Uniform Residential Appraisal Report

File No. VLOH-0050435

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 45151 Planing Mill St | City Caldwell | State OH | Zip Code 43724

Borrower Jonah Robinson | Owner of Public Record Spencer M & Averi N Hamilton | County Noble

Legal Description 9-7-34 Pt 12 Se 1/4 .320 Acr

Assessor's Parcel # 29-0022005.000 | Tax Year 2024 | R.E. Taxes $ 887

Neighborhood Name Olive Twp/Caldwell Corp | Map Reference Bing | Census Tract 9684.01

Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ 2 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month

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

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

Lender/Client Peoples Bank | Address 845 Wheeling Avenue, Cambridge, OH 43725

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? [X] Yes [ ] No

Report data source(s) used, offering price(s), and date(s). DOM 13;DOM 13;The subject property was listed in the NEOHREX MLS #5124357 05/21/2025 for $119,900 with no price reductions.

CONTRACT

I [X] 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.

Arms length sale;The offer has been accepted as per the sales contract provided to the appraiser. Typical contract for the area. No value was given to non-realty items.

Contract Price $ 123,900 | Date of Contract 05/21/2025 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) Auditor's Records

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 [X] No

If Yes, report the total dollar amount and describe the items to be paid. $0;;

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	65 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$(000)	(yrs)		2-4 Unit	1 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	25 Low		0	Multi-Family	4 %
Neighborhood Boundaries	The subject property's neighborhood is bound by State Route 313 to the							400 High		158	Commercial	15 %
north, State Route 800 to the east, State Route 83 to the west, and State Routes 339 and								85 Pred.		50	Other Other	15 %

Neighborhood Description The subject property is located in a suburban area that is within an acceptable distance to schools, places of employment, and shopping areas. The neighborhood has a wide range of One-Unit home prices.

Market Conditions (including support for the above conclusions) 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

Dimensions Survey Not Provided | Area 13939 sf | Shape Irregular - Typical | View N;Res;

Specific Zoning Classification No Zoning - Typical | Zoning Description No Zoning - Typical

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

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

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 # 39121C0145C | FEMA Map Date 01/06/2011

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. 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.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	Foundation Walls ConcreteBlock/Av	Floors Vinyl/Avg
# of Stories 1	[ ] Full Basement [ ] Partial Basement	Exterior Walls Vinyl/Average	Walls Drywall/Average
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Shingle/Average	Trim/Finish Wood/Average
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts Metal/Average-Gd	Bath Floor Vinyl/Average
Design (Style) Ranch	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Vinyl/DH/Average-	Bath Wainscot Fiberglass/Avg
Year Built 1952	Evidence of [ ] Infestation	Storm Sash/Insulated Insulated/Average	Car Storage [ ] None
Effective Age (Yrs) 73	[ ] Dampness [ ] Settlement	Screens Metal/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	[ ] Fireplace(s) # 0 [ ] Fence None	[X] Garage # of Cars 1
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[ ] Patio/Deck None [X] Porch Coverd/	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [ ] Refrigerator [ ] Range/Oven [ ] Dishwasher [ ] Disposal [ ] Microwave [ ] Washer/Dryer [X] Other (describe) None

Finished area above grade contains: 5 Rooms | 3 Bedrooms | 1.0 Bath(s) | 1,248 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). The subject property exhibits typical energy efficiency.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;The subject property does not suffer from any functional or economic obsolescence. Functional utility is typical, with adequately sized rooms, and an efficient floor plan.

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. There are no known physical deficiencies or adverse conditions that would affect the livability, soundness, or structural integrity of the subject property.

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

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There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 115,000 to $ 129,900 .

There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 114,900 to $ 145,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	45151 Planing Mill St Caldwell, OH 43724	515 Plum St Summerfield, OH 43788		41088 Day Spring Dr Caldwell, OH 43724		45580 Summit Ave Caldwell, OH 43724	
Proximity to Subject		10.58 miles E		4.34 miles SE		0.62 miles NW	
Sale Price	$ 123,900		$ 120,000		$ 114,900		$ 125,000
Sale Price/Gross Liv. Area	$ 99.28 sq. ft.	$ 83.92 sq. ft.		$ 158.48 sq. ft.		$ 101.46 sq. ft.	
Data Source(s)		NobleCoAuditor;DOM 109		NEORHEX#5068558;DOM 46		Aud/NEOHREX#5031597;DO	
Verification Source(s)		NEOHREX		NobleCoAuditor/Broker/Ext-Ins		NobleCoAuditor/Broker/Ext-Ins	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;3600		ArmLth Conv;3480		ArmLth FHA;5000	
Date of Sale/Time		s06/24;c05/24		s10/24;c09/24		s06/24;c05/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	13939 sf	12840 sf	+100	30056 sf	-800	13068 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT2;Colonial	0	DT1;Ranch		DT2;Colonial	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	73	124	+7,700	125	+7,800	124	+7,700
Condition	C4	C4		C4		C3	-10,000
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 1.0	5 / 2 / 2.0	-5,000	4 / 1 / 1.0	0	5 / 2 / 1.0	
Gross Living Area	1,248 sq. ft.	1,430 sq. ft.	-2,700	725 sq. ft.	+7,800	1,232 sq. ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		840sf0sfin	-5,000
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Fwa/Ca	Fwa/Ca		Fwa/None	+2,000	Fwa/None	+2,000
Energy Efficient Items	Thermo Equipped	Thermo Equippe		Thermo Equippe		Thermo Equippe	
Garage/Carport	1ga2dw	3dw	+6,000	1cp2dw	+5,500	2dw	+6,000
Porch/Patio/Deck	Cov&EncPorches	Cov&UncPorche	0	Cov&EncPorche		Covered Porch	0
Other Improveme	Vinyl	Vinyl		Vinyl		Vinyl	
Net Adjustment (Total)		[X] + [ ] -	$ 6,100	[X] + [ ] -	$ 22,300	[X] + [ ] -	$ 700
Adjusted Sale Price of Comparables		Net Adj. 5.1% Gross Adj. 17.9%	$ 126,100	Net Adj. 19.4% Gross Adj. 20.8%	$ 137,200	Net Adj. 0.6% Gross Adj. 24.6%	$ 125,700

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) Noble Auditor's Records

My research [ ] did [X] 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) Noble Auditor's Records

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)	Noble Auditor's Records	Noble Auditor's Records	Noble Auditor's Records	Noble Auditor's Records
Effective Date of Data Source(s)	05/28/2025	05/28/2025	05/28/2025	05/28/2025

Analysis of prior sale or transfer history of the subject property and comparable sales 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. 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. 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.

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 32 miles in distance, 30% variance in age, and 25% variance in GLA 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 closed 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 area. A reliable indicator of value being over 6 months old, exceeding 32 miles in distance, 30% variance in age, and 25% variance in GLA 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.

Indicated Value by Sales Comparison Approach $ 130,400

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 130,400 Cost Approach (if developed) $ 95,800 Income Approach (if developed) $

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 Direct 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 and subsequently sold.

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 $ 130,400 as of 05/27/2025 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

- I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment. - The estimated market value of $130, 400 is based on an exposure time of 30-180 days for the subject property and was developed from sales information deemed to be similar to subject and captured as median days on market in the 1004MC form. - The "Other" land use represents vacant pasture, woodland and undeveloped ground. - 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 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. - 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 were developed, and this report has been prepared, inconformity with the Uniform Standards of Professional Appraisal Practice. - This appraisal report adheres to the development and reporting options of The Uniform Standards of Professional Appraisal Practice (USPAP), FIRREA Title XI Appraisal Regulations and The Appraisal Independence Standards set forth by H.R 4173. - The utilities were on at the time of inspection and no obvious signs of malfunction were present for the mechanical systems. - The subject property's market value varies from the predominant neighborhood value by more than 10%. The market value of the subject is well within the neighborhood price range and is not considered to be over or under improved. The subject's variance from the predominant value does not have a negative impact on its marketability. The subject does not suffer functional obsolescence. - The subject property is located 33.0 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. - Comparable Search Criteria - Due to limitations within the local MLS Services (NEOHREX/CBRTEMPO) a broad search must be made including date of sale, year built (1900-2000), GLA (700sf - 2000sf), and site size (0.1 acre - 20 acres). The comparable sales were then sorted by location, quality of construction, improvements to the real estate, site size, and overall comparability. The most comparable sales available have been analyzed in this report. -

- The appraiser is not an expert in mineral rights, for information on mineral 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 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.

- The Square Footage-Method for Calculating: ANSI® Z765-2021 - was used for measuring to the nearest tenth of a foot, calculating and reporting the gross living and non-gross living areas of the subject property.

Comparable sales selected in this appraisal report are located insidethe client's distance guideline and across major roadways but are located in competitive market areas with similar neighborhood and attract the same pool of buyers. 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 $2 assessment is for the Muskingum Watershed and is billed annually as needed in perpetuity with no fixed end date. The $2

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Estimated site values are obtained from competing site sales as reported by the county auditor. They are kept on file and are available upon request.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Mrshll&Swft/LocalBldrs

Quality rating from cost service Average Effective date of cost data 01/2024

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

The Marshall and Swift Single Family Residential Cost Handbook was used along with local building costs to estimate the reproduction cost of the subject property's improvements. The age life method of estimating physical depreciation was used in the cost approach. The subject is deemed to have a 60 year remaining life. The Reproduction Approach to value was deemed inappropriate due to the age of the improvements.

Estimated Remaining Economic Life (HUD and VA only) 37 Years

OPINION OF SITE VALUE			= $ 15,000
Dwelling	1,248 Sq. Ft. @ $	125.00	= $ 156,000
Basement 0	Sq. Ft. @ $		= $
Porches/APL			
Garage/Carport	336 Sq. Ft. @ $	29.00	= $ 9,744
Total Estimate of Cost-New			= $ 165,744
Less Depreciation	Physical $109,98	Functional	External = $ (109,988)
Depreciated Cost of Improvements			= $ 55,756
"As-is" Value of Site Improvements			= $ 25,000
Driveway/LandPrep/UtilityTapFees/Landscaping			
INDICATED VALUE BY COST APPROACH			= $ 95,800

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM) The Income Approach was not used due to a lack of sufficient number of single family homes which were on the rental market and subsequently sold.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal name of project

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

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

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

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

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

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature _____
Name Justin L Hardcastle
Company Name Hardcastle Appraisal Services
Company Address 1314 Maple Ave
Zanesville, OH 43701
Telephone Number (740) 453-5151
Email Address J@hardcastleappr.com
Date of Signature and Report 06/04/2025
Effective Date of Appraisal 05/27/2025
State Certification # _____
or State License # 2011000466
or Other (describe) _____ State # _____
State OH
Expiration Date of Certification or License 04/27/2027

ADDRESS OF PROPERTY APPRAISED
45151 Planing Mill St
Caldwell, OH 43724

APPRAISED VALUE OF SUBJECT PROPERTY $ 130,400

LENDER/CLIENT
Name Corporate Settlement Solutions
Company Name Peoples Bank
Company Address 845 Wheeling Avenue
Cambridge, OH 43725
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____

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

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

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

Uniform Residential Appraisal Report

File No. VLOH-0050435

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	45151 Planing Mill St Caldwell, OH 43724	50658 Marietta Rd Cumberland, OH 43732		15137 McConnellsville Rd Caldwell, OH 43724		55851 Pilck St Pleasant City, OH 43772	
Proximity to Subject		6.23 miles NW		2.27 miles SW		10.93 miles N	
Sale Price	$ 123,900		$ 130,000		$ 127,500		$ 125,000
Sale Price/Gross Liv. Area	$ 99.28 sq. ft.	$ 145.09 sq. ft.		$ 126.49 sq. ft.		$ 186.01 sq. ft.	
Data Source(s)		NEOHREX#5053683;DOM 123		Aud/NEOHREX#5034212;DO		Aud/NEOHREX#5074908;DO	
Verification Source(s)		NobleCountyAuditor/Broker/Ext		NobleCoAuditor/Broker/Ext-Ins		GuernseyCoAuditor/Broker/Ext-	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;6000		ArmLth Conv;4000		ArmLth Cash;0	
Date of Sale/Time		s03/24;c01/24		s06/24;c05/24		s12/24;c10/24	
Location	N;Res;	N;BsyRd;	0	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	13939 sf	6.98 ac	-14,500	8712 sf	+300	4.59 ac	-9,300
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	73	125	+7,800	124	+7,700	124	+7,700
Condition	C4	C4		C3	-10,000	C4	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 1.0	5 / 3 / 1.0	0	5 / 2 / 1.0		3 / 1 / 1.0	0
Gross Living Area	1,248 sq. ft.	896 sq. ft.	+5,300	1,008 sq. ft.	+3,600	672 sq. ft.	+8,600
Basement & Finished Rooms Below Grade	0sf	0sf		1008sf0sfwo	-6,000	224sf0sfin	-1,300
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Fwa/Ca	Fwa/None	+2,000	Fwa/Ca		Fwa/None	+2,000
Energy Efficient Items	Thermo Equipped	Thermo Equippe		Thermo Equippe		Thermo Equippe	
Garage/Carport	1ga2dw	1ga6dw	0	2dw	+6,000	4dw	+6,000
Porch/Patio/Deck	Cov&EncPorches	CovPorches	0	UncPorch/UncD	0	Covered Porch	0
Other Improveme	Vinyl	Brick/Vinyl	-4,000	Vinyl		Wood	0
Net Adjustment (Total)		☐ + ☒ -	$ -3,400	☒ + ☐ -	$ 1,600	☒ + ☐ -	$ 13,700
Adjusted Sale Price of Comparables		Net Adj. 2.6% Gross Adj. 25.8%	$ 126,600	Net Adj. 1.3% Gross Adj. 26.4%	$ 129,100	Net Adj. 11.0% Gross Adj. 27.9%	$ 138,700

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer				11/27/2024
Price of Prior Sale/Transfer				$0
Data Source(s)	Noble Auditor's Records	Guernsey Auditor's Recor	Noble Auditor's Records	Guernsey Auditor's Recor
Effective Date of Data Source(s)	05/28/2025	05/28/2025	05/28/2025	05/28/2025

Summary of Sales Comparison Approach: There is no known agreement of sale of option, or listing on the subject in the past three years or

Uniform Residential Appraisal Report

File No. VLOH-0050435

FEATURE	SUBJECT	COMPARABLE SALE NO. 7		COMPARABLE SALE NO. 8		COMPARABLE SALE NO. 9	
Address	45151 Planing Mill St Caldwell, OH 43724	36237 Darrah Ridge Rd Macksburg, OH 45746					
Proximity to Subject		9.73 miles S					
Sale Price	$ 123,900		$ 120,900		$		$
Sale Price/Gross Liv. Area	$ 99.28 sq. ft.	$ 90.63 sq. ft.		$ sq. ft.		$ sq. ft.	
Data Source(s)		NEOHREX#5054964;DOM 4					
Verification Source(s)		NobleCoAuditor/Broker/Ext-Ins					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;3600					
Date of Sale/Time		s08/24;c07/24					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	13939 sf	3.68 ac	-7,300				
View	N;Res;	N;Res;					
Design (Style)	DT1;Ranch	DT1;Ranch					
Quality of Construction	Q4	Q4					
Actual Age	73	64	0				
Condition	C4	C5	+10,000				
Above Grade Room Count	Total 5 / Bdrms. 3 / Baths 1.0	Total 6 / Bdrms. 2 / Baths 1.0	0	Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area	1,248 sq. ft.	1,334 sq. ft.	0	sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf					
Functional Utility	Average	Average					
Heating/Cooling	Fwa/Ca	Fwa/None	+2,000				
Energy Efficient Items	Thermo Equipped	Thermo Equippe					
Garage/Carport	1ga2dw	4gd8dw	-14,000				
Porch/Patio/Deck	Cov&EncPorches	UncPorch/Wd	0				
Other Improveme	Vinyl	Vinyl					
Net Adjustment (Total)		☐ + ☒ -	$ -9,300	☐ + ☐ -	$	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 7.7% Gross Adj. 27.5%	$ 111,600	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

SALES COMPARISON APPROACH

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)	Noble Auditor's Records	Noble Auditor's Records		
Effective Date of Data Source(s)	05/28/2025	05/28/2025		

Summary of Sales Comparison Approach: There is no known agreement of sale of option, or listing on the subject in the past three years or

Uniform Appraisal Dataset Definitions

File No. VLOH-0050435

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. VLOH-0050435

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

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

ADDENDUM

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		

- 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

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		

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.

Corrected the number of bedrooms from 2 to 3. This did not effect the value of the property. 06/03/2025

Market Conditions Addendum to the Appraisal Report

File No. VLOH-0050435

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 45151 Planing Mill St City Caldwell State OH Zip Code 43724

Borrower Jonah Robinson

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)	8	3	1	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	1.33	1.00	0.33	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	1	1	2	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.80	1.00	6.10	☐ 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	122,500	145,000	0	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	44	168	0	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	119,900	115,000	134,450	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	168	127	55	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	96.52%	96.63%	0.00%	☐ 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.).

On existing homes, sellers are paying on the Typical 1-3% for prepaids and closing costs.

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).

Although there are foreclosure sales in the subject property's market, there are not significant numbers to forecast a trend in this market area.

Cite data sources for above information. Multiple Listing Services And County Auditor's Records.

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.

Local market conditions constitute a lack of overall supply and healthy demand relationship with 5 comparable properties currently on the market (1 of which is in contract contingent upon financing), 3 comparable property pending sale, and 12 comparable sales within the 12 months from the effective date.

CONDO / CO-OP PROJECTS

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

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

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

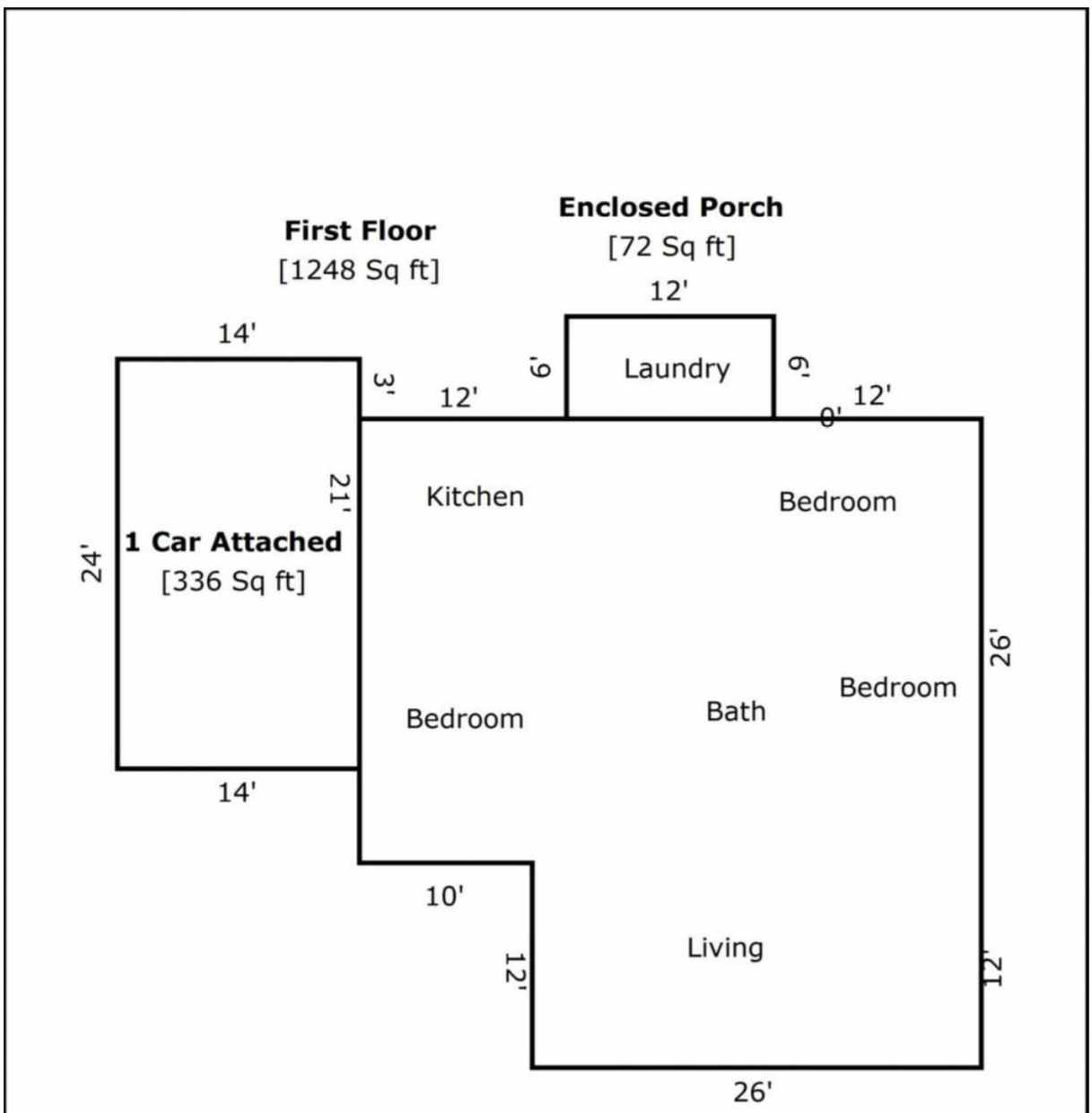
Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Justin L Hardcastle	Name
Company Name Hardcastle Appraisal Services	Company Name
Company Address 1314 Maple Ave Zanesville, OH 43701	Company Address
State License/Certification # 2011000466 State OH	State License/Certification # State
Email Address J@hardcastleappr.com	Email Address

FLOORPLAN SKETCH

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	1248 Sq ft	36 × 26 = 936 26 × 12 = 312
Total Living Area (Rounded):	**1248 Sq ft**	
Non-living Area		
Enclosed Porch	72 Sq ft	12 × 6 = 72
1 Car Attached	336 Sq ft	24 × 14 = 336

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Jonah Robinson		File No.:	VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:	
City: Caldwell	State: OH	Zip:	43724
Lender: Peoples Bank			



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Photograph Addendum

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



Front



Front



Rear



Rear



Street



Street

Photograph Addendum

Borrower: Jonah Robinson	File No.: VLOH-0050435	
Property Address: 45151 Planing Mill St	Case No.:	
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



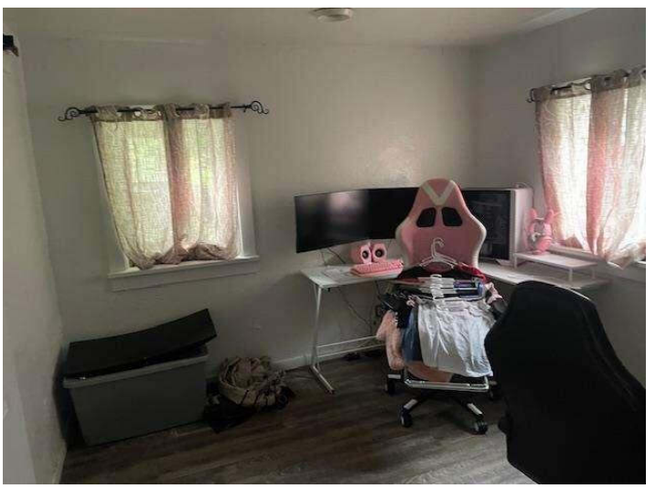
Laundry



Kitchen



Bathroom



Bedroom



Bedroom



Utilities

Photograph Addendum

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



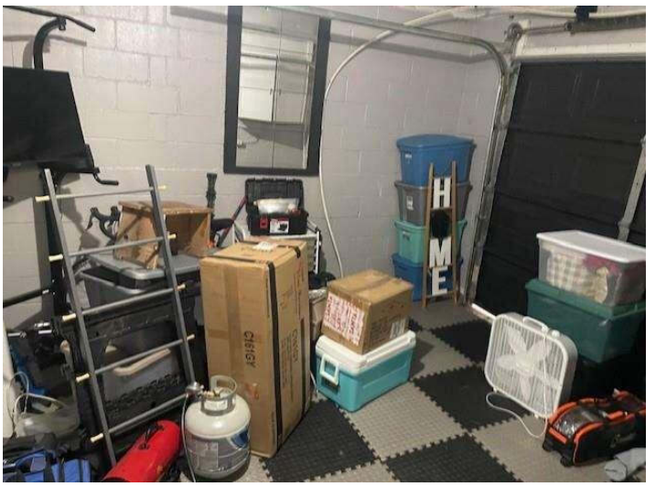
Bedroom



Living Room



Mechanical System



2 Car Attached Garage Interior

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



COMPARABLE SALE #1

515 Plum St

Sale Date:
Sale Price: $



COMPARABLE SALE #2

41088 Day Spring Dr

Sale Date:
Sale Price: $



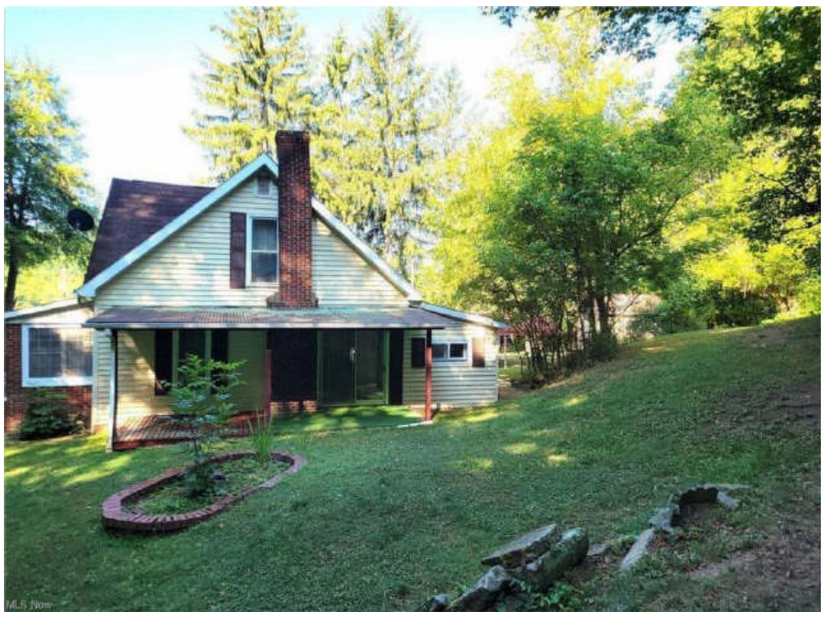
COMPARABLE SALE #3

45580 Summit Ave

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



COMPARABLE SALE #4

50658 Marietta Rd

Sale Date:
Sale Price: $



COMPARABLE SALE #5

15137 McConnellsville Rd

Sale Date:
Sale Price: $



COMPARABLE SALE #6

55851 Pilck St

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



COMPARABLE SALE #7

36237 Darrah Ridge Rd

Sale Date:
Sale Price: $

COMPARABLE SALE #8

Sale Date:
Sale Price: $

COMPARABLE SALE #9

Sale Date:
Sale Price: $

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		

APPRAISER DISCLOSURE STATEMENT

In Compliance with Ohio Revised Code Section 4763.12(C)

File No. VLOH-0050435

Name of Appraiser: Justin L Hardcastle

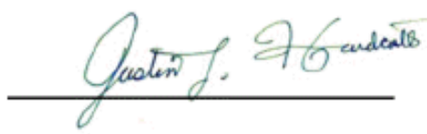
Class of Certification/Licensure:
- ☐ Certified General
- ☐ Certified Residential
- ☒ Licensed Residential
- ☐ Temporary ☐ General ☐ Licensed

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:

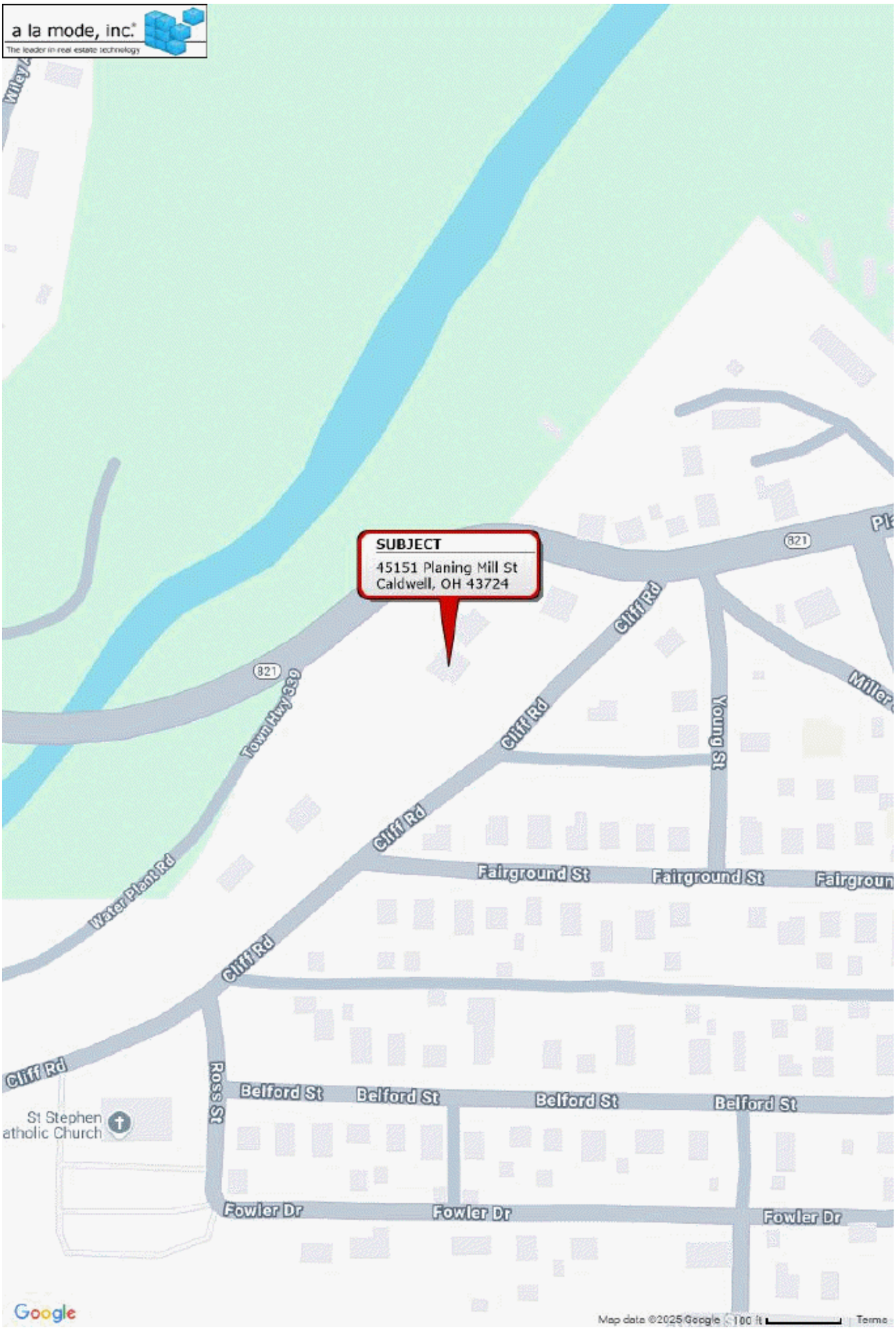


This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

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

LOCATION MAP

Borrower: Jonah Robinson	File No.: VLOH-0050435	
Property Address: 45151 Planing Mill St	Case No.:	
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



Location Map

Borrower: Jonah Robinson	File No.: VLOH-0050435	
Property Address: 45151 Planing Mill St	Case No.:	
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



Appraisal License

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		



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 ADDENDUM

File No. VLOH-0050435

Borrower: Jonah Robinson
Property Address: 45151 Planing Mill St
City: Caldwell County: Noble State: OH Zip Code: 43724
Lender/Client: Peoples Bank

APPRAISAL AND REPORT IDENTIFICATION

This appraisal report is one of the following types:

- [X] 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). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

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 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

- [X] 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 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.
- [X] 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

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

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Justin L Hardcastle	Name:
Date Signed: 06/04/2025	Date Signed:
State Certification #:	State Certification #:
or State License #: 2011000466	or State License #:
or Other (describe): State #:	State:
State: OH	Expiration Date of Certification or License:
Expiration Date of Certification or License: 04/27/2027	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 05/27/2025	[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		

Aspen

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

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		

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.

Borrower: Jonah Robinson		File No.: VLOH-0050435
Property Address: 45151 Planing Mill St		Case No.:
City: Caldwell	State: OH	Zip: 43724
Lender: Peoples Bank		

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