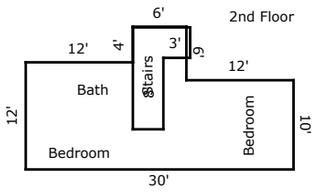
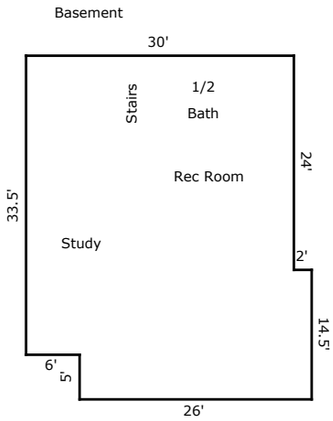
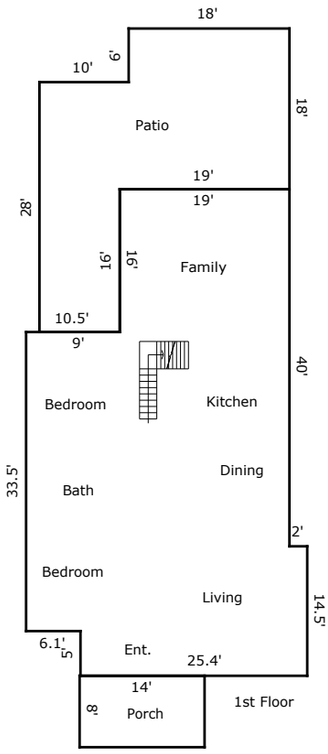
Building Sketch

Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						







TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		**Calculation Details**		
First Floor	1438.25 Sq ft	19 × 16	=	304
		29.5 × 24	=	708
		9.5 × 6.1	=	57.95
		14.5 × 25.4	=	368.3
Second Floor	-360 Sq ft	12 × 12	=	144
		6 × 6	=	36
		18 × 10	=	180
Second Floor	-49.26 Sq ft	3.42 × 3	=	10.25
		3.42 × 11.42	=	39.01
Total Living Area (Rounded):	**1029 Sq ft**			
Non-living Area				
Concrete Patio	588 Sq ft	18 × 18	=	324
		10 × 12	=	120
		16 × 9	=	144
Open Porch	112 Sq ft	14 × 8	=	112
Basement	1154 Sq ft	30 × 24	=	720
		9.5 × 6	=	57
		26 × 14.5	=	377

Borrower	Timothy Navaro				File No.	91178188	
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 0-30 days

Comments on Appraisal and Report Identification

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

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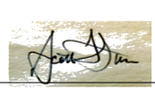
APPRAISER:

Signature: 
Name: Scott Thomas
State Certification #:
or State License #: 2005009829
State: OH Expiration Date of Certification or License: 12/08/2022
Date of Signature and Report: 07/11/2022
Effective Date of Appraisal: 06/23/2022
Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only
Date of Inspection (if applicable): 06/23/2022

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:
Name:
State Certification #:
or State License #:
State: Expiration Date of Certification or License:
Date of Signature:
Inspection of Subject: ☐ None ☐ Inter ☐ Exterior-Only
Date of Inspection (if applicable):

Serial# CB12795F
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, 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 are either 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 residence 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.

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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

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

Example:
3.2 indicates three full baths and two half baths.

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(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

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

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APPRAISER DISCLOSURE STATEMENT

In Compliance with Ohio Revised Code Section 4763.12(C)

Moundview2514
File No. 91178188

Name of Appraiser: Scott Thomas

Class of Certification/Licensure:
- ☐ Certified General
- ☐ Certified Residential
- ☒ Licensed Residential
- ☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number: 2005009829

Scope: This Report
- ☒ is within the scope of my Certification or License
- ☐ is not within the scope of my Certification or License

Service Provided by:
- ☒ Disinterested & Unbiased Third Party
- ☐ Interested & Biased Third Party
- ☐ Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the appraisal esign.alamode.com/verify Serial:CB12795F



This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser

State of Ohio
Department of Commerce
Division of Real Estate Appraiser Section
Cleveland (216) 787-3100



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Borrower	Timothy Navaro						
Property Address	2514 Moundview Dr						
City	Cincinnati	County	Hamilton	State	OH	Zip Code	45212
Lender/Client	The Huntington National Bank						

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989 was amended (12u U.S. 3331 et seq) and any applicable implementing regulations in effect at the time the appraiser signed the appraisal certification.

The fee paid to the appraiser is $350

First American Mortgage Solutions
AMC#: AMC.2019000813

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License



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

NAME:
Scott R Thomas

LIC/CERT NUMBER:
2005009829

LIC LEVEL:
Licensed Residential Real Estate Appraiser

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

CURRENT ISSUE DATE:
12/09/2021

EXPIRATION DATE:
12/08/2022

USPAP DUE DATE:
12/08/2022

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LIA Administrators & Insurance Services

ASPEN

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Aspen American Insurance Company

(Referred to below as the "Company")
590 Madison Avenue, 7th Floor
New York, NY 10022
877-245-3510

Date Issued	Policy Number	Previous Policy Number
5/11/2022	AAI008813-08	AAI008813-07

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 163770
Named **Insured**:
MCFARLAND APPRAISAL SERVICE
Scott Richard Thomas
1672 Hanover Court
Hamilton, OH 45013

2. **Policy Period:** From: 05/14/2022 To: 05/14/2023
12:01 A.M. Standard Time at the address stated in 1 above.

3. **Deductible:** $1000 Each **Claim**

4. **Retroactive Date:** 05/14/2010

5. **Inception Date:** 05/14/2015

6. **Limits of Liability:**
A. $500,000 Each Claim
B. $1,000,000 Aggregate

Subpoena Response: $5,000 Supplemental Payment Coverage
Pre-Claim Assistance: $5,000 Supplemental Payment Coverage
Disciplinary Proceeding: $7,500 Supplemental Payment Coverage
Loss of Earnings: $500 per day Supplemental Payment Coverage

7. **Covered Professional Services (as defined in the Policy and/or by Endorsement):**

Real Estate Appraisal and Valuation:	Yes [X]	No [ ]	
Residential Property:	Yes [X]	No [ ]	
Commercial Property:	Yes [ ]	No [X]	
Bodily Injury and Property Damage Caused During Appraisal Inspection ($100,000 Sub-Limit):	Yes [X]	No [ ]	(If "yes", added by endorsement)
Right of Way Agent and Relocation:	Yes [ ]	No [X]	
Machinery and Equipment Valuation:	Yes [ ]	No [X]	
Personal Property Appraisal:	Yes [ ]	No [X]	(If "yes", added by endorsement)
Real Estate Sales/Brokerage:	Yes [ ]	No [X]	(If "yes", added by endorsement)

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