INVOICE

FROM:

Hardcastle Appraisal Services
James P Hardcastle
1314 Maple Ave
Zanesville, OH 43701-2502

Telephone Number: (740) 453-5151 Fax Number: (740) 453-6449

TO:

Peoples Bank Consumer
845 Wheeling Avenue
Cambridge, OH 43725

Telephone Number: Fax Number:
Alternate Number: E-Mail:

INVOICE NUMBER
VLOH-0050559
DATE
06/09/2025

REFERENCE	
Internal Order #:	VLOH-0050559
Lender Case #:	
Client File #:	
Main File # on form:	VLOH-0050559
Other File # on form:	
Federal Tax ID:	27-1889549
Employer ID:	

DESCRIPTION

Lender: Peoples Bank Consumer
Client: Corporate Settlement Solutions
Purchaser/Borrower: Timothy Downs
Property Address: 3145 N Finley Rd
City: Malta
County: Morgan
State: OH
Zip: 43758
Legal Description: R00 T00 S26 Lot 10 Bruner Finley Sd

FEES	AMOUNT
550.00	550.00
SUBTOTAL	550.00

PAYMENTS			AMOUNT
Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
		SUBTOTAL	0.00
		TOTAL DUE	$ 550.00



APPRAISAL OF REAL PROPERTY

LOCATED AT:

3145 N Finley Rd
R00 T00 S26 Lot 10 Bruner Finley Sd
Malta, OH 43758

FOR:

Peoples Bank Consumer
845 Wheeling Avenue
Cambridge, OH 43725

AS OF:

06/16/2025

BY:

Justin L Hardcastle
Licensed Residential Appraiser #2011000466
1314 Maple Ave
Zanesville, OH 43701

LAND APPRAISAL REPORT

File No.: VLOH-0050559

SUBJECT

Property Address: 3145 N Finley Rd | City: Malta | State: OH | Zip Code: 43758

County: Morgan | Legal Description: R00 T00 S26 Lot 10 Bruner Finley Sd

Assessor's Parcel #: 040-001-511-1 | Tax Year: 2024 | R.E. Taxes: $ 64.38 | Special Assessments: $ 2

Market Area Name: Deerfield Twp/Morgan Lsd | Map Reference: Bing | Census Tract: 9690.00

Current Owner of Record: Timothy L Downs & Jodi T Adams | Borrower (if applicable): Timothy Downs

Project Type (if applicable): ☐ PUD ☐ De Minimis PUD ☐ Other (describe) | HOA: $ 0 ☐ per year ☐ per month

Are there any existing improvements to the property? ☐ No ☒ Yes | If Yes, indicate current occupancy: ☒ Owner ☐ Tenant ☐ Vacant ☐ Not habitable

If Yes, give a brief description: The subject property has a well/septic system. The property also has a Detached Garage and shop that they are currently living in. The property doe have a full working bathroom.

ASSIGNMENT

The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe)

This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date) ☐ Retrospective ☐ Prospective

Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)

Intended Use: 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.

Intended User(s) (by name or type): The intended user of this appraisal report is the lender/client.

Client: Corporate Settlement Solutions | Address: 25221 Country Club Boulevard, Suite 235, North Olmstead, OH 44070

Appraiser: Justin L Hardcastle | Address: 1314 Maple Ave, Zanesville, OH 43701

MARKET AREA DESCRIPTION

Characteristics			
Location:	☐ Urban	☐ Suburban	☒ Rural
Built up:	☐ Over 75%	☒ 25-75%	☐ Under 25%
Growth rate:	☐ Rapid	☒ Stable	☐ Slow
Property values:	☐ Increasing	☒ Stable	☐ Declining
Demand/supply:	☒ Shortage	☐ In Balance	☐ Over Supply
Marketing time:	☒ Under 3 Mos.	☐ 3-6 Mos.	☐ Over 6 Mos.

Predominant Occupancy	
☒ Owner	35
☐ Tenant	
☐ Vacant (0-5%)	
☒ Vacant (>5%)	
Vacant Land	65

One-Unit Housing	PRICE $(000)	AGE (yrs)
Low	30	0
High	1,250	157
Pred	150	40

Present Land Use	
One-Unit	25 %
2-4 Unit	%
Multi-Unit	%
Comm'l	5 %
	70 %
	%

Change in Land Use	
☒ Not Likely	
☐ Likely *	☐ In Process *
* To:	

Factors Affecting Marketability

Item	Good	Average	Fair	Poor	N/A	Item	Good	Average	Fair	Poor	N/A
Employment Stability	☐	☒	☐	☐	☐	Adequacy of Utilities	☐	☒	☐	☐	☐
Convenience to Employment	☐	☒	☐	☐	☐	Property Compatibility	☐	☒	☐	☐	☐
Convenience to Shopping	☐	☒	☐	☐	☐	Protection from Detrimental Conditions	☐	☒	☐	☐	☐
Convenience to Schools	☐	☒	☐	☐	☐	Police and Fire Protection	☐	☒	☐	☐	☐
Adequacy of Public Transportation	☐	☒	☐	☐	☐	General Appearance of Properties	☐	☒	☐	☐	☐
Recreational Facilities	☐	☒	☐	☐	☐	Appeal to Market	☐	☒	☐	☐	☐

Market Area Comments: An ample supply of mortgage funding is readily available. Local market conditions constitute a lack of overall supply and healthy demand relationship. See Market Conditions Addendum.

SITE DESCRIPTION

Dimensions: Survey Not Provided | Site Area: 5.0 Acres

Zoning Classification: No Zoning - Typical | Description: No Zoning - Typical

Do present improvements comply with existing zoning requirements? ☒ Yes ☐ No ☐ No Improvements

Uses allowed under current zoning: No Zoning

Are CC&Rs applicable? ☐ Yes ☒ No ☐ Unknown | Have the documents been reviewed? ☐ Yes ☐ No | Ground Rent (if applicable) $ _____ / _____

Comments:

Highest & Best Use as improved: ☒ Present use, or ☐ Other use (explain) If the subject property was destroyed it could be constructed to it's present blue print. No zoning is typical for the area & thus has no adverse affect on the marketability of the subject property.

Actual Use as of Effective Date: Vacant Residential Land | Use as appraised in this report: Vacant Residential Land

Summary of Highest & Best Use: The subject property's current use is legally permissible, physically possible, financially feasible and maximally productive use and therefore was deemed it's highest and best use.

Utilities	Public	Other	Provider/Description
Electricity	☒	☐	AEP
Gas	☐	☒	Propane - Typical
Water	☐	☒	Well - Typical
Sanitary Sewer	☐	☒	Septic - Typical
Storm Sewer	☐	☐	None
Telephone	☐	☒	AT&T
Multimedia	☐	☒	Spectrum & AT&T

Off-site Improvements	Type	Public	Private
Street	Asphalt/Gravel	☒	☐
Width	Unknown		
Surface	Unknown		
Curb/Gutter	None	☐	☐
Sidewalk	None	☐	☐
Street Lights	None	☐	☐
Alley	None	☐	☐

Frontage	Survey Not Provided
Topography	Slightly Rolling - Rolling - Level
Size	5.0 Acres
Shape	Irregular - Typical
Drainage	Average
View	N;Res;

Other site elements: ☐ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☐ Underground Utilities ☐ Other (describe)

FEMA Spec'l Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 39115C0150D | FEMA Map Date 9/19/2012

Site Comments: No adverse easements or encroachments were noted which would materially affect market value. No hazardous wastes, or toxic substance are known to exist on or in the immediate vicinity of the subject. The subject property has a well/septic system. The property also has a Detached Garage and shop that they are currently living in. The property doesn't have a full working bathroom.

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LAND APPRAISAL REPORT

File No.: VLOH-0050559

TRANSFER HISTORY

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): Morgan Auditor's Records

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: There is no known agreement of sale of option, or listing on the subject in the past three years or any of the comparable sales in the past year other than that indicated in this report.
Date:	
Price:	
Source(s):	
2nd Prior Subject Sale/Transfer	
Date:	
Price:	
Source(s):	

SALES COMPARISON APPROACH

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	3145 N Finley Rd Malta, OH 43758	Forest Grove Ridge Rd Caldwell, OH 43724		4336 Township Road 223 SE New Lexington, OH 43764		3135 Thomas Rd Chesterhill, OH 43728	
Proximity to Subject		18.65 miles E		14.66 miles W		10.45 miles S	
Sale Price	$		$ 45,000		$ 115,000		$ 59,900
Price/ Acre	$	$ 8,379.89		$ 12,234.04		$ 8,319.44	
Data Source(s)		NEOHREX#5111269; DOM 6		NEOHREX#5092473; DOM 68		NEOHREX#5068193; DOM 17	
Verification Source(s)		ExteriorInspection		PerryCoAuditor/Broker/Ext-Insp		MoganCoAuditor/Owner/Ext-Insp	
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+(-) $ Adjust	DESCRIPTION	+(-) $ Adjust	DESCRIPTION	+(-) $ Adjust
Sales or Financing Concessions		ArmsLength Conv;0		ArmLth Cash;0		ArmLth Cash;0	
Date of Sale/Time		06/09/2025		03/12/2025		09/26/2024	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Site Area (in Acres)	5.0	5.37	-1,900	9.4	-22,000	7.2	-11,000
Other Improvements	2CarDetGarage/Shop	Shed	+30,000	2CarDetGarage/Shop		None of Value	+30,000
Other Improvements	Well/Septic	None of Value	+20,000	Well/Septic		None of Value	+20,000
Net Adjustment (Total, in $)		☒ + ☐ −	$ 48,100	☐ + ☒ −	$ -22,000	☒ + ☐ −	$ 39,000
Adjusted Sale Price (in $)		Net 106.9 % Gross 115.3 %	$ 93,100	Net 19.1 % Gross 19.1 %	$ 93,000	Net 65.1 % Gross 101.8 %	$ 98,900

Summary of Sales Comparison Approach: Comparables utilized are considered to be the most pertinent sales in the subject property's market area. It is necessary to exceed 41 mile in distance for the most recent and appropriate sales available. All value affecting dissimilarities were adjusted according to market reaction extracted from paired sales analysis. It is necessary to exceed 10% line, 15% net, and 25% gross adjustments to accurately account for the current value affecting dissimilarities. Comparables are analyzed in this report that close over 6 months from the effective date are reliable and current indicators of the subject's market value. The dated sales depict price stability over the last year in the subject's marketing are A reliable indicator of value being over 6 months old, exceeding 41 miles in distance has no adverse affect on marketability and is typical for the area in which few properties transfer each year and even fewer similar to the subject property. Comparable sales #1 - #5 were given equal consideration in the final estimate of value due to their similarities to the subject property. Major road or highways are present in the area of the subject property and are throughout the subject property's marketing area. Major road or highways pose no threat to the subject property but do affect the marketability or value of the subject property and the comparable sales analyzed in this report.

PUD

PROJECT INFORMATION FOR PUDs (if applicable) ☐ The Subject is part of a Planned Unit Development.

Legal Name of Project:

Describe common elements and recreational facilities:

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 91,000

Final Reconciliation: Due to the age of the improvements the Cost Approach was given minimal consideration in the final estimate of value. Current market conditions indicate that the Dir Sales Analysis is the most reliable indicator of market value. The Income Approach was not considered due to a lack of comparable single family homes which were on the rental market au

This appraisal is made ☒ "as is", or ☐ subject to the following conditions:

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

Based upon an inspection of the subject property, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: $ 91,000 , as of: 06/16/2025 , which is the effective date of this appraisal.

If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

ATTACH.

A true and complete copy of this report contains 23 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report, which contains the following attached exhibits:

☒ Scope of Work ☒ Limiting cond./Certifications ☐ Narrative Addendum ☒ Location Map(s) ☐ Flood Addendum ☒ Additional Sales ☒ Photo Addenda ☒ Parcel Map ☒ Hypothetical Conditions ☒ Extraordinary Assumptions ☐

SIGNATURES

Client Contact: Client Name: Corporate Settlement Solutions

E-Mail: Address: 25221 Country Club Boulevard, Suite 235, North Olmstead, OH 44070

APPRAISER

Appraiser Name: Justin L Hardcastle

Company: Hardcastle Appraisal Services

Phone: (740) 453-5151 Fax: (740) 453-6449

E-Mail: J@hardcastleappr.com

Date of Report (Signature): 06/17/2025

License or Certification #: 2011000466 State: OH

Designation: Licensed Residential Appraiser

Expiration Date of License or Certification: 04/27/2027

Inspection of Subject: ☒ Did Inspect ☐ Did Not Inspect (Desktop)

Date of Inspection: 06/16/2025

SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name:

Company:

Phone: Fax:

E-Mail:

Date of Report (Signature):

License or Certification #: State:

Designation:

Expiration Date of License or Certification:

Inspection of Subject: ☐ Did Inspect ☐ Did Not Inspect

Date of Inspection:

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ADDITIONAL COMPARABLE SALES

File No.: VLOH-0050559

SALES COMPARISON APPROACH

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address	3145 N Finley Rd Malta, OH 43758	E Branch Rd Malta, OH 43758		74994 Early Rd Kimbolton, OH 43749			
Proximity to Subject		6.54 miles SW		41.14 miles NE			
Sale Price	$		$ 38,000		$ 69,000		$
Price/ Acre	$	$ 7,480.31		$ 11,577.18		$	
Data Source(s) Verification Source(s)		NEOHREX#5066863; DOM 2 MoganCoAuditor/Owner/Ext-Insp		NEOHREX#5037800; DOM 51 GuernseyCoAuditor/Broker/Ext-Insp			
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+(-) $ Adjust	DESCRIPTION	+(-) $ Adjust	DESCRIPTION	+(-) $ Adjust
Sales or Financing Concessions		ArmLth Cash;0		ArmLth Cash;0			
Date of Sale/Time		10/01/2024		07/02/2024			
Rights Appraised	Fee Simple	Fee Simple		Fee Simple			
Location	N;Res;	N;Res;		N;Res;			
Site Area (in Acres)	5.0	5.08		5.96	-4,800		
Other Improvements	2CarDetGarage/Shop	None of Value	+30,000	Cottage	+10,000		
Other Improvements	Well/Septic	None of Value	+20,000	Well	+10,000		
Net Adjustment (Total, in $)		☒ + ☐ −	$ 50,000	☒ + ☐ −	$ 15,200	☐ + ☐ −	$
Adjusted Sale Price (in $)		Net 131.6 % Gross 131.6 %	$ 88,000	Net 22.0 % Gross 35.9 %	$ 84,200	Net % Gross %	$

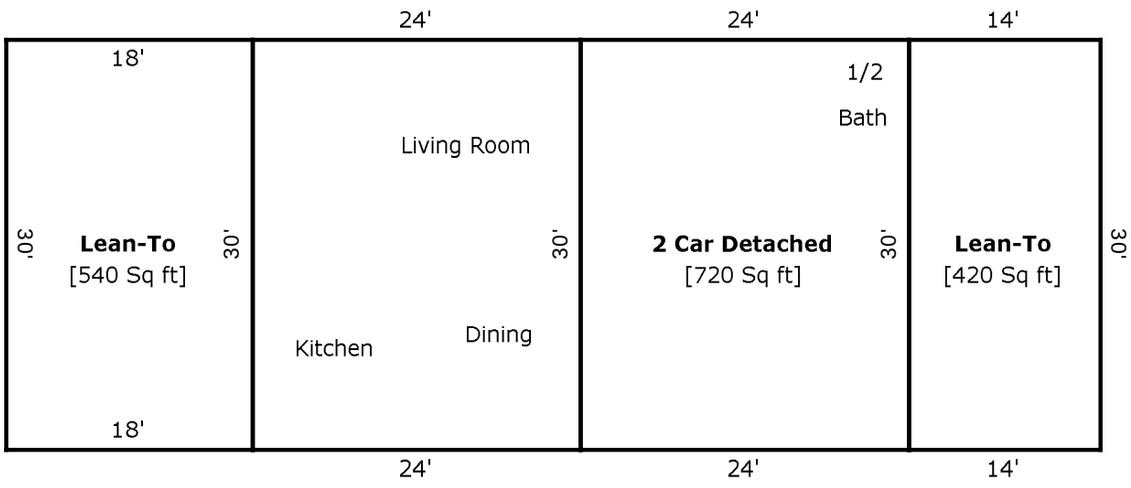
Summary of Sales Comparison Approach

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Building Sketch

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						

First Floor
[720 Sq ft]



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	720 Sq ft	24 × 30 = 720
Total Living Area (Rounded):	**720 Sq ft**	
Non-living Area		
2 Car Detached	720 Sq ft	30 × 24 = 720
Lean-To	420 Sq ft	30 × 14 = 420
Lean-To	540 Sq ft	30 × 18 = 540

Supplemental Addendum

File No. VLOH-0050559

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						

- 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. - At the request of the client, development of the Cost Approach has been attempted by the appraiser as an analysis to support their opinion of the property's market value. Because there is insufficient market evidence to credibly support the site value/derivation of total appreciation, the Cost Approach is not given any consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

Various adjustments are made for differences in physical characteristics as defined by the market by way of "pairing" examples either present or from previous analysis in the same or similar market for such items as: site size (pairing by comps on larger and smaller lots), bathroom count (pairing by comps with 1-2 bathrooms), and GLA (pairing by comps larger and smaller).

- The GLA for the subject provided in this report is based on actual field measurements by the appraiser at the time of inspection. These field measurements may differ from MLS and public records.

- The subject property has no zoning. The subject property doesn't have any deed restrictions . The subject property has no zoning and none of the comparable sales are located in an area with zoning as the subject property is located in a rural Appalachian area.

- The site adjustments used in this appraisal report are based on utility, topography and buildability of the site of the subject property & comparable sales. Site adjustments are determined by using the quantitative & qualitative analysis of the cost, extraction, substitution, cost to cure, market reaction & matched pairs methods in order to determine site adjustments.

- The condition adjustments are based on the quantitative analysis using the cost and extraction methods. Basically the adjustment is based on what a typical buyer in the subject property's market area would pay for superior condition and also taking into account the actual cost to cure for the improvements.

- The bath adjustments are based on the quantitative analysis using the cost and extraction methods. Basically the adjustment is based on what a typical buyer in the subject property's market area would pay for an additional 1/2 bath as compared to 1 1/2 baths or 2 full baths and also taking into account the actual cost to cure for the improvements.

- The comparable sales utilized are considered to be the most pertinent sales in the subject property's market area. All value affecting dissimilarities were adjusted according to market reaction. The direct sales analysis value was based on a weighted gross adjustments of the above described sales in the market analysis grid.

- Garage adjustments are based on the quantitative analysis using the cost and extraction methods. Basically the adjustment is based on what a typical buyer in the subject property's market area would pay for the superior or inferior garage(s) and also taking into account the actual cost to cure or construction of the improvements.

- Finished basement adjustments are based on finished sf not a unit basis.

- No bedroom or age adjustments are warranted based on the subject property's market area.

- It is not uncommon for County Auditor's Records to be incorrect in the subject property's market area. This is true for the subject property and/or the comparable sales used in the Appraisal report.

- The subject property's current use is legally permissible, physically possible, financially feasible and maximally productive use and therefore was deemed it's highest and best use. - The Appraiser is not an expert in mineral rights, for information on minimal rights an expert in this field should be consulted. There are no known leases on the subject property, no oil or gas equipment, or active drilling within 200 feet of the improvements.

- The Square Footage-Method for Calculating: ANSI® Z765-2021 - was used for measuring, calculating and reporting the gross living and non-gross living areas of the subject property. All dimensions were measured to the nearest tenth of a foot.
- The subject property is not a working farm and is not income producing or it would have been stated previously in the report and it would not have been completed on the 1004 form.

==========

Notice to all parties: the following addendum is made part of this report as suggested by appraisers errors and omissions insurance company and does not imply any specific deficiencies to the subject property. The purpose of the appraisal report is to appraise the property for market value as of the effective date of the appraisal.

The appraiser will provide evidence of value in a documented format and will adhere to the reporting requirements of uniform standards of professional appraisal practice and to the licensing and certification requirements of the state of Ohio department of commerce.

An appraisal, despite the claims or implications of any lender, broker, realtor, or government agency, neither warrants nor implies the proper functioning of the property's components, its structural integrity nor any of the issues identified above.

The appraiser will also attempt to identify flaws or repairs in the property if requested to do so by the client but cautions the client and the borrower that this function is outside the appraiser's realm of expertise. The appraiser will assume no responsibility for the identification of physical or legal abnormalities relating to this real estate.

The appraiser is not an expert in construction, plumbing, heating, cooling, electrical systems, wells or septic systems, foundations or structural integrity issues, drainage or wet basement issues. The appraiser also cannot determine if the structure, well, and or septic systems are located within the boundaries of the site or if encroachments or adverse easements exist when not overtly obvious and observable. The appraiser is also not an expert in environmental issues and no environmental audit or screening was attempted.
The appraiser is not a home or environmental inspector. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold may be present in areas the appraiser cannot see. The appraiser is not qualified to determine the cause of the mold, the type of mold or whether the mold might pose any risk to the property or its inhabitants. A professional home inspection or environmental inspection is recommended.

In order to provide guidance for any of these issues the borrower, client, or agency should retain the services of an expert in the field of concern and or employ a licensed home inspector to carefully examine the property's components and issue a written opinion regarding the specific situation or a general overview as requested.

Electronic signatures are utilized in this report. Uspap and the appraisal standards board state that electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. (the term 'written records' includes information stored on electronic, magnetic, or other media). All electronic signatures in this report have a security feature maintained by individual passwords for each signing appraiser.

The $2 assessment is for the Muskingum Watershed and is billed annually as needed in perpetuity with no fixed end date. The $2 assessment is common for the area, the comparable sales analyzed in this report, and has no adverse effect on marketability. - The subject property's current use is legally permissible, physically possible, financially feasible and maximally productive use and therefore was deemed it's highest and best use. - The subject property's forced air furnace is sufficient to heat the entire dwelling year round and can automatically heat the living areas operating without human intervention for extended periods of time. All of the comparable sales analyzed in this report have similar systems.

Various adjustments are made for differences in physical characteristics as defined by the market by way of "pairing" examples either present or from previous analysis in the same or similar market for such items as: site size (pairing by comps on larger and smaller lots), bathroom count (pairing by comps with 1-2 bathrooms), and GLA (pairing by comps larger and smaller).

- The GLA for the subject provided in this report is based on actual field measurements by the appraiser at the time of inspection. These field measurements may differ from MLS and public records.

- The subject property is not a working farm and showed no sign of income production.

Comparable sales selected in this appraisal report are located inside the client's distance guideline and across major roadways but are located in competitive market areas with similar neighborhoods. Major road or highways are present in the area of the subject property and are throughout the subject property's marketing area. Major road or highways pose no threat to the subject property but do affect the marketability or value of the subject property and the comparable sales analyzed in this report. The comparables were chosen for their similar locations, external influences, site sizes, proximity to major roads & highways, and improvements to the real estate.

- The agreed upon fee for this appraisal between Corporate Settlement Solutions and Hardcastle Appraisal Services is $550. - AMC Registration #2019000008

Subject Photo Page

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						



Subject Front

3145 N Finley Rd

Sales Price	
G.L.A.	1,440
Tot. Rooms	
Tot. Bedrms.	
Tot. Bathrms.	
Location	N;Res;
View	N;Res;
Site	5.0
Quality	
Age	



Subject Rear



Subject Street

Photograph Addendum

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						



Front



Front



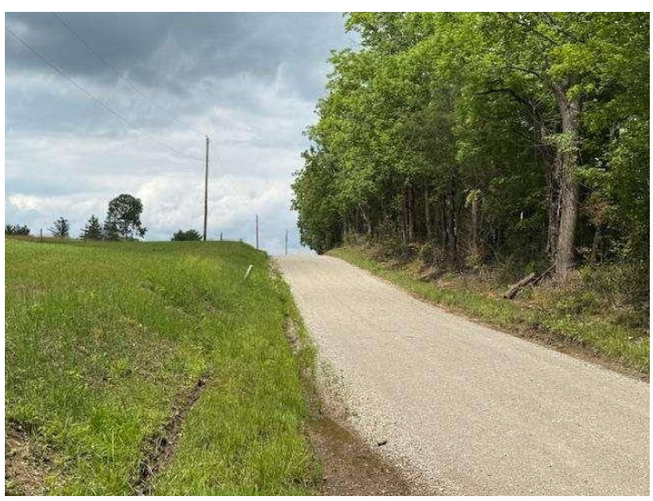
Rear



Rear



Street



Street

Photograph Addendum

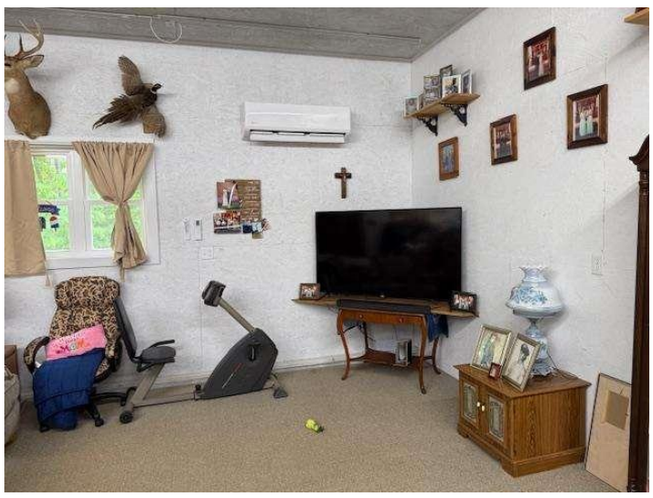
Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						



Dining Room



Kitchen



Living Room



Detached Garage



1/2 Bath

Comparable Photo Page

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						



Comparable 1

Forest Grove Ridge Rd

Prox. to Subj.	18.65 miles E
Sales Price	45,000
G.L.A.	
Tot. Rooms	
Tot. Bedrms.	
Tot. Bathrms.	
Location	N;Res;
View	
Site	5.37
Quality	
Age	



Comparable 2

4336 Township Road 223 SE

Prox. to Subj.	14.66 miles W
Sales Price	115,000
G.L.A.	
Tot. Rooms	
Tot. Bedrms.	
Tot. Bathrms.	
Location	N;Res;
View	
Site	9.4
Quality	
Age	



Comparable 3

3135 Thomas Rd

Prox. to Subj.	10.45 miles S
Sales Price	59,900
G.L.A.	
Tot. Rooms	
Tot. Bedrms.	
Tot. Bathrms.	
Location	N;Res;
View	
Site	7.2
Quality	
Age	

Comparable Photo Page

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						



Comparable 4

E Branch Rd

Prox. to Subj.	6.54 miles SW
Sales Price	38,000
G.L.A.	
Tot. Rooms	
Tot. Bedrms.	
Tot. Bathrms.	
Location	N;Res;
View	
Site	5.08
Quality	
Age	



Comparable 5

74994 Early Rd

Prox. to Subj.	41.14 miles NE
Sales Price	69,000
G.L.A.	
Tot. Rooms	
Tot. Bedrms.	
Tot. Bathrms.	
Location	N;Res;
View	
Site	5.96
Quality	
Age	

Comparable 6

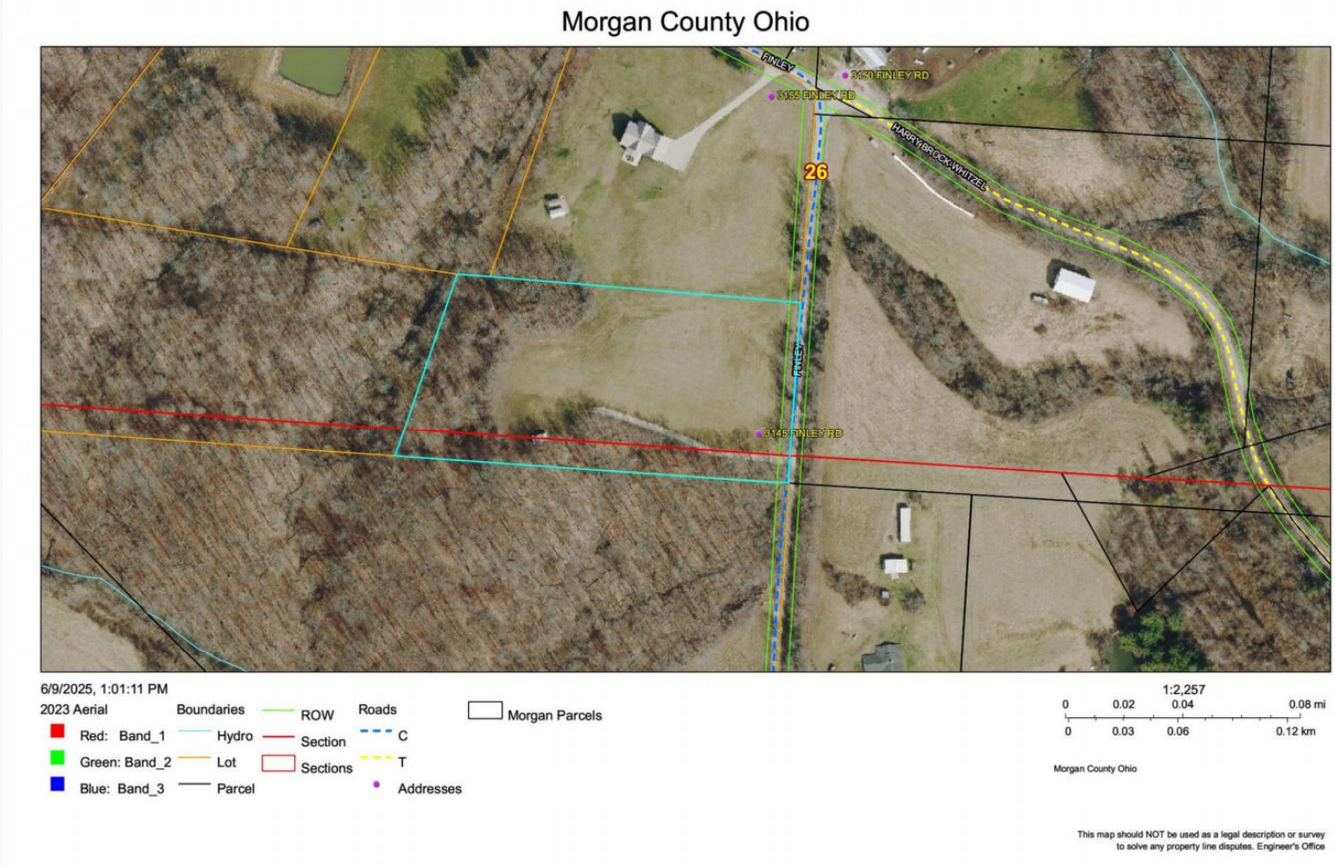
Prox. to Subj.	
Sales Price	
G.L.A.	
Tot. Rooms	
Tot. Bedrms.	
Tot. Bathrms.	
Location	
View	
Site	
Quality	
Age	

Location Map

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						



GIS Map


Morgan County Ohio
FINLEY
3150 FINLEY RD
3155 FINLEY RD
HARRYBROCKHAYZEL
26
FINLEY
3145 FINLEY RD
6/9/2025, 1:01:11 PM
2023 Aerial
Red: Band_1
Green: Band_2
Blue: Band_3
Boundaries
Hydro
Lot
Parcel
ROW
Section
Sections
Roads
C
T
Addresses
Morgan Parcels
1:2,257
0 0.02 0.04 0.08 mi
0 0.03 0.06 0.12 km
Morgan County Ohio
This map should NOT be used as a legal description or survey to solve any property line disputes. Engineer's Office

Location Map

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						



APPRAISER DISCLOSURE STATEMENT

In Compliance with Ohio Revised Code Section 4763.12(C)

File No. VLOH-0050559

Name of Appraiser: Justin L Hardcastle

Class of Certification/Licensure:

- ☐ Certified General
- ☐ Certified Residential
- ☒ Licensed Residential
- ☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number: 2011000466

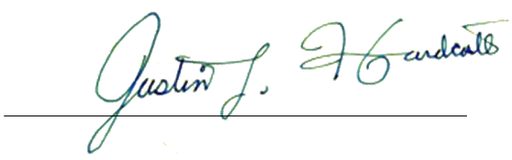
Scope: This Report

- ☒ 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

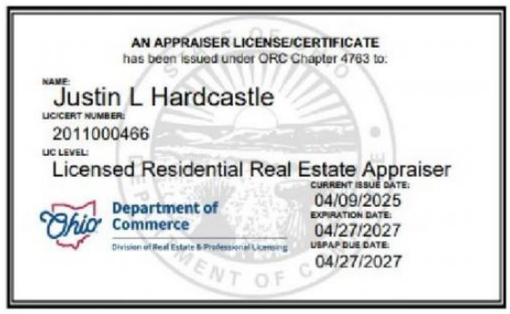
Signature of person preparing and reporting the Appraisal:



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

Appraisal License



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

NAME:
Justin L Hardcastle

LIC/CERT NUMBER:
2011000466

LIC LEVEL:
Licensed Residential Real Estate Appraiser

Ohio Department of Commerce
Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE:
04/09/2025

EXPIRATION DATE:
04/27/2027

USPAP DUE DATE:
04/27/2027

USPAP Compliance Addendum

Loan #
File # VLOH-0050559

Borrower	Timothy Downs						
Property Address	3145 N Finley Rd						
City	Malta	County	Morgan	State	OH	Zip Code	43758
Lender/Client	Peoples Bank Consumer						

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

☒ Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

☒ I have **NOT** performed 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.

PROPERTY INSPECTION

☐ I have **NOT** made a personal inspection of the property that is the subject of this report.

☒ I **HAVE** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 30-180 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 30-180 day(s).

APPRAISER

Signature Justin L. Hardcastle

Name Justin L Hardcastle

Date of Signature 06/17/2025

State Certification #

or State License # 2011000466

State OH

Expiration Date of Certification or License 04/27/2027

Effective Date of Appraisal 06/16/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

Supervisory Appraiser Inspection of Subject Property

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Form ID20EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(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

Aspen American Insurance Company
Insurer (Referred to below as the "Company")
499 Washington Boulevard, 8th Floor
Jersey City, NJ 07310

LIA Administrators & Insurance Services

Company's Program Administrator:
LIA Administrators & Insurance Services
1600 Anacapa Street
Santa Barbara, CA 93108
800-334-0652

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Date Issued: 10/8/2024 Policy Number: AAI007010-10 Previous Policy Number: AAI007010-09

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: 118807
Named **Insured**:
HARDCASTLE APPRAISAL SERVICES
James P. Hardcastle
1314 Maple Avenue
Zanesville, OH 43701

2. **Policy Period:** From: 10/18/2024 To: 10/18/2025
12:01 A.M. Standard Time at the address stated in **1** above.

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

4. **Retroactive Date:** 10/18/1993

5. **Inception Date:** 10/18/2015

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

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 [X]	No [ ]		
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)	

8. Report **Claims** to: LIA Administrators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa Street, Santa Barbara, CA 93102-1319

9. **Annual Premium:** **$2,386.00**

10. **Forms attached at issue:** LIA002 (04/19) LIA OH (05/19) LIA012 (06/22) LIA018 (05/19) LIA020 (02/22) LIA164 (05/19) LIA169 (12/21)

This Declarations page, together with the completed and signed Policy Application including all attachments and thereto, and the Policy shall constitute the contract between the Named **Insured** and the Company.

10/08/2024
Date

By _____
Authorized Representative

LIA001 (05/22)

Appraisal, Valuation and Property Services Professional Liability Insurance Policy

Named Insured: HARDCASTLE APPRAISAL SERVICES
James P. Hardcastle

Policy Number: AAI007010-10
Effective Date: 10/18/2024
Customer ID: 118807

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED PROFESSIONALS ENDORSEMENT

This endorsement modifies insurance provided under the following:

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

In consideration of the premium charged, it is agreed that Section **IV. DEFINITIONS (I) "Insured"** is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named **Insured:**

Name	Coverage Effective Date
James P. Hardcastle	10/18/2024
Jason W. Hardcastle	10/18/2024
Justin L. Hardcastle	10/18/2024

All other terms, conditions, and exclusions of this Policy remain unchanged.

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

CERTIFICATE OF INSURANCE

Producer:

LIA ADMINISTRATORS & INSURANCE SERVICES
P.O. Box 1319
Santa Barbara, CA 93102-1319

Issue Date: 10/08/2024
This Certificate is issued as a matter of information only and confers no rights upon the Certificate Holder. This Certificate does not amend, extend or alter the coverage afforded by the policy below.

Insured: 118807
HARDCASTLE APPRAISAL SERVICES
James P. Hardcastle
1314 Maple Avenue
Zanesville, OH 43701

Fax Number: 740-453-6449

COMPANY AFFORDING COVERAGE

Aspen American Insurance Company

Authorized Representative

This is to certify that the policy of insurance listed below has been issued to the Insured named above for the policy period indicated. Notwithstanding any requirement, term of condition of any contract or other document with respect to which this Certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy. Limits shown may have been reduced by paid claims.

DISCLAIMER: This certificate of insurance does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy.

TYPE OF INSURANCE	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	LIMITS	
Professional Liability	AAI007010-10	10/18/2024	10/18/2025	Each Claim General Aggregate	$ 1,000,000 $ 1,000,000

Description of Operations/Locations/Special Items:
Professional Services as defined in the policy

Certificate Holder:
HARDCASTLE APPRAISAL SERVICES
James P. Hardcastle
1314 Maple Avenue
Zanesville, OH 43701

Cancellation:
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

LIA0001 (11/97) Insured Copy