File No.

APPRAISAL OF



LOCATED AT:

2467 Lost Nation Rd
Willoughby, OH 44094

FOR:

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

BORROWER:

Morth, John

AS OF:

July 24, 2024

BY:

Beth Paoloni

Uniform Residential Appraisal Report

File No.

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

SUBJECT

Property Address 2467 Lost Nation Rd | City Willoughby | State OH | Zip Code 44094

Borrower Morth, John | Owner of Public Record Morth Shannon and Morth John | County Lake

Legal Description LOT 13 DOUGLASS TRACT

Assessor's Parcel # 27-B-051-A-00-026-0 | Tax Year 2023 | R.E. Taxes $ 3,161

Neighborhood Name Eastwood Sub | Map Reference Sky maps | Census Tract 2016.00

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 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). Per MLSNow, there are no known listings of the subject property in the prior 12 months.

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	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	70 %
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	33 Low	0	Multi-Family	8 %
Neighborhood Boundaries	Lakeshore Blvd to the north and to the west, State Rt 2 to the south, Reynolds Rd to the east.							1,195 High	174	Commercial	10 %
								172 Pred.	74	Other VacPks	10 %

Neighborhood Description See Attached Addendum. The subject market area is primarily single family usage; other land use above is vacant and parks, and does not negatively affect the marketability of the subject. Shopping of all kinds is available in a 5 mile radius. Employment is available in neighboring communities throughout the greater Cleveland and Akron areas.

Market Conditions (including support for the above conclusions) Please see 1004MC addendum which outlines the market conditions.

SITE

Dimensions 80' X Irregular | Area 15808 sf | Shape Irregular | View N;Res;

Specific Zoning Classification R-80 | Zoning Description Residential

Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe) See Attached Addendum

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Attached Addendum

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 # 39085C0092F | FEMA Map Date 02/03/2010

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. See Attached Addendum

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [ ] Crawl Space	Foundation Walls Block/Average	Floors Crpt/Laminate/Avg
# of Stories 2	[X] Full Basement [ ] Partial Basement	Exterior Walls Vinyl/Avg	Walls Drywall/Avg
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 900 sq. ft.	Roof Surface Asph Shingle/Avg	Trim/Finish Wood/Average
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts Metal/Average	Bath Floor Laminate/Avg
Design (Style) Colonial	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Dbl Hung/Good	Bath Wainscot Fbgls/Average
Year Built 1920	Evidence of [ ] Infestation	Storm Sash/Insulated Insulated/Good	Car Storage [ ] None
Effective Age (Yrs) 40	[ ] Dampness [ ] Settlement	Screens Yes/Average	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface Concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[X] Fireplace(s) # 1 [X] Fence WdChLink	[X] Garage # of Cars 2
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck PtoDk [X] Porch Enclosed	[ ] Carport # of Cars 0
[ ] 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: 6 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,540 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). See Attached Addendum

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;The subject property is in overall average condition. No needed repairs were noted. Since the purchase by the current owners they have erected walls in the basement to allow for storage areas and a laundry room; replaced the roof and gutters, installed fencing including chain link and wood privacy fence, replaced floor coverings on second floor, added a skylight to the second floor bath.

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. See Attached Addendum

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

Uniform Residential Appraisal Report

File No.

There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 229,900 to $ 364,900 .

There are 36 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 125,000 to $ 398,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
2467 Lost Nation Rd		562 Vesely Ct		38302 Parkway Blvd		38639 Adkins Rd	
Address Willoughby, OH 44094		Eastlake, OH 44095		Willoughby, OH 44094		Willoughby, OH 44094	
Proximity to Subject		0.43 miles NW		0.22 miles SW		0.34 miles SE	
Sale Price	$		$ 213,500		$ 220,000		$ 238,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 136.51 sq. ft.		$ 141.94 sq. ft.		$ 144.77 sq. ft.	
Data Source(s)		MLSNow #4505375;DOM 113		MLSNow #4496825;DOM 4		MLSNow #4473751;DOM 2	
Verification Source(s)		Doc #4756/Realist		Doc #22803/Realist		Doc #15251/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		Conv;0	0	Conv;0	0	Conv;0	0
Date of Sale/Time		s03/24;c02/24	0	s11/23;c10/23	0	s08/23;c07/23	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	15808 sf	8555 sf	1,700	10799 sf	1,200	19798 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Colonial	DT1;SplitLvl	0	DT1;Ranch	0	DT2;Colonial	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	104	47	0	66	0	29	0
Condition	C4	C4		C4		C4	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	7 / 3 / 1.0	10,000	5 / 3 / 1.1	5,000	7 / 4 / 2.1	-5,000
Gross Living Area 35	1,540 sq. ft.	1,564 sq. ft.	0	1,550 sq. ft.	0	1,644 sq. ft.	-3,600
Basement & Finished Rooms Below Grade	900sf0sfin	0sf	5,000	0sf	5,000	0sf	5,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2gd2dw	2ga2dw	0	2gd2dw		2ga2dw	0
Porch/Patio/Deck	EnclPch/Deck/Patio	Deck	5,000	EnclPat/Patio	0	Deck	5,000
Fireplaces	1 Fireplace	1 Fireplace		None	2,500	None	2,500
Fencing	Fence	Fence		Fence		None	2,000
Exterior Features	None	None		None		None	
Net Adjustment (Total)		[X] + [ ] -	$ 21,700	[X] + [ ] -	$ 13,700	[X] + [ ] -	$ 5,900
Adjusted Sale Price of Comparables		Net Adj. 10.2% Gross Adj. 10.2%	$ 235,200	Net Adj. 6.2% Gross Adj. 6.2%	$ 233,700	Net Adj. 2.5% Gross Adj. 9.7%	$ 243,900

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] 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) Realist

My research [X] did [ ] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Realist

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	07/29/2024	07/29/2024	07/29/2024	07/29/2024

Analysis of prior sale or transfer history of the subject property and comparable sales Per public records, the Subject has no known 36-month prior transfer history. 562 Vesely Ct has no known 12-month prior transfer history. 38302 Parkway Blvd has no known 12-month prior transfer history. 38639 Adkins Rd has no known 12-month prior transfer history. 38276 Poplar Dr has no known 12-month prior transfer history. 2410 Lost Nation Rd transferred on 01/03/2024 for $0 (Affidavit - Doc #128). 38332 Poplar Dr has no known 12-month prior transfer history. 38553 Bell Rd has no known 12-month prior transfer history.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach $ 259,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 259,000 Cost Approach (if developed) $ Income Approach (if developed) $

See Attached Addendum

This appraisal is made [X] "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:

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 $ 259,000 as of 07/24/2024 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File No.

ADDITIONAL COMMENTS

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) See Attached Addendum

COST APPROACH

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $
Source of cost data	Dwelling 1,540 Sq. Ft. @ $	= $ 0
Quality rating from cost service Effective date of cost data	Bsmt: 900 Sq. Ft. @ $	= $ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		
See Attached Addendum	Garage/Carport 400 Sq. Ft. @ $	= $ 0
	Total Estimate of Cost-New	= $ 0
	Less 75 Physical / Functional / External Depreciation	= $ (0)
	Depreciated Cost of Improvements	= $ 0
	"As-is" Value of Site Improvements	= $
Estimated Remaining Economic Life (HUD and VA only) 35 Years	INDICATED VALUE BY COST APPROACH	= $

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal name of project

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

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

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

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

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

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

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File No.

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File No.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

File No.

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

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

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

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

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

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

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

APPRAISER

Signature Beth Paoloni
Name Beth Paoloni
Company Name First American Staff Appraisals, LLC
Company Address 4795 Regent Blvd
Irving, TX 75063
Telephone Number 866-956-4245
Email Address CentralOps@firstam.com
Date of Signature and Report 07/30/2024
Effective Date of Appraisal 07/24/2024
State Certification # 2012002823
or State License #
or Other (describe) State #
State OH
Expiration Date of Certification or License 12/04/2024

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

ADDRESS OF PROPERTY APPRAISED
2467 Lost Nation Rd
Willoughby, OH 44094

APPRAISED VALUE OF SUBJECT PROPERTY $ 259,000

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

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

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

Uniform Residential Appraisal Report

File No.

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
2467 Lost Nation Rd		38276 Poplar Dr		2410 Lost Nation Rd		38332 Poplar Dr	
Address Willoughby, OH 44094		Willoughby, OH 44094		Eastlake, OH 44095		Willoughby, OH 44094	
Proximity to Subject		0.29 miles SW		0.10 miles NW		0.25 miles SW	
Sale Price	$		$ 260,000		$ 270,000		$ 275,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 192.31 sq. ft.		$ 231.96 sq. ft.		$ 215.69 sq. ft.	
Data Source(s)		MLSNow #5032502;DOM 12		MLSNow #4504562;DOM 42		MLSNow #4471671;DOM 4	
Verification Source(s)		Doc #10840/Realist		Doc #129/Realist		Doc #16537/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		VA;0	0	Conv;0	0	Conv;0	0
Date of Sale/Time		s06/24;c04/24	0	s01/24;c11/23	0	s08/23;c07/23	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	15808 sf	10799 sf	1,200	16801 sf	0	10799 sf	1,200
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Colonial	DT2;Colonial		DT1;Ranch	0	DT2;Colonial	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	104	53	0	64	0	56	0
Condition	C4	C4		C4	-20,000	C4	-20,000
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	7 / 3 / 2.0	0	5 / 3 / 2.0	0	6 / 3 / 1.1	5,000
Gross Living Area 35	1,540 sq. ft.	1,352 sq. ft.	6,600	1,164 sq. ft.	13,200	1,275 sq. ft.	9,300
Basement & Finished	900sf0sfin	650sf350sfin	-5,000	1164sf600sfin	-5,000	625sf400sfin	5,000
Rooms Below Grade		1rr0br0.0ba0o	0	1rr0br0.0ba0o	0	1rr0br0.0ba0o	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2gd2dw	2ga2dw	0	2gd2dw		2ga2dw	0
Porch/Patio/Deck	EnclPch/Deck/Patio	Cov'd deck/Porch	-2,000	Patio/Deck	5,000	Patio	5,000
Fireplaces	1 Fireplace	None	2,500	1 Fireplace		None	2,500
Fencing	Fence	None	2,000	None	2,000	None	2,000
Exterior Features	None	None		None		None	
Net Adjustment (Total)		[X] + [ ] -	$ 5,300	[ ] + [X] -	$ 4,800	[X] + [ ] -	$ 10,000
Adjusted Sale Price of Comparables		Net Adj. 2.0% Gross Adj. 7.4%	$ 265,300	Net Adj. -1.8% Gross Adj. 16.7%	$ 265,200	Net Adj. 3.6% Gross Adj. 18.2%	$ 285,000

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer			01/03/2024	
Price of Prior Sale/Transfer			$0	
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	07/29/2024	07/29/2024	07/29/2024	07/29/2024

Summary of Sales Comparison Approach

Uniform Residential Appraisal Report

File No.

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 7		COMPARABLE SALE NO. 8		COMPARABLE SALE NO. 9	
2467 Lost Nation Rd		38553 Bell Rd					
Address Willoughby, OH 44094		Willoughby, OH 44094					
Proximity to Subject		0.49 miles SE					
Sale Price	$		$ 310,100		$		$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 181.77 sq. ft.		$ sq. ft.		$ sq. ft.	
Data Source(s)		MLSNow #5035348;DOM 22					
Verification Source(s)		Doc #9946/Realist					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;5050	0 -5,050				
Date of Sale/Time		s05/24;c05/24	0				
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	15808 sf	1.00 ac	-6,400				
View	N;Res;	N;Res;					
Design (Style)	DT2;Colonial	DT1;Ranch	0				
Quality of Construction	Q4	Q4	-25,000				
Actual Age	104	66	0				
Condition	C4	C4					
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 2.0	Total 7 / Bdrms. 3 / Baths 2.0	0	Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area 35	1,540 sq. ft.	1,706 sq. ft.	-5,800	sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	900sf0sfin	0sf	5,000				
Functional Utility	Average	Average					
Heating/Cooling	FWA/CAC	FWA/CAC					
Energy Efficient Items	None	None					
Garage/Carport	2gd2dw	2ga2dw	0				
Porch/Patio/Deck	EnclPch/Deck/Patio	Patio/Deck	0				
Fireplaces	1 Fireplace	1 Fireplace					
Fencing	Fence	Fence					
Exterior Features	None	Shed	-2,000				
Net Adjustment (Total)		☐ + ☒ -	$ 39,250	☐ + ☐ -	$	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. -12.7% Gross Adj. 15.9%	$ 270,850	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

ITEM	SUBJECT	COMPARABLE SALE NO. 7	COMPARABLE SALE NO. 8	COMPARABLE SALE NO. 9
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist		
Effective Date of Data Source(s)	07/29/2024	07/29/2024		

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

File No.

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

File No.

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

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

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		

REPORT TYPE

This real property appraisal report has been prepared under the Uniform Standards of Professional Appraisal Practice option entitled "Appraisal Report".

SCOPE OF WORK

Subject Property Identification:
The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision-making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

INTENDED USERS and INTENDED USE

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.

SUBJECT SECTION

Legal Description
The complete legal description was not available in the normal course of business. A partial description has been included on pg. 1 of the report.

Occupancy/Utilities
At the time of inspection, the subject property was occupied and all utilities were on and functioning.

NEIGHBORHOOD DESCRIPTION

Predominant Price
The subject's estimated market value is noted to vary by a difference of 15% or more from that of the neighborhood predominant price. The subject is not felt to be an OVER Improvement for the market.

Other Land Use
The Other Land Use on page 1 does not have a negative impact on the subject's marketability and value.

HIGHEST AND BEST USE

The appraiser has concluded the highest and best use of the property, as improved, to be its current use. This opinion is supported by the fact that the improved property is physically possible (see improvements description and pictures), is a legal use (see site section/zoning), is financially feasible (see sales comparison approach for sales of similar properties) and is considered to be the maximally productive use (improvements contribute positively to the site and it would not be feasible to change them to a more productive use without substantial capital improvement).

SITE COMMENTS

Site Dimensions
The subject's actual dimensions are verified on the plat map that has been included as a supplement in this report.

Site / Accessibility
The subject property is accessible year-round in all types of normal weather conditions.

Subject Aerial Photo
An aerial photo of the subject has been provided in this report. There are no non-residential land uses or potential external influences near the subject property that impact the marketability or value.

ADDITIONAL FEATURES/IMPROVEMENTS

Actual Age vs. Effective Age
-It is noted that the subject's actual and effective ages differ by more than 10 years. This can be attributed to updating to kitchen, baths, replacement of roof, mechanicals, and other updates to the dwelling over its physical life.

Gross Living Area (GLA)
The subject's Living Area/Square Footage per local county Assessor is 1220 square feet. The GLA reported herein was obtained from on-site measurements in accordance with ANSI standards. There is a notable variance from the GLA utilized in this report. This can be attributed to the fact that recorded square footage in county data may be different from what appraisers consider GLA.

COMMENTS ON SALES COMPARISON

Comparable Search Parameters
In my research for comparables, I used the following parameters:

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		

Time frame: *12 months*
Distance: *1 mile*
Age: *25 - 110 yrs*
GLA: *1100 - 2000 sf*
Site size: *8000 - 18000*

Industry/Client Guidelines
Industry/Client guidelines suggest comparable sales be within 12 months, one mile, and have gross adjustments less than 25%, net adjustments less than 15%, and individual adjustments not exceeding 10%. In this appraisal, these guidelines were.

It is noted that the physical age of the subject is not bracketed by the Comparables' physical ages; effective ages are similar with differences reflected in condition adjustments.

Although the comparables differ in age from the subject they were overall similar in effective age and differences were reflected in condition adjustments.

Quality Adjustments
A Quality adjustment was applied to comparable #7. The Adjustment was applied based on comments and photos in their MLS listings describing upgrades made to this properties. The Comparable had superior upgrades as compared to the subject and thus was adjusted despite being considered Q4 like the subject.

Condition Adjustments
A condition adjustment was applied to comparable #5. The Adjustment was applied based on comments and photos in their MLS listings describing updates made to these properties. The Comparable had superior updates as compared to the subject and thus were adjusted despite all being in overall C4 condition.

Bedroom Adjustments
It is noted that Comparable #3 differs from the subject property in bedroom count. If no bedroom adjustment is made, market impact is captured within the GLA adjustment and/or the market does not support adjustments based on bedroom.

Bath count, Basement, and rooms below grade, garage size, porch/patio amenities, and fireplace count were adjusted based on the value difference noted by the comparables that bracket these features. GLA Adjustment was based on the portion of the price per square foot of the comparables that can be attributed to excess living area reflecting its contributory value and was applied to significant differences as appropriate. Adjustments were not made for differences of less than 100 square feet. All adjustments for GLA are rounded.

Basement Adjustments
-Although the basement areas of the comparables differ from the subject basement, no adjustment was made for size differences, rather for the presence of finish and bath improvements in this area. There was no discernible difference noted for basement areas that differed in size, as long as the finish and room count was similar.

FINAL RECONCILIATION

All comparables share many meaningful attributes with the subject property and support the appraised value and were weighted as follows:

The Indicated Value by Sales Comparison Approach, $259,000, is calculated using the following weights:
10.0% - 562 Vesely Ct; Sale Price $213,500; Adjusted Value $235,200; Gross Adj: 10.2%
10.0% - 38302 Parkway Blvd; Sale Price $220,000; Adjusted Value $233,700; Gross Adj: 6.2%
10.0% - 38639 Adkins Rd; Sale Price $238,000; Adjusted Value $243,900; Gross Adj: 9.7%
25.0% - 38276 Poplar Dr; Sale Price $260,000; Adjusted Value $265,300; Gross Adj: 7.4%
25.0% - 2410 Lost Nation Rd; Sale Price $270,000; Adjusted Value $265,200; Gross Adj: 16.7%
10.0% - 38332 Poplar Dr; Sale Price $275,000; Adjusted Value $285,000; Gross Adj: 18.2%
10.0% - 38553 Bell Rd; Sale Price $310,100; Adjusted Value $270,850; Gross Adj: 15.9%

Date of sale and location were also considered in weighting the Comparables.

APPROACH(ES) TO VALUE

Cost & Income Approaches NOT COMPLETED
The appraiser has determined that the sales comparison approach is the most relevant analysis in this assignment and that there is sufficient information to develop a credible opinion of value by this approach alone. Development of the cost and income approaches was not part of the scope of work for this assignment, nor were they necessary to develop a credible opinion of value.

SUPPORT FOR THE OPINION OF SITE VALUE

The appraiser's opinion of the subject site value has been developed through the allocation method. Supporting data is

COST APPROACH COMMENTS

Because there is insufficient market evidence to support the derivation of total depreciation, development of the cost approach would not result in a credible opinion and could be misleading if reported, therefore, it has not been developed.

EXTRA COMMENTS

FIRREA Certification Statement: 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, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

AIR Compliance Statement
By accepting this assignment the appraiser confirms no employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, has influenced or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner. The appraiser has not been contracted by anyone other than the intended user (lender/client as identified on the first page of the report) borrower or designated contact to make an appointment to enter the property. Appraiser agrees to immediately report any unauthorized contacts either personally by phone or electronically to vendor management.

GEOGRAPHIC COMPETENCY
-The Subject Property is located 30 miles from my office. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and location involved.

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved. My compensation is not contingent on an action or event resulting from the analysis, opinion or conclusions in, or the use of, this review report. My analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.

The fee paid to the appraiser for this assignment is: $425

The state registration # for First American Mortgage Solutions is 2019000813.

The appraiser has followed all state requirements in the preparation of this assignment.

No oil or gas leases were noted on the subject property, No signs of drilling activity were noted at the time of inspection.

Photos of Comparables were taken from their MLS listings as they best reflect the condition of the properties at the time of sale. All properties were viewed by the appraiser from the road.

Subject Gross Living Area (GLA) and ANSI

ANSI Compliance
I have measured the subject property in compliance with "SQUARE FOOTAGE– METHOD FOR CALCULATING: ANSI Z765-2021"

This method for calculating the square footage of the subject property has a variety of requirements and nuances that county assessors, realtors, etc. may not abide by. As such, the gross living area (GLA), measurements, calculations, and reported areas in this appraisal report may markedly differ from other sources.

Statement of Finished Square Footage

1. The finished above-grade square footage for the subject property can be found in the Improvements Section and on the sketch or within sketch calculations.
2. Unfinished above-grade square footage can be found on the sketch or within sketch calculations.
3. Finished below-grade square footage can be found in the Improvements Section and on the sketch or within sketch calculations.
1. Unfinished below-grade square footage can be found in on the sketch or within sketch calculations

Note to reader regarding the size of the subject property
This appraisal report complies with recently imposed Fannie Mae GLA reporting requirements. The total above grade living area of the subject property may be reported differently on local assessors' records, MLS, prior appraisal reports, etc. The difference is most likely attributable to differences between the way appraisers are now required to report GLA under Fannie Mae reporting requirements and the way alternative data sources report living area or finished square footage. When applied correctly, the new methodology appraisers must use does not "devalue" the subject or diminish its overall size.

Market Conditions Addendum to the Appraisal Report

File No.

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

Property Address 2467 Lost Nation Rd City Willoughby State OH Zip Code 44094

Borrower Morth, John

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)	22	2	12	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	3.67	0.67	4.00	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	1	4	6	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.30	6.00	1.50	☐ 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	241,150	244,250	283,500	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	24	58	19	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	225,000	258,950	283,950	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	90	14	26	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	100%	82%	100%	☐ 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.).

An analysis was performed on 36 competing sales over the past 12 months. For those sales, a total of 22.2% were reported to have seller concessions. This analysis shows a change of -4.7% per month.

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).

An analysis was performed on 36 competing sales over the past 12 months. For those sales, a total of 2.8% were reported to be REO.

Cite data sources for above information. Information reported in the MLSNow system (using an effective date of 07/24/2024) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

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.

An analysis was performed on 36 competing sales over the past 12 months. The sales within this group had a median sale price of $265,000. This analysis shows a change of +1.7% per month. Based on all sales in this same group, there is a 2.0 month supply. This analysis shows a change of +6.9% per month. These sales had a median DOM of 20. This analysis shows a change of +0.4% per month.

CONDO / CO-OP PROJECTS

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

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

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

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

APPRAISER

APPRAISER

Signature Beth Paoloni

Name Beth Paoloni

Company Name First American Staff Appraisals, LLC

Company Address 4795 Regent Blvd

Irving, TX 75063

State License/Certification # 2012002823 State OH

Email Address CentralOps@firstam.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

State License/Certification # State

Email Address

USPAP ADDENDUM

File No.

Borrower: Morth, John
Property Address: 2467 Lost Nation Rd
City: Willoughby County: State: OH Zip Code: 44094
Lender: Huntington National Bank

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

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

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: under 90 days

Additional Certifications

- [X] I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

APPRAISER:

Signature: Beth Paoloni
Name: Beth Paoloni
Date Signed: 07/30/2024
State Certification #: 2012002823
or State License #:
or Other (describe): State #:
State: OH
Expiration Date of Certification or License: 12/04/2024
Effective Date of Appraisal: July 24, 2024

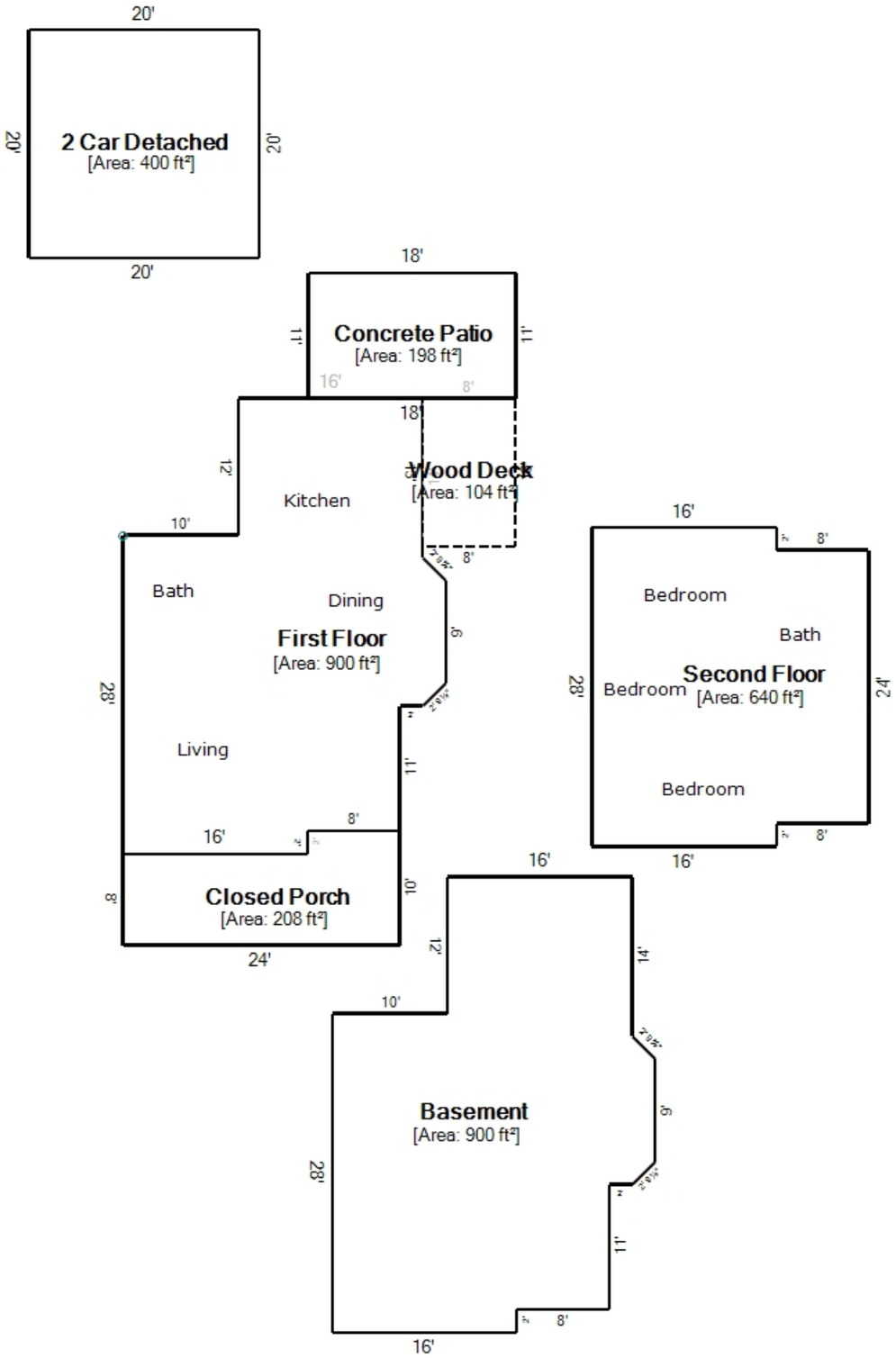
SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
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

FLOORPLAN SKETCH

Borrower: Morth, John | File No.:
Property Address: 2467 Lost Nation Rd | Case No.:
City: Willoughby | State: OH | Zip: 44094
Lender: Huntington National Bank

Sketch



Living Area		Area Calculation				
First Floor	900.00 ft²	First Floor				x 1.00 = 900.00 ft²
Second Floor	640.00 ft²	2' x	16' x	1.00 =	32 ft²	
Nonliving Area		12' x	16' x	1.00 =	192 ft²	
Wood Deck	104 ft²	2' x	15' x	1.00 =	30 ft²	
Concrete Patio	198 ft²	24' x	26' x	1.00 =	624 ft²	
Closed Porch	208 ft²	Δ 2' 9 ⅛" x	2' x	0.35 =	2 ft²	
Basement	900.00 ft²	9' x	2' x	1.00 =	18 ft²	
2 Car Detached	400 ft²	Δ 2' x	2' 9 ⅛" x	0.35 =	2 ft²	
		Second Floor				x 1.00 = 640.00 ft²
		8' x	24' x	1.00 =	192 ft²	
Total Living Area (rounded):	**1540 ft²**	28' x	16' x	1.00 =	448 ft²	

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: July 24, 2024
Appraised Value: $ 259,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Additional Photos

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



Opposite Street Scene



Side View



Side View



Central Air Unit



Garage



Garage Interior

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



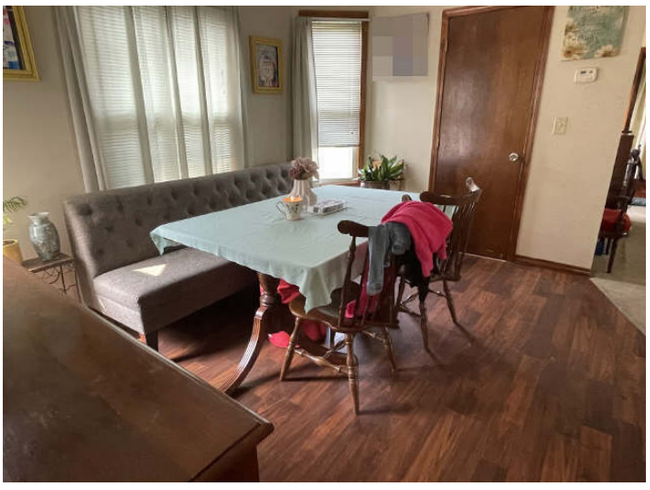
Walk up door from basement



Kitchen



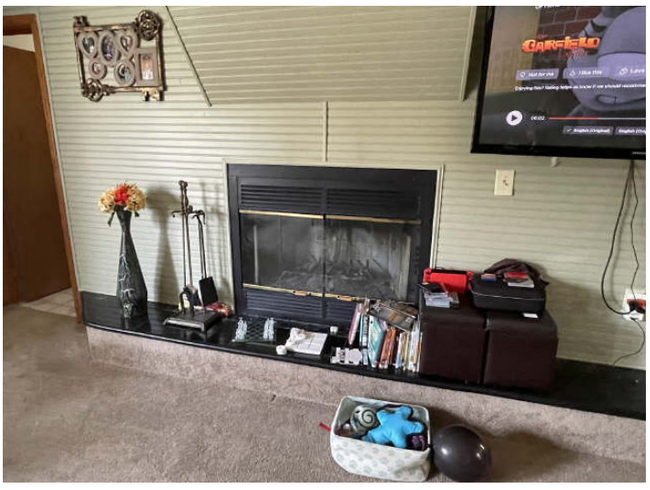
Kitchen - View 2



Dining



Living



Living - Fireplace

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



Bath



Enclosed Porch



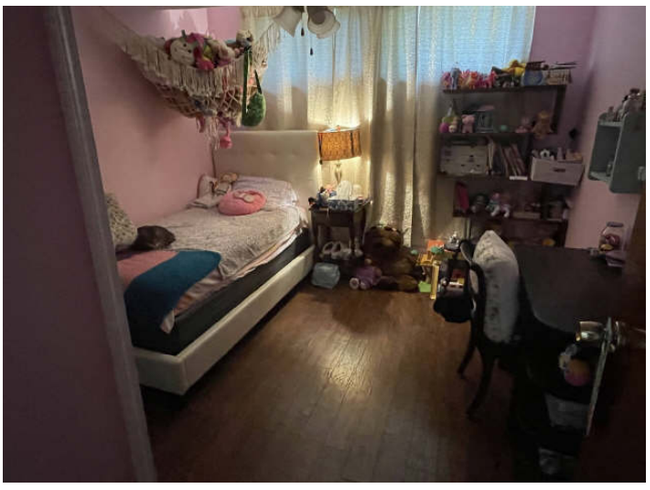
Bath



Bath - View 2



Bedroom

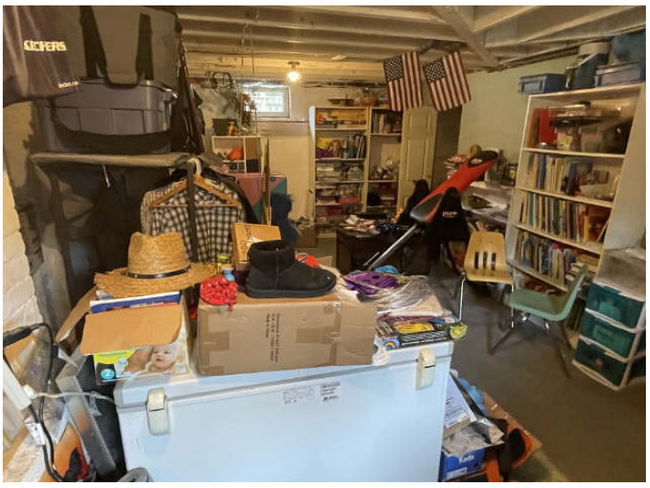


Bedroom

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



Bedroom



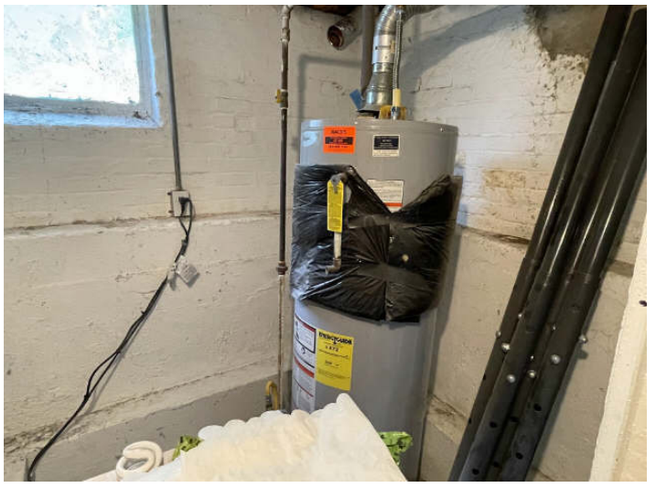
Basement



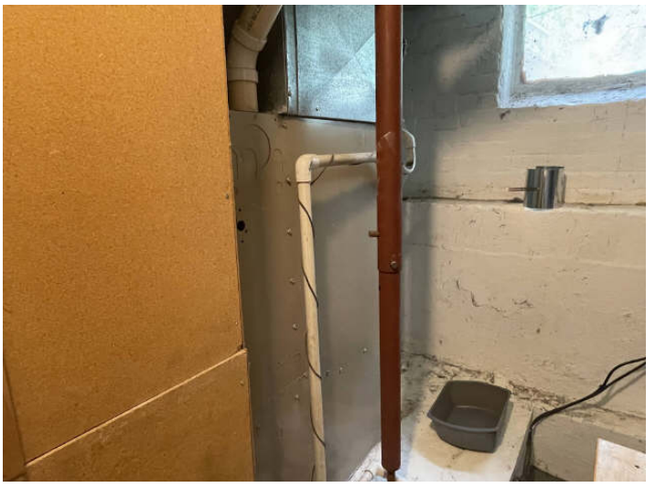
Electric Panels



Laundry area in basement



Hot water heater



Furnace

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



Door to rear yard

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



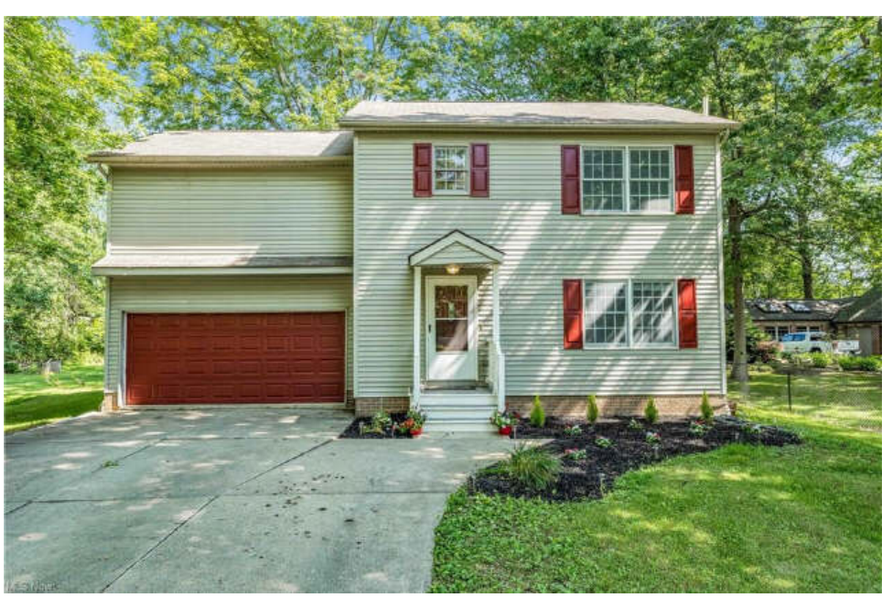
COMPARABLE SALE #1

562 Vesely Ct
Eastlake, OH 44095
Sale Date: s03/24;c02/24
Sale Price: $ 213,500



COMPARABLE SALE #2

38302 Parkway Blvd
Eastlake, OH 44095
Sale Date: s11/23;c10/23
Sale Price: $ 220,000



COMPARABLE SALE #3

38639 Adkins Rd
Eastlake, OH 44095
Sale Date: s08/23;c07/23
Sale Price: $ 238,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



COMPARABLE SALE #4

38276 Poplar Dr
Willoughby, OH 44094
Sale Date: s06/24;c04/24
Sale Price: $ 260,000



COMPARABLE SALE #5

2410 Lost Nation Rd
Willoughby, OH 44094
Sale Date: s01/24;c11/23
Sale Price: $ 270,000



COMPARABLE SALE #6

38332 Poplar Dr
Willoughby, OH 44094
Sale Date: s08/23;c07/23
Sale Price: $ 275,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



COMPARABLE SALE #7

38553 Bell Rd
Willoughby, OH 44094
Sale Date: s05/24;c05/24
Sale Price: $ 310,100

COMPARABLE SALE #8

Sale Date:
Sale Price: $

COMPARABLE SALE #9

Sale Date:
Sale Price: $

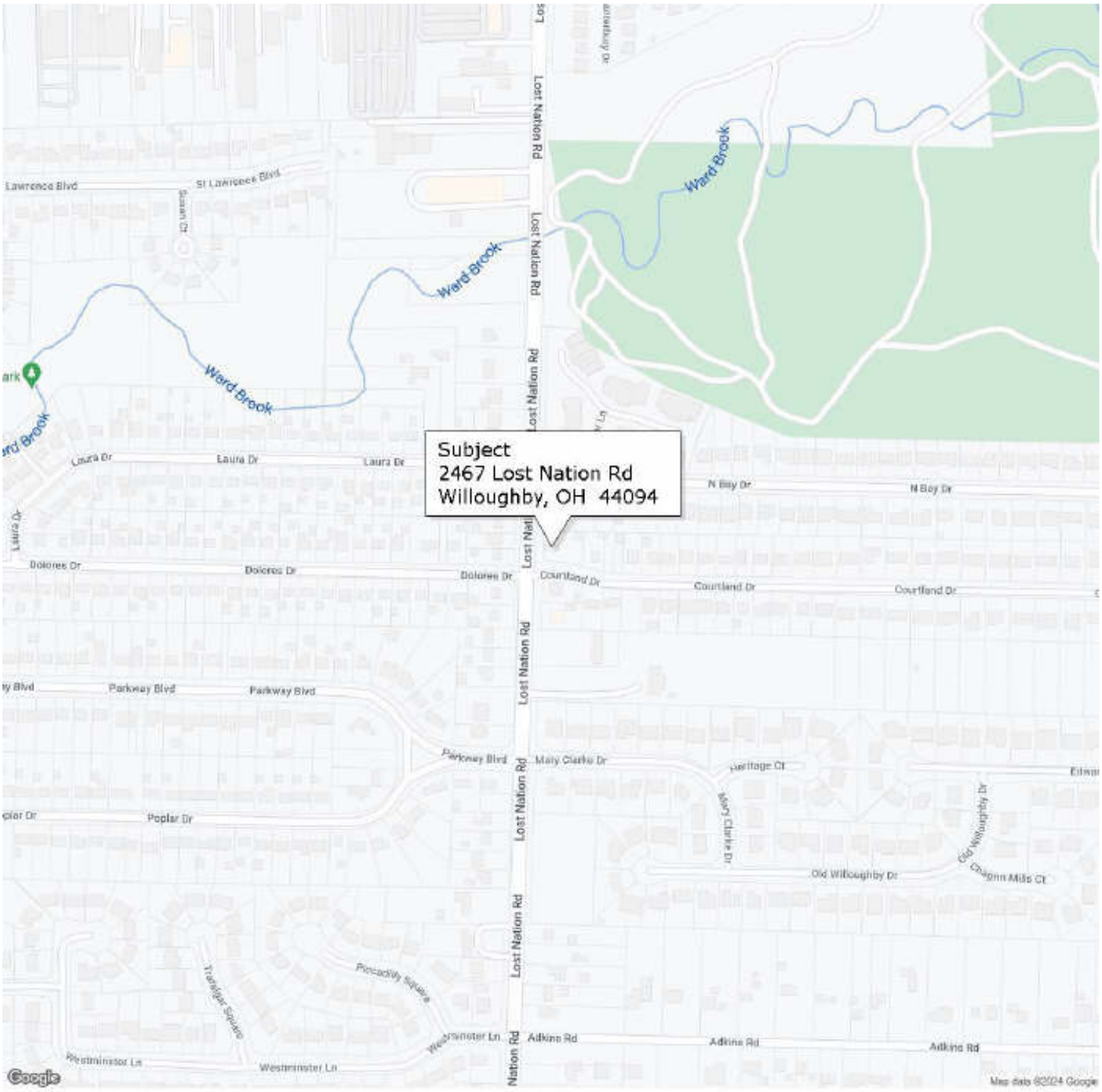
PLAT MAP

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



FLOOD MAP

Borrower: Morth, John	File No.:	
Property Address: 2467 Lost Nation Rd	Case No.:	
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



FLOOD INFORMATION

Community: City of Willoughby
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 39085C0092F
Panel: 39085C0092
Zone: X
Map Date: 02-03-2010
FIPS: 39085
Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

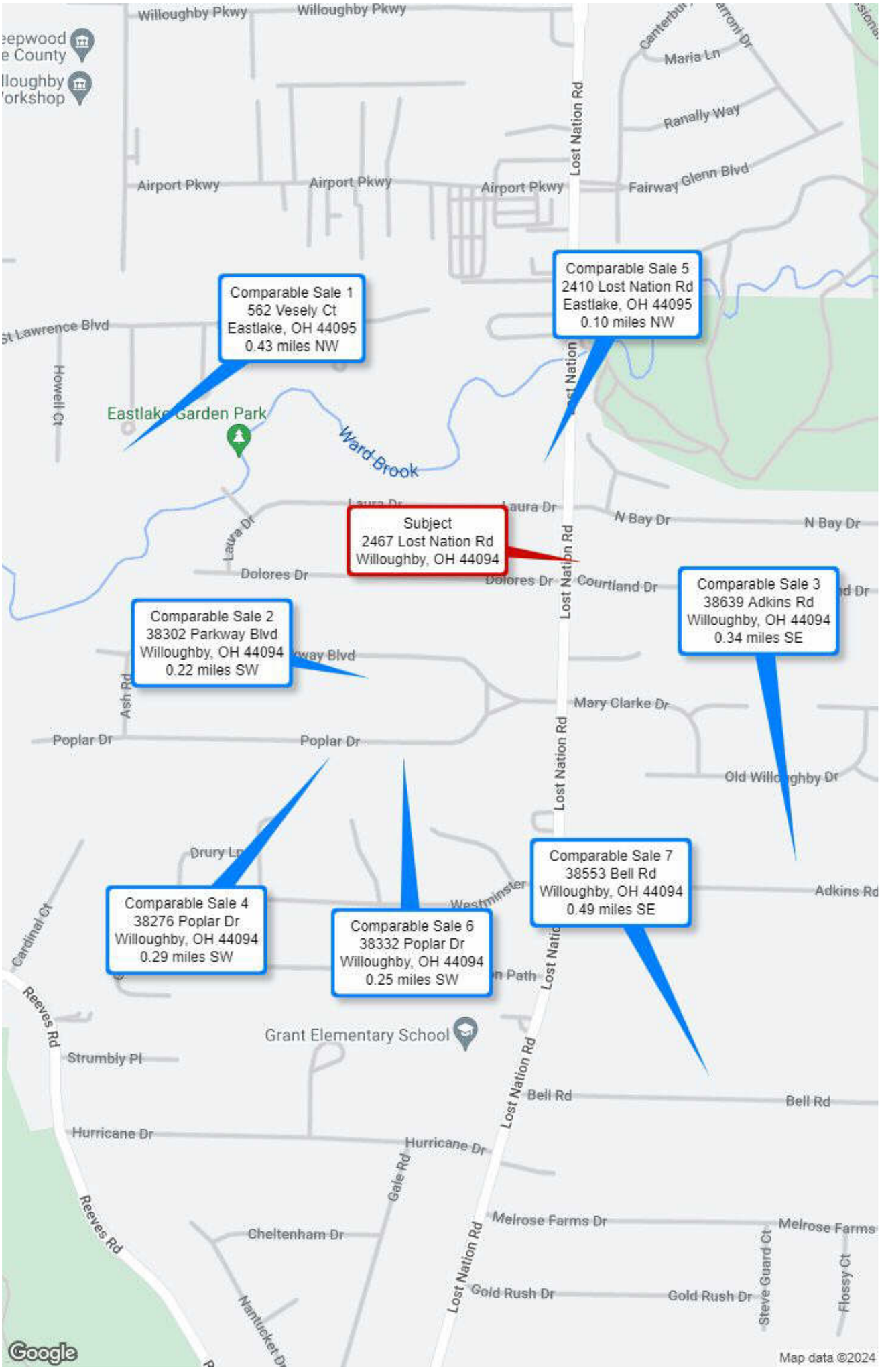
= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

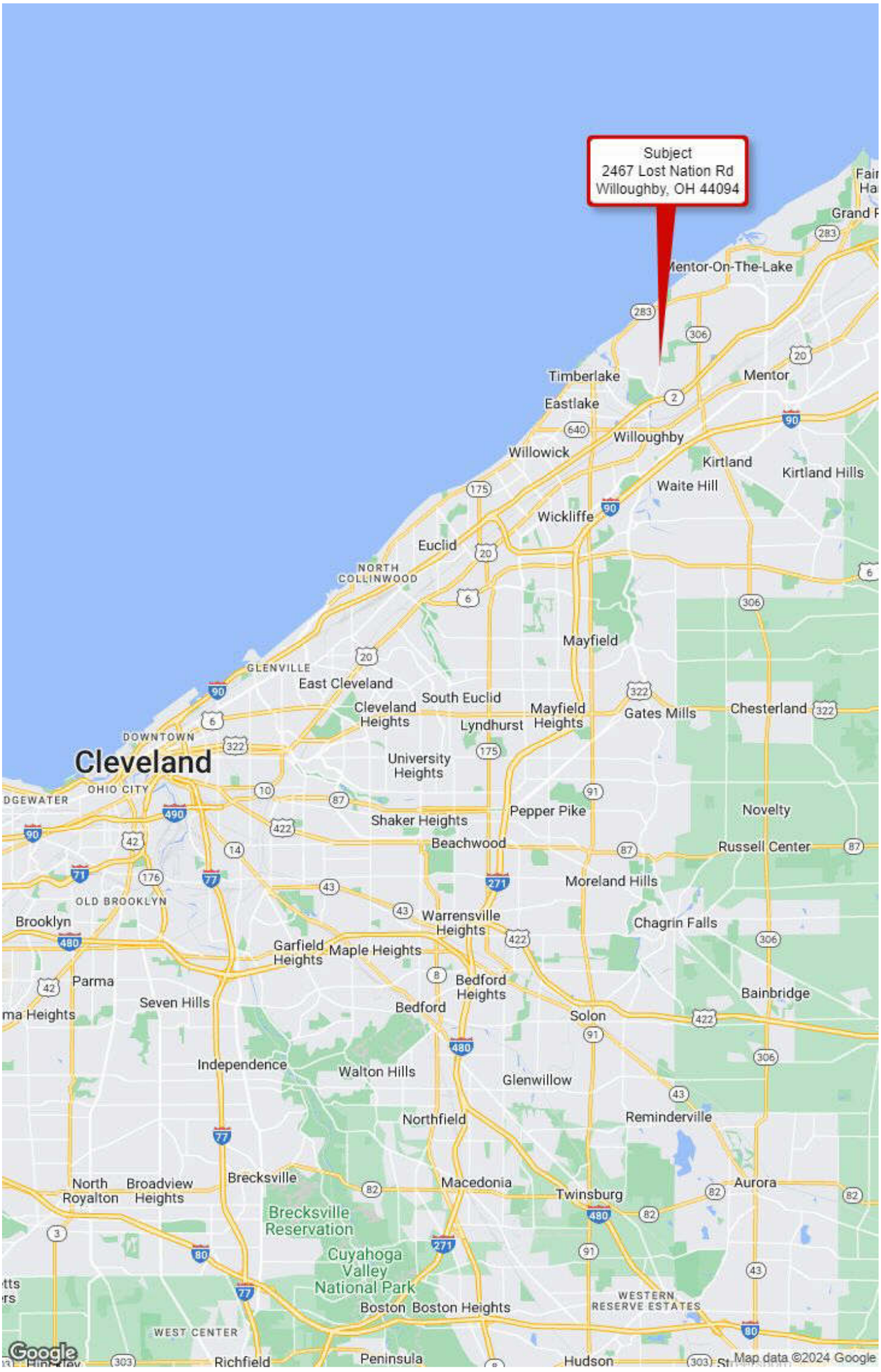
LOCATION MAP

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



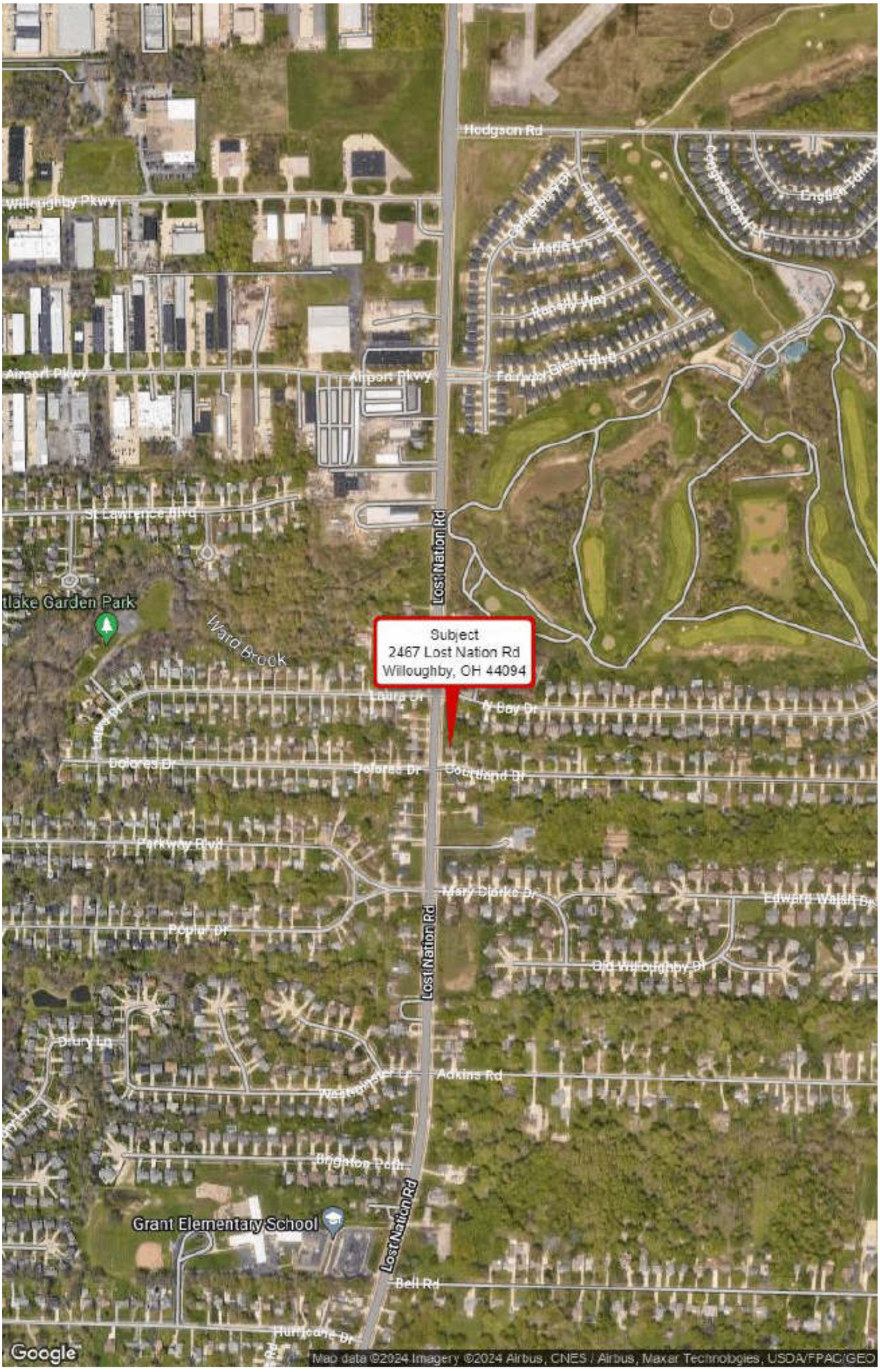
SUBJECT LOCATION

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



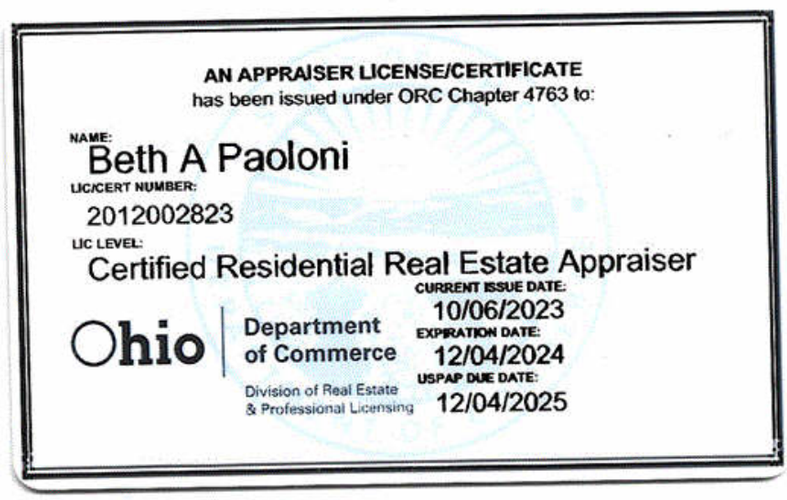
AERIAL MAP

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



APPRAISER LICENSE

Borrower: Morth, John		File No.:
Property Address: 2467 Lost Nation Rd		Case No.:
City: Willoughby	State: OH	Zip: 44094
Lender: Huntington National Bank		



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

NAME:
Beth A Paoloni

LIC/CERT NUMBER:
2012002823

LIC LEVEL:
Certified Residential Real Estate Appraiser

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

CURRENT ISSUE DATE:
10/06/2023

EXPIRATION DATE:
12/04/2024

USPAP DUE DATE:
12/04/2025

E & O Insurance

Borrower: Morth, John | File No.:
Property Address: 2467 Lost Nation Rd | Case No.:
City: Willoughby | State: OH | Zip: 44094
Lender: Huntington National Bank

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 05/24/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Marsh Risk & Insurance Services
633 W. 5th Street, Suite 1200
Los Angeles, CA 90071

CONTACT NAME:
PHONE (A/C, No, Ext):
FAX (A/C, No):
E-MAIL ADDRESS:

CN108027701-STND-GAWUP-24- Gen

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Hartford Fire Insurance Company	19682
INSURER B : N/A	N/A
INSURER C : Hartford Accident & Indemnity Co.	22357
INSURER D : Twin City Fire Insurance Company	29459
INSURER E : AIG Specialty Insurance Company	26883
INSURER F :	

INSURED
First American Financial Corporation
and its covered subsidiaries, including: First American Title Insurance Company
First American Title Company, LLC
First American Staff Appraisals, LLC
1 First American Way
Santa Ana, CA 92707

COVERAGES **CERTIFICATE NUMBER:** LOS-002431848-93 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	X COMMERCIAL GENERAL LIABILITY			72CSER32911	06/01/2024	06/01/2025	EACH OCCURRENCE	$	2,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$	1,000,000
							MED EXP (Any one person)	$	N/A
							PERSONAL & ADV INJURY	$	2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$	4,000,000
	X POLICY PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$	4,000,000
	OTHER:							$	
A	AUTOMOBILE LIABILITY			72CSER32909	06/01/2024	06/01/2025	COMBINED SINGLE LIMIT (Ea accident)	$	2,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$	
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$	
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$	
								$	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$	
	DED RETENTION $							$	
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			72WNR32906 (AOS)	06/01/2024	06/01/2025	X PER STATUTE / OTH-ER		
D	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N: N (Mandatory in NH)	N/A		72WBRR32914 (WI)	06/01/2024	06/01/2025	E.L. EACH ACCIDENT	$	1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$	1,000,000
							E.L. DISEASE - POLICY LIMIT	$	1,000,000
E	Professional Liability / E&O			068855740	06/01/2024	06/01/2025	Limit (Each Claim)		2,000,000
	Claims-made form			SIR/Retro Dates various per policy			Aggregate		2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
EVIDENCE OF FIRST AMERICAN'S INSURANCE - DOES NOT INCLUDE BORROWER

The referenced policies cover all First American locations.

CERTIFICATE HOLDER

First American Financial Corporation
First American Title Insurance Company
Attn: Kaelyn Reed
1 First American Way
Santa Ana, CA 92707

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.

AUTHORIZED REPRESENTATIVE

Marsh Risk & Insurance Services

© 1988-2016 ACORD CORPORATION. All rights reserved.

ACORD 25 (2016/03) The ACORD name and logo are registered marks of ACORD

Rating: Pass

Review Master: PAR Logic Review

File No.

Warnings - These items may be incorrect and require your review.

- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains walkway_damage, lawn__yard_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- REQ - LENDER/CLIENT - Name - on report Huntington National Bank does not match Lender/Client Name as ordered The Huntington National Bank.
- 1004_05UAD - IMPROVEMENTS - Year Built - exceeds 100 years.
- 1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004_05UAD - SALES COMPARABLE(S) #5,6 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1540) differs from PUBLIC RECORDS (900).
- 1004_05UAD - SALES COMPARABLE(S) #1, 3, 4, 6 - Actual Age - differs by more than 42 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1564 and ACI Insights Listings indicates that the GLA is 1964 .0. Comment, including an explanation of this difference, is required.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (1550) differs from PUBLIC RECORDS (1350).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (1644) differs from PUBLIC RECORDS (1020).
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (1352) differs from PUBLIC RECORDS (702).
- 1004_05UAD - SALES COMPARABLE NO. 5 - Gross Living Area - is 1164 and ACI Insights Listings indicates that the GLA is 2064 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #5, 6, 7 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 6 - Gross Living Area (1275) differs from PUBLIC RECORDS (650).
- 1004_05UAD - SALES COMPARABLE NO. 6 - Gross Living Area - is 1275 and ACI Insights Listings indicates that the GLA is 1575 .0. Comment, including an explanation of this difference, is required.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Price of Prior Sale/Transfer (0) differs from PUBLIC RECORDS (136800.0).
- 1004_05UAD - SALES COMPARABLE NO. 7 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains person, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_3, page contains chimney_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_4, page contains walkway_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_5, page contains driveway_damage, garage_door_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_6, page contains ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_1, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_3, page contains wall_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_3, page contains ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

Acknowledged Responses.

- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (BIAS) "I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.