File No. 19120574

APPRAISAL OF



LOCATED AT:

690 REINHARD AVE
COLUMBUS, OH 43206

FOR:

PNC BANK, N.A.
4100 REGENT ST, SUITE 5
COLUMBUS, OH, 43219

BORROWER:

SUZY PELOK & TONY IACAMPO

AS OF:

June 4, 2025

BY:

TODD W. NETTLES
1726 W. CHESTNUT ST.

06/03/2025

PNC BANK, N.A.
4100 REGENT ST, SUITE 5
COLUMBUS, OH, 43219

File Number: 19120574

In accordance with your request, I have appraised the real property at:

690 REINHARD AVE
COLUMBUS, OH 43206

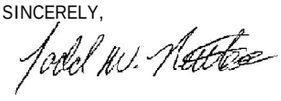
The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.

In my opinion, the market value of the property as of June 4, 2025 is:

$230,000
Two Hundred Thirty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

SINCERELY,



TODD W. NETTLES
1726 W. CHESTNUT ST.
LANCASTER,OH 43130

Uniform Residential Appraisal Report

File No. 19120574

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 690 REINHARD AVE | City COLUMBUS | State OH | Zip Code 43206

Borrower SUZY PELOK & TONY IACAMPO | Owner of Public Record TUTTLE , DAVID A | County FRANKLIN

Legal Description REINHARD & 18TH BLEILE LOT 48 (SEE ATTACHED ADDENDUM)

Assessor's Parcel # 010-J037-03300 | Tax Year 2025 | R.E. Taxes $ 1,184

Neighborhood Name 010 - CITY OF COLUMBUS | Map Reference 010-J037-03300 | Census Tract 0056.20

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

Lender/Client PNC BANK, N.A. | Address 4100 REGENT ST, SUITE 5, COLUMBUS, OH 43219

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 4;PER THE COLUMBUS BOARD OF REALTORS(CBR MLS) THE SUBJECT WAS FIRST LISTED ON 05/20/2025 FOR $229,900.CBR#225017599.

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 PURCHASE AGREEMENT WAS PROVIDED BY THE CLIENT. IT CONSISTS OF 16 PAGES AND A 1 PAGE COUNTER OFFER THAT IS SIGNED BY BOTH PARTIES.

Contract Price $ 255,000 | Date of Contract 05/25/2025 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) AUDITOR

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? [X] Yes [ ] No

If Yes, report the total dollar amount and describe the items to be paid. $7650;;THE SELLER AGREES TO PAY UP TO 3% OF THE BUYERS BROKER COMPENSATION.

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	[X] Urban [ ] Suburban [ ] Rural	Property Values	[ ] Increasing [X] Stable [ ] Declining	PRICE	AGE	One-Unit	85 %
Built-Up	[X] Over 75% [ ] 25-75% [ ] Under 25%	Demand/Supply	[X] Shortage [ ] In Balance [ ] Over Supply	$(000)	(yrs)	2-4 Unit	5 %
Growth	[ ] Rapid [X] Stable [ ] Slow	Marketing Time	[X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths	120 Low	0	Multi-Family	5 %
Neighborhood Boundaries	THE SUBJECT IS BOUNDED TO THE NORTH BY LIVINGSTON AVE, TO THE SOUTH			260 High	150	Commercial	5 %
BY MARION RD , TO THE WEST BY PARSON AVENUE AND TO THE EAST BY FAIRWOOD AVE.				230 Pred.	70	Other	%

Neighborhood Description SEE ATTACHED ADDENDUM

Market Conditions (including support for the above conclusions) SEE ATTACHED ADDENDUM

SITE

Dimensions 32 X 99 | Area 3168 sf | Shape RECTANGULAR | View N;Res;

Specific Zoning Classification R-4 | Zoning Description SINGLE FAMILY RESIDENTIAL

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

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 39049C0328K | FEMA Map Date 06/17/2008

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 CONC BLK/AVG	Floors LAMINATE/AVG
# of Stories 1	[X] Full Basement [ ] Partial Basement	Exterior Walls VINYL/AVG	Walls DRYWALL/AVG
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 768 sq. ft.	Roof Surface COMP SHGL/AVG	Trim/Finish WOOD/AVG
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 50 %	Gutters & Downspouts ALUM/AVG	Bath Floor LAM/AVG
Design (Style) RANCH	[ ] Outside Entry/Exit [X] Sump Pump	Window Type REPLACEMENT/AVG	Bath Wainscot FBRGLSS/AVG
Year Built 1955	Evidence of [ ] Infestation	Storm Sash/Insulated INSULATED /AVG	Car Storage [ ] None
Effective Age (Yrs) 24	[ ] Dampness [ ] Settlement	Screens MESH/AVG	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface STONE
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel GAS	[ ] Fireplace(s) # 0 [X] Fence REAR	[ ] Garage # of Cars 0
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck PATIO [X] Porch PORCH	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[ ] Att. [ ] Det. [ ] Built-in

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

Finished area above grade contains: 5 Rooms | 2 Bedrooms | 1.0 Bath(s) | 768 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.). C3;Kitchen-remodeled-six to ten years ago;Bathrooms-remodeled -six to ten years ago;PER COUNTY AUDITOR INFORMATION THE SUBJECT DWELLING WAS CONSTRUCTED IN 1955.THE SUBJECT IS CONSIDERED TO BE OF AVERAGE QUALITY OF CONSTRUCTION AND IN AVERAGE CONDITION. THE UTILITIES WERE OPERATIONAL AS OF THE EFFECTIVE DATE OF THIS REPORT. DWELLINGS BUILT PRIOR TO 1978 MAY CONTAIN LEAD BASED PRODUCTS.THE SUBJECT HAS BEEN COMPLETELY RENOVATED WITHIN THE PRIOR 6 YEARS.

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. AS OF THE EFFECTIVE DATE OF THIS REPORT, THERE WERE NO PHYSICAL DEFICIENCIES NOTED OR MADE KNOWN TO THE APPRAISER THAT WOULD AFFECT THE LIVABILITY OR STRUCTURAL INTEGRITY OF THE SUBJECT PROPERTY. THE APPRASIER IS NOT A HOME INSEPCTOR AND IS NOT ACTING AS ONE IN THE PREPARATION OF THIS REPORT.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe. THE SUBJECT PROPERTY GENERALLY CONFORMS TO THE NEIGHBORHOOD IN TERMS FUNCTIONALITY, STYLE AND CONDITION.

Uniform Residential Appraisal Report

File No. 19120574

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 0 to $ 0 .

There are 15 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 200,000 to $ 260,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	690 REINHARD AVE COLUMBUS, OH 43206	1038 REINHARD AVE COLUMBUS, OH 43206		1405 LILLEY AVE COLUMBUS, OH 43206		E129 LAWRENCE DR COLUMBUS, OH 43207	
Proximity to Subject		0.51 miles SE		1.05 miles SE		1.36 miles SE	
Sale Price	$ 255,000		$ 220,000		$ 236,000		$ 249,900
Sale Price/Gross Liv. Area	$ 332.03 sq. ft.	$ 300.55 sq. ft.		$ 218.52 sq. ft.		$ 231.82 sq. ft.	
Data Source(s)		CBR #225012743;DOM 3		CBR #225005549;DOM 36		CBR #224022602;DOM 17	
Verification Source(s)		ASSESSMENT,AUD.$220,000		ASSESSMENT,AUD.$239,900		ASSESSMENT,AUD.$259,900	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s05/25;c04/25		s05/25;c04/25		s09/24;c07/24	
Location	N;URBAN;	N;URBAN;		N;URBAN;		N;URBAN;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	3168 sf	3168 sf		6970 sf	0	7405 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;RANCH	DT1;RANCH		DT1;RANCH		DT1;RANCH	
Quality of Construction	Q4	Q4		Q3	-2,500	Q3	-2,500
Actual Age	70	86	0	73	0	66	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 2 / 1.0	5 / 2 / 1.0		6 / 3 / 1.0	-2,500	6 / 3 / 1.0	-2,500
Gross Living Area	768 sq. ft.	732 sq. ft.	0	1,080 sq. ft.	-6,200	1,078 sq. ft.	-6,200
Basement & Finished	768sf384sfin	732sf600sfin	0	1080sf200sfin	0	1078sf600sfin	0
Rooms Below Grade	0rr0br0.0ba1o	1rr0br0.0ba1o	-2,500	0rr0br0.1ba0o	0	1rr0br1.0ba0o	-2,500
Functional Utility	TYPICAL	TYPICAL		TYPICAL		TYPICAL	
Heating/Cooling	FA,CA	FA,CA		FA,CA		FA,CA	
Energy Efficient Items	INSULATED WIN	INSULATED WIN		INSULATED WIN		INSULATED WIN	
Garage/Carport	2dw	1gd	-4,000	2dw		2gd2dw	-8,000
Porch/Patio/Deck	PORCH,PATIO	PORCH,PATIO		STP,DECK	1,000	STP,DECK	1,000
OTHER	FENCE	FENCE		FENCE		FENCE	
OTHER	NONE	NONE		NONE		NONE	
OTHER	NONE	NONE		NONE		NONE	
Net Adjustment (Total)		[ ] + [X] -	$ 6,500	[ ] + [X] -	$ 10,200	[ ] + [X] -	$ 20,700
Adjusted Sale Price of Comparables		Net Adj. -3.0% Gross Adj. 3.0%	$ 213,500	Net Adj. -4.3% Gross Adj. 5.2%	$ 225,800	Net Adj. -8.3% Gross Adj. 9.1%	$ 229,200

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain AUDITORS CARDS WERE REVIEWED FOR PRIOR TRANSFERS OF THE SUBJECT AND THE COMPARABLES.AUDITORS CARDS WERE REVIEWED FOR PRIOR TRANSFERS OF THE SUBJECT AND THE COMPARABLES.

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) AUDITOR

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) AUDITOR

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

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer			10/14/2024	12/11/2024
Price of Prior Sale/Transfer			$115,000	$92,500
Data Source(s)	AUDITOR	AUDITOR	AUDITOR	AUDITOR
Effective Date of Data Source(s)	06/04/2025	06/04/2025	06/04/2025	06/04/2025

Analysis of prior sale or transfer history of the subject property and comparable sales PER THE COUNTY AUDITOR RECORDS, THE SUBJECT DWELLINGS HAS NOT TRANSFERRED WITHIN THE PREVIOUS 36 MONTHS OTHER THAN STATED WITHIN THIS REPORT;LIKEWISE , THE COMPARABLES HAVE NOT TRANSFERRED WITHIN THE PRIOR 12 MONTHS OTHER THAN STATED ABOVE. (BASED ON DATA AVAILABILITY).1405 LILLEY AVE HAS A TRANSFER ON 10/14/2024 FOR $115,000. THIS IS A VALID SALE ;HOWEVER , WAS PRIOR TO ANY RENOVATIONS.E129 LAWRENCE DR HAS A TRANSFER ON 12/11/2024 FOR $92,500. THIS IS A VALID SALE ; HOWEVER, WAS PRIOR TO ANY REMODELING.

Summary of Sales Comparison Approach. SEE ATTACHED ADDENDUM

Indicated Value by Sales Comparison Approach $ 230,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 230,000 Cost Approach (if developed) $ 230,700 Income Approach (if developed) $ 0

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: THIS APPRAISAL WAS NOT COMPLETED BASED ON A SPECIFIC VALUE, A REQUESTED VALUE OR THE APPROVAL OF A LOAN.

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 $ 230,000 as of 06/04/2025 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File No. 19120574

ADDITIONAL COMMENTS

PERSONAL PROPERTY IS NOT INCLUDED IN THIS FINAL VALUE ESTIMATE. THIS APPRAISER IS NOT A QUALIFIED STRUCTURAL/ENVIRONMENTAL ENGINEER, MOLD INSPECTOR, PLUMBER, ROOFER OR ELECTRICIAN. THIS APPRAISAL REPORT IS NOT A HOME INSPECTION REPORT OR A GUARANTEE OF CONDITION, NOR DOES THIS REPORT REPRESENT A PHASE 1 ENVIRONMENTAL ANALYSIS REPORT. THE REPORT IS DEVELOPED SOLELY ON BEHALF OF THE MORTGAGE LENDER OR OTHER NECESSARY THIRD PARTY TO PROVIDE DOCUMENTARY EVIDENCE OF THE SUBJECT REAL PROPERTY FAIR MARKET VALUE IN REGARDS TO THE MORTGAGE FINANCE TRANSACTION. UNDER NO CIRCUMSTANCES DOES THIS APPRAISAL REPORT CREATE AN AFFIRMATIVE OBLIGATION, FIDUCIARY OR SPECIAL DUTY RELATIONSHIP BETWEEN THE APPRAISER AND BORROWER OR ANY OTHER THIRD PARTY OUTSIDE THE CITED MORTGAGE FINANCE TRANSACTION. NO THIRD PARTIES ARE AUTHORIZED TO RELY UPON THIS REPORT WITHOUT THE EXPRESS WRITTEN CONSENT OF THE APPRAISER UNLESS DIRECTLY INVOLVED IN THE MORTGAGE FINANCE TRANSACTION. SHOULD A DETAILED PROPERTY INSPECTION OR ENVIRONMENTAL REPORT/ASSESSMENT BE DESIRED ON BEHALF OF THE BORROWER(S) A PRIVATE THIRD PARTY LICENSED OR CERTIFIED HOME INSPECTOR OR ENVIRONMENTAL SPECIALIST WHOM THE BORROWER(S) DEEM TO BE SUFFICIENTLY KNOWLEDGEABLE SHOULD BE RETAINED.

ADDITIONAL COMMENTS CONTINUED...

DATA SOURCES USED FOR SUBJECT AND COMPARABLES INCLUDE THE COLUMBUS BOARD OF REALTORS MULTIPLE LISTING SERVICE; CBR MLS. PREDOMINANT PRICE AND AGE RANGE REFLECT ALL PROPERTIES WITHIN THE STATED GENERAL NEIGHBORHOOD, IN ITS ENTIRETY AND INCLUDES REO'S, HUD TRANSFERS, BANKS SALES, ETC.THE SUBJECTS ESTIMATED VALUE IS WITHIN THE PREDOMINANT SALES PRICE BASED PRIMARILY ON ITS CONDITION AND AMENITIES. SUBJECT IS NOT CONSIDERED AN OVERIMPROVEMENT/UNDERIMPROVEMENT FOR THE MARKET AREA. CITED SALES/LISTINGS ON PAGE 2 OF REPORT ARE COMPARABLES WITHIN SUBJECT MARKET AREA THAT WERE CONSIDERED AND COULD BE USED FOR COMPARISON PURPOSES.

SALES WERE ADJUSTED AND ESTIMATED VALUE BASED ON ALL SALES PROVIDED.DATE OF SALE ADJUSTMENTS HAVE NOT BEEN MADE AS SALES DID NOT SHOW DECLINES OVER THE PRIOR 12 MONTH TIME FRAME.

ALL COMPARABLE SALES USED ARE CONSIDERED THE BEST AVAILABLE. COMPARABLE CONDITION AND QUALITY INFORMATION PROVIDED BY MLS/LISTING AND PUBLIC RECORDS, MLS INTERIOR PHOTOS AND/OR AUDITOR RECORDS WITH ADJUSTMENTS MADE BASED ON SAID DATA. ALL SALES ARE REASONABLY INDICATIVE OF THE SUBJECTS ESTIMATED FAIR MARKET VALUE. A THOROUGH SEARCH OF THE MARKET WAS PERFORMED WITH THE COMPARABLES SUPPLIED THE BEST AVAILABLE.

LOT SIZES AS SHOWN FOR THE SUBJECT AND COMPARABLES ARE PER THE COUNTY AUDITORS TAX ROLL SYSTEM, AREA CALCULATED MAY BE BASED ON EFFECTIVE DIMENSIONS AS OPPOSED TO ACTUAL. LOT SIZE MAY ALSO BE ESTIMATED BY TAX MAP OFFICE WHERE DIMENSIONS WERE NOT AVAILABLE ON TAX CARD.

APPRAISER HAS MEASURED THE SUBJECT UNDER ANSI METHODOLOGY. APPRAISER CANNOT WARRANT THAT COMP'S REPORTED SIZES WERE MEASURED UNDER THE SAME METHOD. FURTHER EXPLANATION OF LIVABLE AREA ARE MADE IN THE COMPARISON SALES COMMENTS.

THE ENCLOSED SKETCH IS BASED ON ANSI Z765-2021. THE GLA MEASUREMENTS AND CALCULATIONS CONTAINED WITHIN THIS SKETCH FILE WERE CREATED BY ONSITE MEASUREMENTS. THE MEASUREMENTS ARE TO THE NEAREST TENTH OF A FOOT (OR NEAREST INCH) AND ROUNDED TO THE NEAREST WHOLE SQUARE FOOT.

IT THERE IS ANY BELOW - GRADE SPACE,ANSI REQUIRES A CLEAR AND SEPARATE DISTINCTION OF ABOVE - GRADE AND BELOW GRADE AREAS.

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) LAND VALUE WAS ESTIMATED BASED ON A REVIEW OF SIMILAR SALES OF IMPROVED AND UNIMPROVED SITES IN CONJUNCTION WITH THE ALLOCATION METHOD.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE 3168 sf		= $	76,000
Source of cost data MARSHAL & SWIFT & LOCAL BUILDER DATA	Dwelling 768 Sq. Ft. @ $ 254.00		= $	195,072
Quality rating from cost service AVERAGE Effective date of cost data 2025	BSMNT: 768 SQ FT Sq. Ft. @ $ 20.00		= $	15,360
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	PORCH,PATIO			2,000
COST DATA WAS OBTAINED FROM PUBLISHED COST MANUALS, FROM	Garage/Carport Sq. Ft. @ $		= $	0
AVAILABLE BUILDER DATA AND FROM PREVIOUSLY COMPLETED	Total Estimate of Cost-New		= $	212,432
APPRAISALS.LAND VALUE WAS ESTIMATED BASED ON A REVIEW OF SALES	Less 80 Physical	Functional	External	
, BOTH IMPROVED AND UNIMPROVED IN THE SUBJECT 'S MARKET AREA.(	Depreciation $63,729		= $ (	63,729)
SEE ATTACHED ADDENDUM FOR MORE DETAILS).	Depreciated Cost of Improvements		= $	148,703
	"As-is" Value of Site Improvements . DRIVEWAY., FENCE		= $	6,000
Estimated Remaining Economic Life (HUD and VA only) 56 Years	INDICATED VALUE BY COST APPROACH		= $	230,700

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ 0 X Gross Rent Multiplier 0 = $ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) A SUFFICIENT SUPPLY OF INCOME INFORMATION WAS AVAILABLE FOR REVIEW ;HOWEVER, THE SUBJECT NEIGHBORHOOD IS PREDOMINANTLY OWNER OCCUPIED.

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. 19120574

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).

Uniform Residential Appraisal Report

File No. 19120574

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.

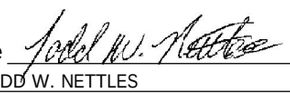
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

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 TODD W. NETTLES
Company Name TTN VALUATIONS,LLC
Company Address 1726 W. CHESTNUT STREET
LANCASTER, OH 43130
Telephone Number 740 - 407 - 8716
Email Address TTNVALUATIONS@GMAIL.COM
Date of Signature and Report 06/04/2025
Effective Date of Appraisal 06/04/2025
State Certification #
or State License # 2004009279
or Other (describe) State #
State OH
Expiration Date of Certification or License 12/02/2025

ADDRESS OF PROPERTY APPRAISED
690 REINHARD AVE
COLUMBUS, OH 43206

APPRAISED VALUE OF SUBJECT PROPERTY $ 230,000

LENDER/CLIENT
Name NATIONAL LINK
Company Name PNC BANK, N.A.
Company Address 4100 REGENT ST, SUITE 5
COLUMBUS, OH 43219
Email Address UNK

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. 19120574

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	690 REINHARD AVE COLUMBUS, OH 43206	1627 E COLUMBUS ST COLUMBUS, OH 43206		625 E MITHOFF ST COLUMBUS, OH 43206		1278 S TWENTY SECOND ST COLUMBUS, OH 43206	
Proximity to Subject		1.32 miles NE		0.37 miles SW		0.41 miles SE	
Sale Price	$ 255,000		$ 250,000		$ 260,000		$ 259,900
Sale Price/Gross Liv. Area	$ 332.03 sq. ft.	$ 317.26 sq. ft.		$ 230.50 sq. ft.		$ 240.65 sq. ft.	
Data Source(s)		CBR #224037659;DOM 2		CBR #224023184;DOM 61		CBR #225012819;DOM 2	
Verification Source(s)		ASSESSMENT,AUD.$249,900		ASSESSMENT,AUD.$299,900		ASSESSMENT,AUD.$259,900	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth FHA;0		ArmLth Cash;0		ArmLth Conv;0	
Date of Sale/Time		s12/24;c10/24		s10/24;c09/24		s05/25;c04/25	
Location	N;URBAN;	N;URBAN;		N;URBAN;		N;URBAN;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	3168 sf	8276 sf	0	5227 sf	0	10890 sf	0
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	70	84	0	83	0	76	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 2 / 1.0	5 / 2 / 1.0		6 / 3 / 2.0	-6,000	6 / 3 / 1.0	-2,500
Gross Living Area	768 sq. ft.	788 sq. ft.	0	1,128 sq. ft.	-7,200	1,080 sq. ft.	-6,200
Basement & Finished	768sf384sfin	788sf600sfin	0	1128sf0sfin	0	1080sf800sfin	0
Rooms Below Grade	0rr0br0.0ba1o	0rr1br1.0ba2o	-7,500		2,500	0rr2br1.0ba0o	-5,000
Functional Utility	TYPICAL	TYPICAL		TYPICAL		TYPICAL	
Heating/Cooling	FA,CA	FA,CA		FA,CA		FA,CA	
Energy Efficient Items	INSULATED WIN	INSULATED WIN		INSULATED WIN		INSULATED WIN	
Garage/Carport	2dw	1gd	-4,000	2gd2dw	-8,000	3gd	-12,000
Porch/Patio/Deck	PORCH,PATIO	PORCH	1,000	PORCH,PATIO		STP, ENC PCH	2,000
OTHER	FENCE	FENCE		FENCE		FENCE	
OTHER	NONE	NONE		NONE		NONE	
OTHER	NONE	NONE		NONE		NONE	
Net Adjustment (Total)		[ ] + [X] -	$ 10,500	[ ] + [X] -	$ 21,200	[ ] + [X] -	$ 23,700
Adjusted Sale Price of Comparables		Net Adj. -4.2% Gross Adj. 5.0%	$ 239,500	Net Adj. -8.2% Gross Adj. 10.1%	$ 238,800	Net Adj. -9.1% Gross Adj. 10.7%	$ 236,200

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	AUDITOR	AUDITOR	AUDITOR	AUDITOR
Effective Date of Data Source(s)	06/04/2025	08/15/2023	06/04/2025	06/04/2025

Summary of Sales Comparison Approach DUE TO THE LACK OF RELEVANT LISTINGS, NO LISTINGS COULD BE PROVIDED WITHIN THIS REPORT.

Uniform Appraisal Dataset Definitions

File No. 19120574

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. 19120574

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: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		

Neighborhood Description
THE SUBJECT IS SITUATED IN WHAT IS CONSIDERED TO BE THE URBAN AREA OF THE SOUTHERN SECTION OF THE CITY OF COLUMBUS.

COLUMBUS IS THE COUNTY SEAT AS WELL AS THE STATE CAPITAL.

THE NEIGHBORHOOD IS PREDOMINATELY OWNER OCCUPIED WITH THE NEIGHBORHOOD VACANCY IN THE 5-10% RANGE.

HOMES IN THE AREA RANGE FROM MANUFACTURED TO FRAME AND MASONRY CONSTRUCTION. THESE HOMES RANGE PRIMARILY FROM NEW CONSTRUCTION TO 120+ YEARS OF AGE AND VARY IN STYLE, SIZE, CONDITION, QUALITY OF CONSTRUCTION AND VALUE.

Neighborhood Market Conditions
BASED ON INFORMATION FROM LOCAL REALTORS AND ON MARKET SURVEYS, THE LOCAL MARKET APPEARS TO BE STABLE. WITH SUPPLY IN LINE WITH DEMAND. TYPICAL MARKETING TIME FOR THIS MARKET AREA IS 1-3 MONTHS FOR MOST SINGLE FAMILY RESIDENTIALLY IMPROVED PROPERTIES, WHEN PROPERTIES ARE COMPETITIVELY PRICED.

THE SUBJECT MARKET AREA IS CONSIDERED TO BE IN A STABLE STATE. THERE HAS BEEN NO SIGNIFICANT CHANGE, UP OR DOWN IN THE PAST 6-12 MONTHS.
THE WINTER MONTHS ARE A SLOWER MARKETING PERIOD, HOMES LISTED DURING THIS PERIOD ARE LIKELY TO EXPERIENCE LONGER MARKETING TIMES.

A VARIETY OF FINANCING OPTIONS ARE USED IN THE SUBJECT'S MARKET AREA WITH CONVENTIONAL AND FHA/VA BEING THE PREDOMINANT.
SALES CONCESSIONS ARE NOT TYPICAL FOR THIS MARKET AREA OUTSIDE OF SOME SELLERS PARTICIPATING IN CLOSING COST. THIS IS TYPICALLY IS IN THE $1,500 - $3,500 RANGE. THESE CONCESSIONS WILL USUALLY TAKE PLACE DURING CONTRACT NEGOTIATIONS.
INTEREST RATES HAVE REMAINED MOSTLY STABLE IN THE 3-6% RANGE.

Highest and Best Use
HIGHEST AND BEST USE ANALYSIS:

LEGALLY PERMISSIBLE:
THE SUBJECT IS ZONED R-4 (SINGLE FAMILY RESIDENTIAL).NO ZONING CHANGES OR VARIANCES AREA REQUIRED AS OF THE EFFECTIVE DATED OF THIS REPORT.THERE AREA NO KNOWN LEGAL RESTRICTIONS THAT WOULD IMPEDE THE PROPERTY FROM BEING USED AS A SINGLE FAMILY RESIDENTIAL DWELLING.

PHYSICALLY POSSIBLE:
BASED ON THE ZONING, LOT SIZE, SHAPE,TOPOGRAPHY PHYSICAL CONDITION, LAND-TO-BUILDING RATIO, AND OTHER SIMILAR LAND USE IN THE AREA, ALLOWING THE PRESENT STRUCTURE AND INDICATING A GOOD UTILIZATION OF THE IMPROVEMENTS, BASED ON CURRENT MARKET CONDITIONS.
WATER ,ELECTRICITY AND SEWER ARE AVAILABLE AND ARE CONSIDERED TO BE ADEQUATE FOR THIS TYPE OF USE.
THE EXISTING IMPROVEMENTS (HOUSE AND GARAGE) ARE STRUCTURALLY SOUND AND APPROPRIATE FOR RESIDENTIAL USE.

FINANCIALLY FEASIBLE:
MARKET ANALYSIS INDICATES A STRONG DEMAND FOR SINGLE FAMILY TYPE DWELLINGS WITHIN THE SUBJECTS MARKET AREA.THE SUBJECTS CURRENT MARKET TRENDS SUPPORT THE ECONOMIC VIABILITY OF MAINTAINING THE SUBJECT FOR SINGLE FAMILY RESIDENCE.
THE SUBJECT IS CURRENTLY OWNER OCCUPIED AND DOES NOT HAVE A CASH FLOW ; HOWEVER, BASED ON CURRENT MARKET RENTS , THE SUBJECT COULD PLAUSIBLY GENERATE A POSITIVE CASH FLOW.

APPROPRIATELY SUPPORTED, (MAXIMUM VALUE FOR THE PROPERTY):
CONSIDERING THE LEGAL , PHYSICAL AND FINANCIAL FACTORS, THE HIGHEST AND BEST USE IS AS A SINGLE FAMILY RESIDENTIAL HOME.THIS USE MAXIMIZES THE PROPERTY'S VALUE AND IS CONSISTENT WITH NEIGHBORHOOD TRENDS AND MARKET DEMANDS AND .MARKET CONDITIONS. THE PRESENT STRUCTURE AS A SINGLE FAMILY RESIDENCE IS ITS FINANCIALLY FEASIBLE AND MAXIMALLY PRODUCTIVE USE.

SUMMARY:
THE HIGHEST AND BEST USE OF THE SUBJECT DWELLING IS SINGLE FAMILY RESIDENTIAL.,PROPERTY. THIS USE IS LEGALLY PERMISSIBLE ,PHYSICALLY POSSIBLE , FINANCIALLY FEASIBLE AND MAXIMALLY PRODUCTIVE , ENSURING THE PROPERTY RETAINS ITS MAXIMUM MARKET VALUE. THE HIGHEST AND BEST USE IF VACANT , WOULD BE TO CONSTRUCT A SINGLE FAMILY RESIDENCE.

Site Comments
THE SUBJECT SITE MEASURES 32 X 99 AND IS RECTANGULAR IN SHAPE AND LEVEL IN TOPOGRAPHY.

IT SHOULD BE FURTHER NOTED THAT NO DRILLING OR FRACKING IS PRESENT ON THE SUBJECT PROPERTY.

THE UTILITIES WERE OPERATIONAL AS OF THE EFFECTIVE DATE OF THIS APPRIASAL.

Additional Features
THE SUBJECT HAS A 200 AMP CIRCUIT BREAKER PANEL.

THE SUBJECT HAS A FRONT PORCH AND A REAR PATIO AREA.

THE SUBJECT HAS A BASEMENT THAT IS FINISHED WITH A FAMILY / REC ROOM.

FANNIE MAE CONSIDERS A LEVEL TO BE BELOW-GRADE IF ANY PORTION OF IT IS BELOW-GRADE, REGARDLESS OF THE QUALITY OF ITS FINISH OR THE WINDOW AREA OF ANY ROOM. THEREFORE, A WALK-OUT BASEMENT WITH FINISHED ROOMS WOULD NOT BE INCLUDED IN THE ABOVE-GRADE ROOM COUNT. ROOMS THAT ARE NOT INCLUDED IN THE ABOVE-GRADE ROOM COUNT MAY ADD SUBSTANTIALLY TO THE VALUE OF A PROPERTY, PARTICULARLY WHEN THE QUALITY OF THE FINISH IS HIGH. FOR THAT REASON, THE APPRAISER SHOULD REPORT THE BASEMENT OR OTHER PARTIALLY BELOW-GRADE AREAS SEPARATELY AND MAKE APPROPRIATE ADJUSTMENTS FOR THEM ON THE BASEMENT & FINISHED ROOMS BELOW-GRADE LINE IN THE SALES COMPARISON APPROACH ADJUSTMENT GRID.

FHA/HUD GUIDELINES

FINISHED BASEMENTS AND UNFINISHED ATTIC AREAS ARE NOT INCLUDED IN TOTAL GROSS LIVING AREA. THE APPRAISER MUST MATCH THE MEASUREMENT TECHNIQUES USED FOR THE SUBJECT TO THE COMPARABLE SALES. IT IS IMPORTANT TO APPLY THIS MEASUREMENT TECHNIQUE AND REPORT THE BUILDING DIMENSIONS CONSISTENTLY BECAUSE FAILURE TO DO SO CAN IMPAIR THE QUALITY OF THE APPRAISAL REPORT.

IT IS IMPORTANT TO UNDERSTAND THAT ONE OF THE MAIN REASONS FOR THESE GUIDELINES IS FOR CONSISTENT REPORTING OF THE SQUARE FOOTAGE FROM ONE PROPERTY TO THE NEXT. ABOVE-GRADE SQUARE FOOTAGE SHOULD BE COMPARED TO ABOVE-GRADE SQUARE FOOTAGE, AND BELOW-GRADE TO BELOW-GRADE. FANNIE MAE DOES ALLOW APPRAISERS TO DEVIATE FROM THESE GUIDELINES IF A PROPERTY IS BUILT INTO THE SIDE OF A HILL, WHERE THE MAJORITY OF THE LOWER LEVEL IS OUTSIDE OF THE HILL, AND THE INTERIOR FINISH IS EQUAL TO THAT OF THE REST OF THE HOUSE. IN THESE CASES, THE APPRAISER COULD INCLUDE THE LOWER LEVEL IN GLA, BUT FANNIE MAE IS CLEAR THAT APPRAISERS SHOULD BE CONSISTENT WHEN DEVIATING FROM GUIDELINES.

Comments on Sales Comparison
A COMPREHENSIVE SALES STUDY FOR SIMILAR TYPE SALES WAS CONDUCTED IN THE IMMEDIATE SUBJECT AREA. DUE TO THE LOW VOLUME OF SALES IT WAS NECESSARY TO EXPAND THE SEARCH CRITERIA BEYOND 6 MONTHS IN TIME, WHICH IS NOT ATYPICAL FOR THE SUBJECT MARKET AREA. DUE TO THE MARKET STABILITY A TIME ADJUSTMENT WAS NOT NECESSARY. THE COMPARABLES USED ARE WITHIN THE SUBJECTS MARKET AREA AND APPEAR TO BE THE BEST AVAILABLE.

THE APPRAISERS SEARCH PARAMETERS INCLUDED ALL SALES THAT TRANSFERRED FROM 01/01/2024 - 06/23/2025.

THE APPRAISER HAS COMPLETED A COMPREHENSIVE SEARCH WITHIN THE SUBJECTS IMMEDIATE NEIGHBORHOOD FOR SIMILAR TRANSFERS.ONCE THIS SEARCH WAS EXHAUSTED, IT WAS NECESSARY TO EXPAND THE SEARCH CRITERIA IN DISTANCE, WHICH IS NOT ATYPICAL FOR THE SUBJECT MARKET AREA.THE COMPARABLES ARE LOCATED WITHIN THE SUBJECTS EXPANDED MARKET AREA. NO LOCATION ADJUSTMENT IS NECESSARY.

DUE TO THE LACK OF TRANSFERS, IT WAS NECESSARY TO THE EXPAND THE SEARCH CRITERIA TO INCLUDE DWELLINGS LOCATED ACROSS EITHER MAN MADE OR NATURAL BOUNDARIES SUCH AS LAKES AND HIGHWAYS , WHICH IS NOT ATYPICAL FOR THE SUBJECTS RURAL MARKET AREA.

ADDENDUM

Borrower: SUZY PELOK & TONY IACAMPO	File No.: 19120574	
Property Address: 690 REINHARD AVE	Case No.:	
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		

THE SUBJECT DWELLING IS LOCATED IN WHAT IS CONSIDERED TO BE RURAL RESIDENTIAL AREA; HOWEVER, DUE TO THE LOW VOLUME OF RECENT TRANSFERS, IT WAS NECESSARY TO EXPAND THE SEARCH CRITERIA IN DISTANCE TO INCLUDE A 1.5 MILE RADIUS , WHICH IS NOT ATYPICAL FOR THE SUBJECT MARKET AREA. THE COMPARABLES ARE LOCATED WITHIN THE SUBJECT MARKET AREA AND ARE CONSIDERED TO BE IN DIRECT COMPETITION WITH THE SUBJECT DWELLING ; THEREFORE , NO LOCATION ADJUSTMENT IS NECESSARY.

THE APPRAISER HAS COMPLETED A COMPREHENSIVE SEARCH FOR 1 STORY DWELLINGS. THE APPRAISER HAS NOTED A BLEND OF CAPE COD AND 2 STORY DWELLINGS ; HOWEVER, THE SUBJECTS MARKET IS CONSIDERED TO BE 1 STORY DWELLINGS ; THEREFORE, CAPE COD AND 2 STORY DWELLINGS AREA NOT CONSIDERED TO BE RELEVANT TO THE SUBJECT AND WERE NOT INCLUDED WITHIN THIS REPORT.

THE SUBJECTS MARKET DOES NOT HAVE A MEASURABLE ADJUSTMENT FOR SITES WITH LESS THAN 1 ACRE IN DIFFERENCE. THIS IS TYPICALLY DUE TO THE SIMILAR UTILITY OF THE SITES IN CONJUNCTION WITH THE OVERALL USAGE AS COMPARED TO SIMILAR SITES BOTH IMPROVED AND UNIMPROVED WITHIN THE AREA ; HENCE NO SITE ADJUSTMENT WAS NECESSARY. AN ADJUSTMENT BASED ON SITE VALUE WOULD GIVE AN OVER INFLATED SITE ADJUSTMENT.

THE APPRAISER HAS COMPLETED A COMPREHENSIVE SEARCH WITHIN THE SUBJECTS IMMEDIATE NEIGHBORHOOD FOR COMPARABLES SIMILAR TO THE SUBJECT IN TERMS OF SQUARE FOOTAGE, STYLE, QUALITY OF CONSTRUCTION AND DESIGN. DUE TO THE LOW VOLUME OF TRANSFERS IT WAS NECESSARY TO EXPAND THE SEARCH CRITERIA IN TERMS OF DISTANCE, TIME, STYLE AND SQUARE FOOTAGE, WHICH IS NOT ATYPICAL FOR THE SUBJECTS MARKET AREA.

THE SUBJECTS MARKET DOES DIFFERENTIATE BETWEEN BRICK , STUCCO AND VINYL SIDING ; THEREFORE, A QUALITY OF CONSTRUCTION ADJUSTMENT WAS NECESSARY WHERE NEEDED. THIS ADJUSTMENT IS BASED ON THE APPRAISERS EXPERIENCE WITHIN THE AREA IN CONJUNCTION WITH THE MATCHED PAIR ANALYSIS.

DUE TO THE LACK OF RECENT TRANSFERS, THE APPRAISER EXPANDED THE SEARCH CRITERIA TO INCLUDE SIMILAR DWELLINGS
WITHIN THE SUBJECTS MARKET AREA WITH A GLA DIFFERENCE GREATER THAN 10%,WHICH RESULTED IN A SALES PRICE RANGE GREATER THAN 15%.THIS IS NOT ATYPICAL FOR THE SUBJECT NEIGHBORHOOD. THE COMPARABLES WITHIN THE SALES GRID HAVE A SALES RANGE GREATER RANGE THAN 15%. THE COMPARABLES ARE LOCATED WITHIN THE SUBJECTS IMMEDIATE MARKET AREA AND ARE CONSIDERED TO BE REPRESENTATIVE OF THE SUBJECT DWELLING.THIS RESULTED IN AN ADJUSTED SALES VALUES GREATER THAN 10%,WHICH IS NOT ATYPICAL FOR RESIDENTIAL AREAS.

DUE TO THE LACK OF SIMILAR TRANSFERS, THE GLA WAS TEMPERED AT $20.00. THIS IS NOT ATYPICAL FOR DWELLINGS WITH SMALLER GLA. THIS ADJUSTMENT IS BASED ON THE APPRAISERS EXPERIENCE WITHIN THE AREA IN CONJUNCTION WITH THE MATCHED PAIR ANALYSIS..

CITED BASEMENT SQUARE FOOTAGE IS ESTIMATED FROM AUDITORS PROVIDED SKETCH AS NEITHER AUDITOR PROPERTY RECORD OR MLS STATES TOTAL BASEMENT SQUARE FOOTAGE. FINISHED SQUARE FOOTAGE IS ALSO AN ESTIMATE AS AGAIN, NEITHER SOURCE DESIGNATES.

THE APPRAISER HAS COMPLETED A COMPREHENSIVE SEARCH FOR COMPARABLES WITH FINISHED BASEMENTS SIMILAR TO THE SUBJECT. THE SEARCH WAS EXPANDED BEYOND 36 MONTHS ; HOWEVER, DUE TO THE LACK OF SIMILAR TRANSFERS , IT WAS NECESSARY TO EXPAND THE SEARCH FOR COMPARABLES WITH FINISHED BASEMENTS THAT ARE SUPERIOR TO THE SUBJECT IN TOTAL ROOMS FINISHED, WHICH IS NOT ATYPICAL FOR THE AREA. THE BASEMENT ADJUSTMENT WAS BASED ON THE APPRAISERS EXPERIENCE IN CONJUNCTION WITH THE MATCHED PAIR ANALYSIS.

THE SUBJECTS NEIGHBORHOOD DOES NOT DIFFERENTIATE BETWEEN BASEMENT SQUARE FOOTAGE ;THEREFORE,A BASEMENT SQUARE FOOTAGE ADJUSTMENT WAS NOT NECESSARY.

THE FINISHED BASEMENT ADJUSTMENT AREA IS BASED ON A PER ROOM FINISHED BASIS.THE BASEMENT ADJUSTMENT IS BASED ON THE APPRAISERS EXPERIENCE WITHIN THE SUBJECTS MARKET AREA IN CONJUNCTION WITH THE EXTRACTION METHOD.

THE COMPARABLES SHARE A SIMILAR VIEW OR EXTERIOR INFLUENCES. A LOCATION ADJUSTMENT WAS NOT NECESSARY.

THE SUBJECT MARKET AREA DOES HAVE A MEASURABLE DIFFERENCE BETWEEN 2 OR MORE BED ROOMS;THEREFORE, A BEDROOM ADJUSTMENT WAS NECESSARY WHERE NEEDED. THIS ADJUSTMENT IS BASED ON THE APPRAISERS EXPERIENCE WITHIN THE AREA IN CONJUNCTION WITH THE MATCHED PAIR ANALYSIS.

THE APPRAISER HAS COMPLETED A COMPREHENSIVE SEARCH FOR DWELLINGS WITH A BATHROOM COUNT SIMILAR AS THE SUBJECT. THIS SEARCH WAS EXPANDED IN TIME AND DISTANCE. ONCE THIS SEARCH WAS EXHAUSTED, THE APPRAISER HAS EXPANDED THE SEARCH CRITERIA TO INCLUDE DWELLINGS WITH A HIGHER BATHROOM COUNT THAN THE SUBJECT , WHICH IS NOT ATYPICAL FOR THE SUBJECT MARKET AREA. THE SUBJECT IS NOT CONSIDERED TO BE UNDER IMPROVED IN TERMS OF BATHROOM COUNT; THEREFORE, A TEMPERED ADJUSTMENT WAS NOT NECESSARY. THE BATHROOM ADJUSTMENT WAS BASED ON THE APPRAISERS EXPERIENCE IN CONJUNCTION WITH THE MATCHED PAIR ANALYSIS. THE BATHROOM ADJUSTMENT IS BASED ON A FIXTURE BASIS (COMMODE , SINK AND SHOWER / BATH). THIS ADJUSTMENT IS BASED ON THE APPRAISERS EXPERIENCE WITHIN THE AREA IN CONJUNCTION WITH THE EXTRACTION METHOD.
THE BATH ROOMS WERE ADJUSTED @$2,000 PER FIXTURE.

THE SUBJECT MARKET DOES HAVE A MEASURABLE DIFFERENCE IN PORCHES , PATIOS AND DECKS ; THEREFORE, AN ADJUSTMENT WAS NECESSARY. THIS ADJUSTMENT IS BASED IN THE APPRAISERS EXPERIENCE IN CONJUNCTION WITH THE EXTRACTION METHOD.

THE ADJUSTMENTS ARE BASED ON THE APPRAISERS EXPERIENCE WITHIN THE SUBJECT MARKET AREA IN CONJUNCTION WITH THE MATCHED PAIR ANALYSIS.

THE COMPARABLES HAVE A WIDE RANGE OF VALUES FOR THE AREA. BASED ON THE SUBJECTS CURRENT CONDITION, THE SUBJECT FALLS MIDRANGE OF THE ADJUSTED VALUES. THE COMPARABLES WERE ALL CONSIDERED IN ESTIMATING THE SUBJECTS MARKET VALUE WITH EMPHASIS BEING PLACED ON COMPARABLE #3 (ROUNDED) IN ESTIMATING THE MARKET VALUE OF THE SUBJECT BY USING THE SALES COMPARISON APPROACH.

THE PRICE PER SQUARE FOOT DOES NOT REFLECT THE DIFFERENCES IN LOCATION, SITE SIZE, VIEW, QUALITY, AMENITIES, OR CONDITION;THEREFORE, PRICE PER SQUARE FOOT IS NOT CONSIDERED TO BE A RELIABLE INDICATOR OF VALUE.
WHILE PRICE PER SQUARE FOOT IS A VALID APPRAISAL METHODOLOGY, IT IS NOT THE MOST RELIABLE INDICATOR OF VALUE OUTSIDE OF A TRACTED NEIGHBORHOOD OR CONDOMINIUM COMPLEX.

THE PURCHASE CONTRACT AND ADENDA WAS REVIEWED AND ANALYZED. NO ATYPICAL FACTORS OR UNUSUAL ITEMS WERE NOTED WHICH MAY EXPLAIN THE NEGATIVE VARIANCE BETWEEN THE ESTIMATED MARKET VALUE AND THE CURRENT LISTING PRICE.
NO SUPPORTING SALES , BPO OR ANY OTHER DATA WAS PROVIDED TO THE APPRAISER THAT WOULD SUPPORT SUCH A HIGH LIST PRICE.
THE SUBJECTS ESTIMATED LISTING PRICE IS NOT SUPPORTED BY THE CURRENT SALES OR LISTINGS WITHIN THE AREA.
IT SHOULD BE FURTHER NOTED THAT THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE MOST RELIABLE PATH TO MARKET VALUE WHEN APPRAISING OLDER REMODELED HOMES.
THE SUBJECTS ESTIMATED MARKET VALUE OF $230,000 IS LOWER THAN THE SUBJECTS CURRENT CONTRACT PRICE OF $255,000. THIS IS DUE TO THE LACK OF SUPPORTING SALES WITHIN THE AREA.

Final Reconciliation
SUFFICIENT RENTAL DATA WAS AVAILABLE TO ESTIMATE A RELIABLE GRM FOR THE SUBJECT;HOWEVER, THE SUBJECT NEIGHBORHOOD IS OWNER OCCUPIED ; THEREFORE, THE INCOME APPROACH WAS NOT EMPLOYED.

THE COST APPROACH IS NOT GIVEN ANY CONSIDERATION IN THE APPRAISER'S FINAL ANALYSIS DUE TO THE AGE OF THE IMPROVEMENTS AND SUBJECTIVE DEPRECIATION FACTORS APPLIED.
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.

THE SUBJECT IS LOCATED IN AN AREA IN WHICH SINGLE FAMILY HOMES ARE NOT NORMALLY SOLD FOR THEIR INCOME PRODUCING ABILITY. AS A RESULT, THERE IS AN ABSENCE OF RELIABLE DATA TO DEVELOP AND SUPPORT A CREDIBLE GROSS INCOME TO SALE PRICE RATIO CONCLUSION. DUE TO THIS INSUFFICIENCY OF DATA, THE INCOME APPROACH WAS NOT GENERATED.

THE SALES COMPARISON APPROACH IS GIVEN THE MOST WEIGHT IN ESTIMATING THE SUBJECT'S MARKET VALUE , AS IT MOST ACCURATELY REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS WITHIN THE MARKETPLACE.

Conditions of Appraisal
THIS REPORT WAS COMPLETED "AS IS" IN ACCORDANCE WITH THE REQUIREMENTS OF FIRREA TITLE XI AS AMENDED AND ANY IMPLEMENTING REGULATIONS.

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. 3331 ET SEQ.), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION.

THE INTENDED USER OF THIS APPRAISAL REPORT IS PNC BANK,THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR MORTGAGE LOAN , SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM,AND DEFINITION

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		

OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

THE SUBJECT IS APPROXIMATELY 25 MILES NORTH WEST OF THE APPRAISAL OFFICES OF TTN VALUATIONS .THIS ASSIGNMENT REQUIRES GEOGRAPHICAL 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.

THE APPRAISER HAS 26 YEARS EXPERIENCE WITHIN THE SUBJECT MARKET AREA.

NO SPECIAL CONDITIONS HAVE BEEN REQUESTED BY THE LENDER/CLIENT.

APPRAISER DISCLOSURE STATEMENT:
IN THE COMPLIANCE WITH THE OHIO REVISED CODE SECTION 4763.12(C),
(1) NAME OF APPRAISER: TODD NETTLES.
(2) CLASS OF CERTIFICATION / LICENSURE: LICENSED RESIDENTIAL. LICENSE NUMBER: 2004009279
(3) THIS REPORT IS WITHIN THE SCOPE OF MY CERTIFICATION OR LICENSE.
(4) MY SERVICE IS PROVIDED AS A DISINTERESTED AND UNBIASED THIRD PARTY.
(5) MY SIGNATURE AS THE PERSON PREPARING AND REPORTING THE APPRAISAL IS LOCATED IN THE APPRAISER'S CERTIFICATION SECTION OF THIS APPRAISAL.
BY ACCEPTING OR USING THIS APPRAISAL THE USER AGREES THAT THE FEE FOR THE APPRAISAL REPORT IS DUE AND PAYABLE.

ELECTRONIC SIGNATURES ARE UTILIZED IN THIS REPORT. THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE AND THE APPRAISAL STANDARD BOARD STATE THAT ELECTRONICALLY AFFIXING A SIGNATURE TO A REPORT CARRIES THAT SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER COPY REPORT. (THE TERM " WRITTEN RECORDS" INCLUDES INFORMATION STORED ON THE ELECTRONIC, MAGNETIC OR OTHER MEDIA). ALL ELECTRONIC SIGNATURES IN THIS REPORT HAVE A SECURITY FEATURE MAINTAINED BY INDIVIDUAL PASSWORDS FOR EACH APPRAISER.

NON-PUBLIC PERSONAL INFORMATION DISCLOSURE. ALTHOUGH THE APPRAISAL PROCESS DEPENDS LARGELY ON PUBLIC INFORMATION AND RECORD, TTN VALUATIONS MAY ACQUIRE NON-PUBLIC PERSONAL INFORMATION. PERTAINING TO A HOMEOWNER OR PURCHASER DURING THE COURSE OF THE APPRAISAL PROCESS. THIS INFORMATION MAY COME FROM YOU, OUR CLIENTS OR AFFILIATES, OR OTHERS IN THE FORM OF APPLICATIONS, PURCHASE AGREEMENTS, AND/OR VERBAL INFORMATION AND MAY INCLUDE SOCIAL SECURITY NUMBERS, PLACE OF EMPLOYMENT, NON PUBLISHED TELEPHONE NUMBERS, FINANCIAL INFORMATION OR OTHER NON PUBLIC INFORMATION. ANY NON-PUBLIC INFORMATION OBTAINED WILL NOT BE USED OR SHARED WITH ANY PARTY OR PARTIES OTHER THAN THOSE NECESSARY TO ACCOMPLISH THE APPRAISAL SERVICE REQUESTED. WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT OUR CUSTOMERS OR FORMER CUSTOMERS TO ANYONE, EXCEPT AS PERMITTED BY LAW. WE MAINTAIN PHYSICAL ELECTRONIC AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL REGULATIONS TO GUARD YOUR NON-PUBLIC PERSONAL INFORMATION.

THE APPRAISER IS NOT REQUIRED TO GIVE TESTIMONY OR APPEAR IN COURT BECAUSE OF HAVING MADE THIS APPRAISAL WITH REFERENCE TO THE SUBJECT PROPERTY IN QUESTION, UNLESS ARRANGEMENTS HAVE BEEN PREVIOUSLY MADE. IF THE APPRAISER TESTIFIES AND/OR IS SUBPOENAED, IT IS AGREED THAT THE CLIENT AND/OR THE USER OF THIS REPORT, WILL PAY THE APPRAISER FOR ALL TIME SPENT, FOR ANY MATTER CONCERNING THIS APPRAISAL REPORT, AT A RATE OF TWO HUNDRED DOLLARS ($200.00) PER SHOULD COURT TESTIMONY BE NECESSARY, WE RESERVE THE RIGHT TO REINVESTIGATE ANY ADDITIONAL SALES OR RENTAL INFORMATION AND TO INCLUDE THIS AS AN ADDENDUM
SHOULD COURT TESTIMONY BE NECESSARY, WE RESERVE THE RIGHT TO REINVESTIGATE ANY ADDITIONAL SALES OR RENTAL INFORMATION AND TO INCLUDE THIS AS AN ADDENDUM.

THE PHOTOS CONTAINED WITHIN THIS REPORT MAY BE OUT OF SEASON ; HOWEVER, ARE ORIGINAL AND HAVE NOT BEEN ALTERED.

ACCEPTANCE OF, AND/OR USE OF THIS APPRAISAL REPORT CONSTITUTES ACCEPTANCE OF ALL THE ASSUMPTIONS AND CONDITIONS. EXTRAORDINARY ASSUMPTIONS AND HYPOTHETICAL CONDITIONS "MIGHT HAVE AFFECTED ASSIGNMENT RESULTS".

THE FEE FOR THIS ASSIGNMENT IS $350.00.

NATIONALLINK VALUATIONS SOLUTIONS, LLC - 2019001768.

Cost Approach Comments
BASED ON THE SUBJECTS CURRENT CONDITION THE TOTAL PHYSICAL DEPRECIATION WAS ESTIMATED USING THE AGE/LIFE METHOD BASED ON 24 YEARS ESTIMATED EFFECTIVE AGE OF THE SUBJECT AND A TOTAL ESTIMATED ECONOMIC LIFE OF 80 YEARS, 24 / 80 = 30%.

NO FUNCTIONAL OR DEFERRED MAINTENANCE NOTED.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574	
Property Address: 690 REINHARD AVE		Case No.:	
City: COLUMBUS	State: OH	Zip: 43206	
Lender: PNC BANK, N.A.			



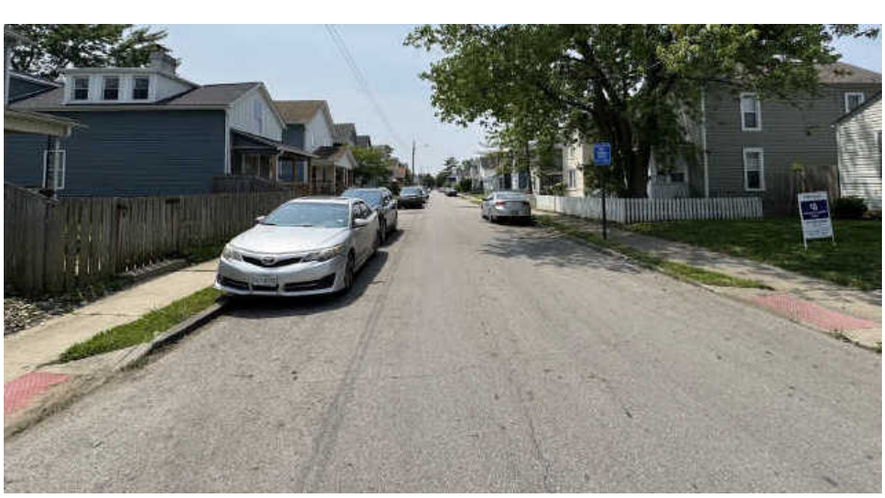
FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: June 4, 2025
Appraised Value: $ 230,000



REAR VIEW OF
SUBJECT PROPERTY

STREET SCENE



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		



COMPARABLE SALE #1

1038 REINHARD AVE
COLUMBUS, OH 43206
Sale Date: s05/25;c04/25
Sale Price: $ 220,000



COMPARABLE SALE #2

1405 LILLEY AVE
COLUMBUS, OH 43206
Sale Date: s05/25;c04/25
Sale Price: $ 236,000



COMPARABLE SALE #3

E129 LAWRENCE DR
COLUMBUS, OH 43207
Sale Date: s09/24;c07/24
Sale Price: $ 249,900

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		



COMPARABLE SALE #4

1627 E COLUMBUS ST
COLUMBUS, OH 43206
Sale Date: s12/24;c10/24
Sale Price: $ 250,000



COMPARABLE SALE #5

625 E MITHOFF ST
COLUMBUS, OH 43206
Sale Date: s10/24;c09/24
Sale Price: $ 260,000



COMPARABLE SALE #6

1278 S TWENTY SECOND ST
COLUMBUS, OH 43206
Sale Date: s05/25;c04/25
Sale Price: $ 259,900

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
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STREET SCENE EAST



FRONT VIEW



REAR VIEW



LIVING ROOM / ENTRY



BED ROOM



BED ROOM

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
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BATH ROOM



KITCHEN



BASEMENT FAMILY ROOM



HOT WATER TANK , FURNACE



ELECTRIC PANEL

LICENSE

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574	
Property Address: 690 REINHARD AVE		Case No.:	
City: COLUMBUS	State: OH		Zip: 43206
Lender: PNC BANK, N.A.			

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

NAME:
Todd W Nettles

LIC/CERT NUMBER:
2004009279

LIC LEVEL:
Licensed Residential Real Estate Appraiser

Department of Commerce
Division of Real Estate & Professional Licensing

CURRENT ISSUE DATE:
10/31/2024
EXPIRATION DATE:
12/02/2025
USPAP DUE DATE:
12/02/2026

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL100023-02 **Renewal of: NAX40PL100023-01**

1. **Named Insured: Todd W Nettles**

2. **Address:** 1726 W Chestnut St
Lancaster, OH 43130

3. **Policy Period:** **From: March 17, 2025** **To: March 17, 2026**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item **2.** Above.

4. **Limit of Liability:**

	Each **Claim**	Policy Aggregate
Damages Limit of Liability	**4A. $ 1,000,000**	**4C. $ 1,000,000**
Claim Expenses Limit of Liability	**4B. $ 1,000,000**	**4D. $ 1,000,000**

5. **Deductible** (Inclusive of **Claims Expenses**):

Each **Claim**	Aggregate
5A. $500	**5B. $1,000**

6. **Policy Premium: $ 515**

7. **Retroactive Date: March 17, 2005**

8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sentto:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org

10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: February 19, 2025 By: Isaac Peck
Authorized Representative

LEGAL DESCRIPTION

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		

Situated in the State of Ohio, County of Franklin and in the City of Columbus:

Being Lot Number Fourty-eight (48) of Jacob Bleiles Subdivision, as the same is numbered and delineated upon the recorded plat thereof, of record in Plat Book 4, Page 328, Recorder's Office, Franklin County, Ohio.

AND BEING FURTHER KNOWN AS: 690 Reinhard Avenue, Columbus, OH

PERMANENT PARCEL NO.: 010-045248

Borrower: SUZY PELOK & TONY IACAMPO | File No.: 19120574
Property Address: 690 REINHARD AVE | Case No.:
City: COLUMBUS | State: OH | Zip: 43206
Lender: PNC BANK, N.A.

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 09-30-2023

SECTION I - LOAN INFORMATION

1. LENDER/SERVICER NAME AND ADDRESS	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)
Customer Number 1000152327 **Address** PNC MORTGAGE 116 ALLEGHENY CENTER MALL PITTSBURGH, PA 15212- **Delivery Method:** FDR-COM - WEB	**Borrower:** PELOK, SUSAN **Determination Address:** 690 REINHARD AVE COLUMBUS, OH 43206-2938 FRANKLIN COUNTY **APN/Tax ID:** 01004524800 **Lot:** **Block:** **S/D:** **Phase:** **Section:** **Township:** **Range:**

3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED
06384	8200874069	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
COLUMBUS, CITY OF	FRANKLIN COUNTY	OH	390170

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective / Revised Date	3. Is there a Letter of Map Change (LOMC)?
39049C0328K	June 17, 2008	(●) NO ( ) YES (If yes, and LOMC date/no. is available, enter date and case no. below.) Date: Case No:
4. Flood Zone: X	5. No NFIP Map: ☐	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. ☒ Federal Flood Insurance is available (community participates in the NFIP). ☒ Regular Program ☐ Emergency Program of NFIP
2. ☐ Federal Flood Insurance is not available (community does not participate in the NFIP).
3. ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.
   CBRA/OPA Designation Date:

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☐ YES ☒ NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.

E. COMMENTS (Optional)

LIFE OF LOAN DETERMINATION

HMDA Information

State:	39
County:	049
MSA/MD:	18140
CT:	0056.20
	39049005620

This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to, deciding whether to purchase a property or determining the value of a property.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)

ServiceLink

ServiceLink National Flood
500 E. Border St
Third Floor
Arlington, TX 76010
Phone: 1.800.833.6347
Fax: 1.800.662.6347

DATE OF DETERMINATION
May 28, 2025

ORDER NUMBER
1443172289

AUDITORS CARD

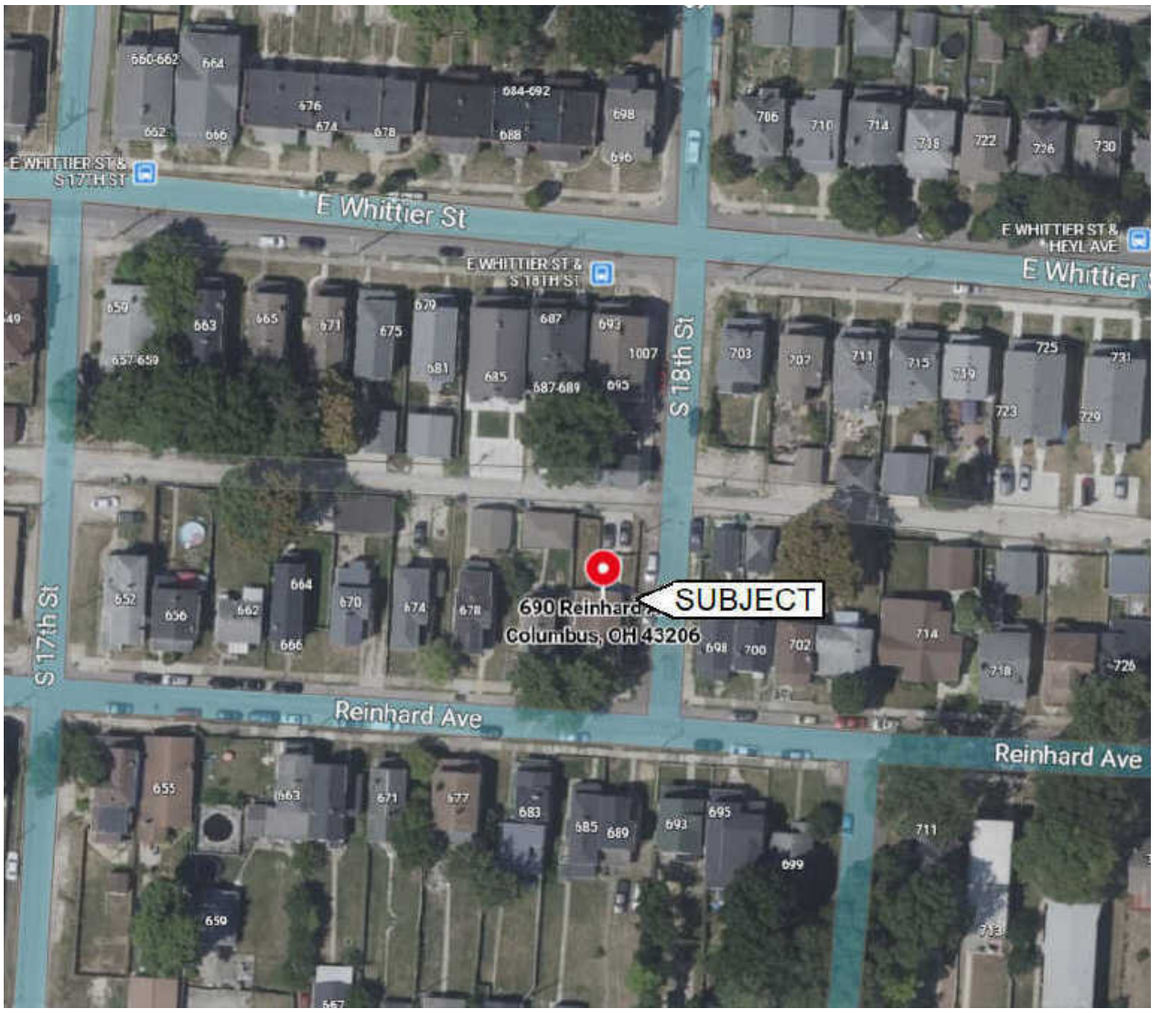
Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574	
Property Address: 690 REINHARD AVE		Case No.:	
City: COLUMBUS	State: OH		Zip: 43206
Lender: PNC BANK, N.A.			

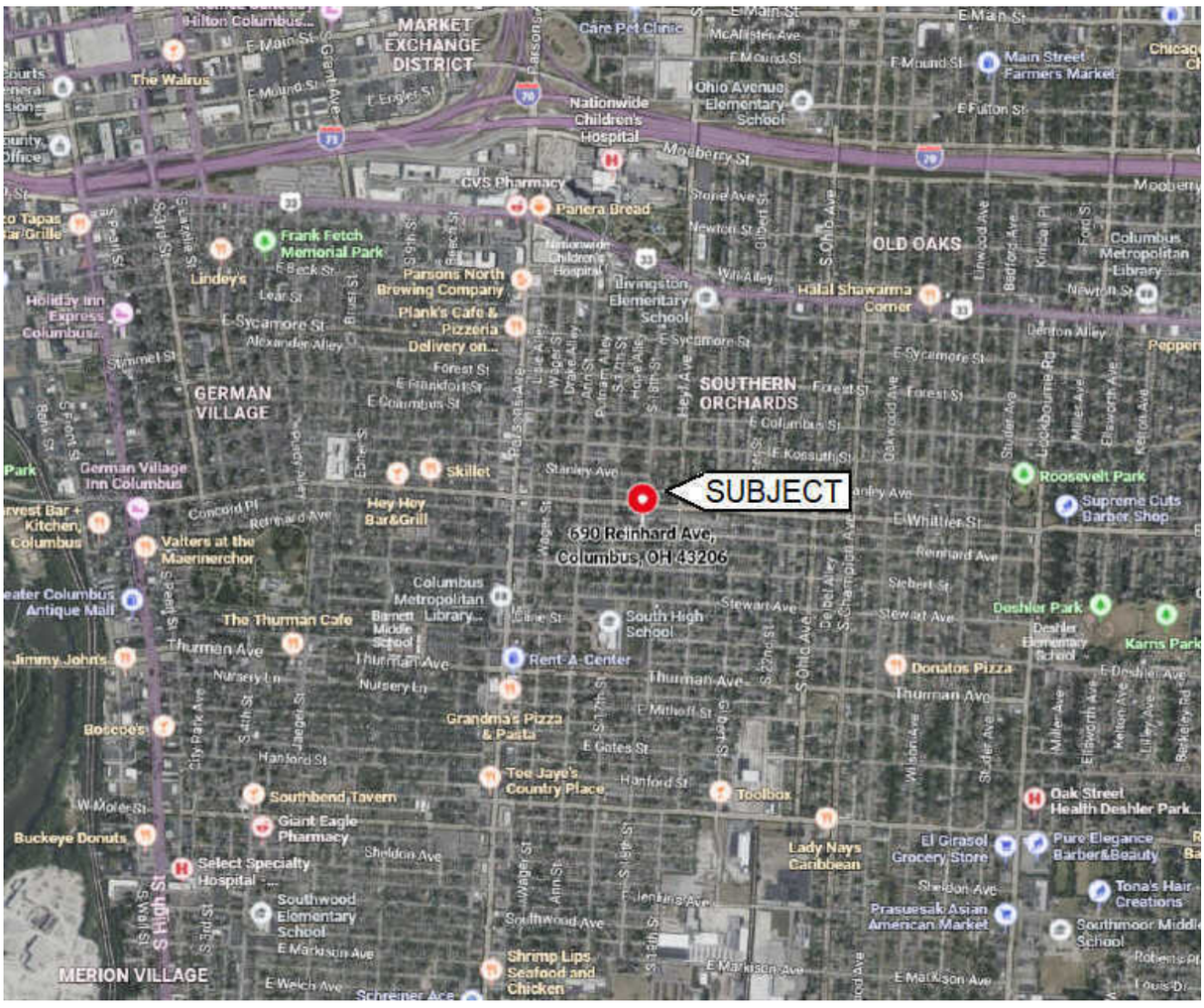
Parcel ID: 010-045248-00 **Map Routing: 010-J037-03300**
TUTTLE DAVID A **690 REINHARD AVE**

OWNER

Owner	TUTTLE DAVID A
Owner Mailing / Contact Address	1588 FALL BROOK RD COLUMBUS OH 43223 **Submit Mailing Address Correction Request**
Site (Property) Address	690 REINHARD AVE **Submit Site Address Correction Request**
Legal Description	REINHARD & 18TH BLEILE LOT 48
Calculated Acres	.07
Legal Acres	0
Tax Bill Mailing	View or Change on the Treasurer's Website **If you have recently satisfied or refinanced your mortgage, please visit the above link to review your tax mailing address to ensure you receive your tax bill and other important mailings.**
Parcel Permalink	https://audr-apps.franklincountyohio.gov/redir/Link/Parcel/010-045248-00
eAlerts	**Sign Up for or Manage Property eAlerts** The Auditor's office provides a Property eAlerts tool through which a property owner can sign up to receive an automated email alert whenever a change in owner or value is made to their property record. Click on the above button to sign up for or manage your Property eAlerts.
Tools	View Google Map Print Parcel Summary

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574	
Property Address: 690 REINHARD AVE		Case No.:	
City: COLUMBUS	State: OH	Zip: 43206	
Lender: PNC BANK, N.A.			





Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
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Lender: PNC BANK, N.A.		



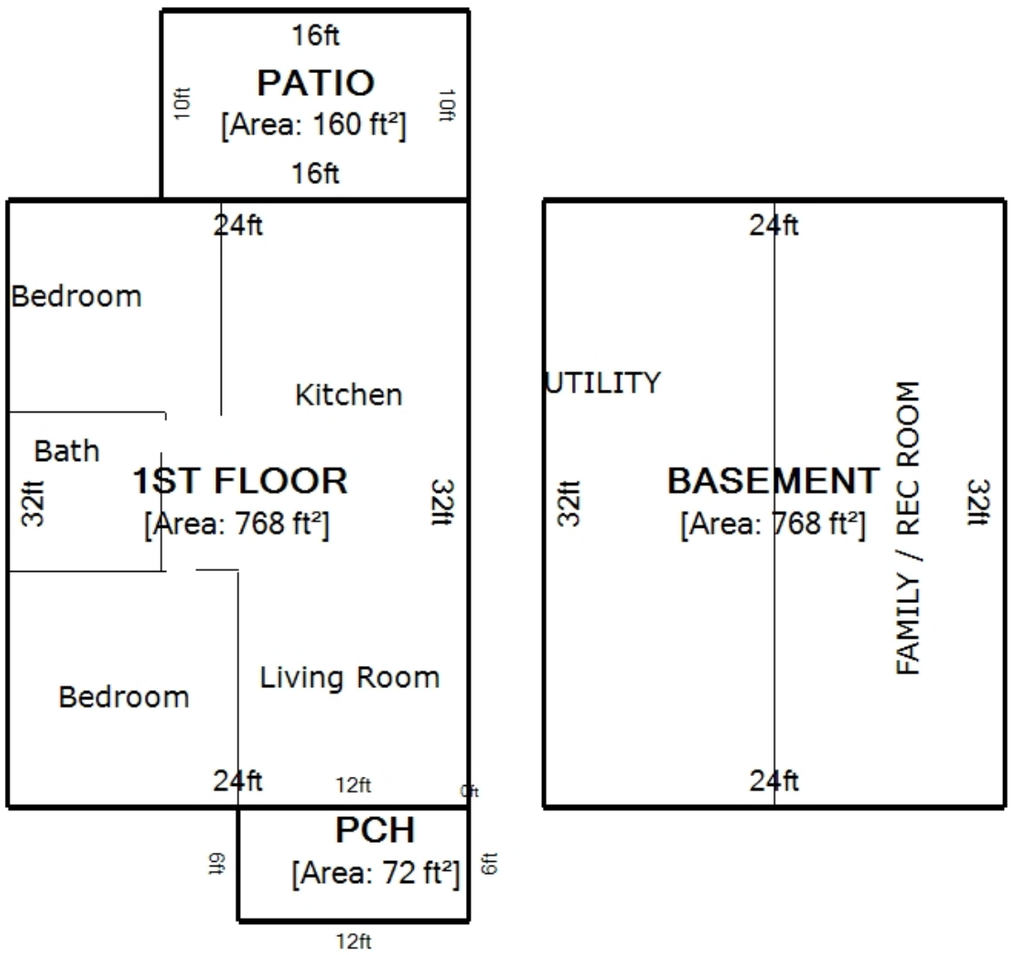
Zoning Information

Zoning	ORIG, Residential, R4, 2/27/1928, H-35
Historic District	None
Special Parking Area	None
Council Variance	None
Board of Zoning Adjustment (BZA) Variance	None
Commercial Overlay	None
Planning Overlay	None
Graphics Variance	None
Area Commission	Columbus South Side Area Commission
Historic Site	No
Flood Zone	Out
Airport Overlay Environs	None

FLOORPLAN SKETCH

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574	
Property Address: 690 REINHARD AVE		Case No.:	
City: COLUMBUS	State: OH	Zip: 43206	
Lender: PNC BANK, N.A.			

Sketch



DRAWING IS NOT TO SCALE
ROOM DIMENSIONS IS NOT TO SCALE

8 ft

Living Area		Area Calculation				
1ST FLOOR	768 ft²	1ST FLOOR				x 1.00 = 768 ft²
Nonliving Area		24ft x	32ft x	1.00 =	768 ft²	
BASEMENT	768.00 ft²					
PCH	72.00 ft²					
PATIO	160 ft²					
Total Living Area (rounded):	**768 ft²**					

DIMENSION LIST ADDENDUM

Borrower: SUZY PELOK & TONY IACAMPO | File No.: 19120574
Property Address: 690 REINHARD AVE | Case No.:
City: COLUMBUS | State: OH | Zip: 43206
Lender: PNC BANK, N.A.

GROSS BUILDING AREA (GBA)	768
GROSS LIVING AREA (GLA)	768

Area(s)	Area	% of GLA	% of GBA
Living	768		100.00
Level 1	768	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other	0	0.00	0.00
GBA			
Basement ☐			
Garage ☐			
Other ☐	1,000		

Area Measurements							Area Type					
Measurements			Factor		Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
24.00	x	32.00	x 1.00	=	768.00		X					

Market Conditions Addendum to the Appraisal Report

File No. 19120574

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 690 REINHARD AVE City COLUMBUS State OH Zip Code 43206

Borrower SUZY PELOK & TONY IACAMPO

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)	7	3	5	[ ] Increasing [X] Stable [ ] Declining
Absorption Rate (Total Sales/Months)	1.17	1.00	1.67	[ ] Increasing [X] Stable [ ] Declining
Total # of Comparable Active Listings	0	0	0	[ ] Declining [X] Stable [ ] Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	0.00	[ ] Declining [X] 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	240,000	225,000	230,000	[ ] Increasing [X] Stable [ ] Declining
Median Comparable Sales Days on Market	17	39	5	[ ] Declining [X] Stable [ ] Increasing
Median Comparable List Price	0	0	0	[ ] Increasing [X] Stable [ ] Declining
Median Comparable Listings Days on Market	0	0	0	[ ] Declining [X] Stable [ ] Increasing
Median Sale Price as % of List Price	99%	100%	100%	[ ] Increasing [X] Stable [ ] Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? [ ] Yes [X] No				[ ] Declining [X] Stable [ ] Increasing

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

SEE ATTACHED ADDENDUM

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

THERE ARE FORECLOSURE PROPERTIES AND REO'S WITHIN THE SUBJECT MARKET AREA ; HOWEVER, ARE NOT A DRIVING FACTOR WITHIN THE SUBJECT MARKET AREA

Cite data sources for above information. THE APPRAISER USED THE COLUMBUS MLS AND THE COUNTY TAX CARDS.

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.

SEE ATTACHED ADDENDUM

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 Todd W. Nettles

Name TODD W. NETTLES

Company Name TTN VALUATIONS,LLC

Company Address 1726 W. CHESTNUT STREET LANCASTER,OH 43130

State License/Certification # 2004009279 State OH

Email Address TTNVALUATIONS@GMAIL.COM

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

State License/Certification # _____ State _____

Email Address _____

ADDENDUM

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		

Market Analysis: Seller Concessions Comments
SELLER CONCESSIONS ARE NOT TYPICAL FOR THIS MARKET AREA, HOWEVER WHEN THEY DO APPLY THEY WILL USUALLY TAKE PLACE DURING CONTRACT NEGOTIATIONS. IT APPEARS THE AVERAGE SELLER CONCESSIONS ARE BETWEEN 2-4% OF THE SELLING PRICE.

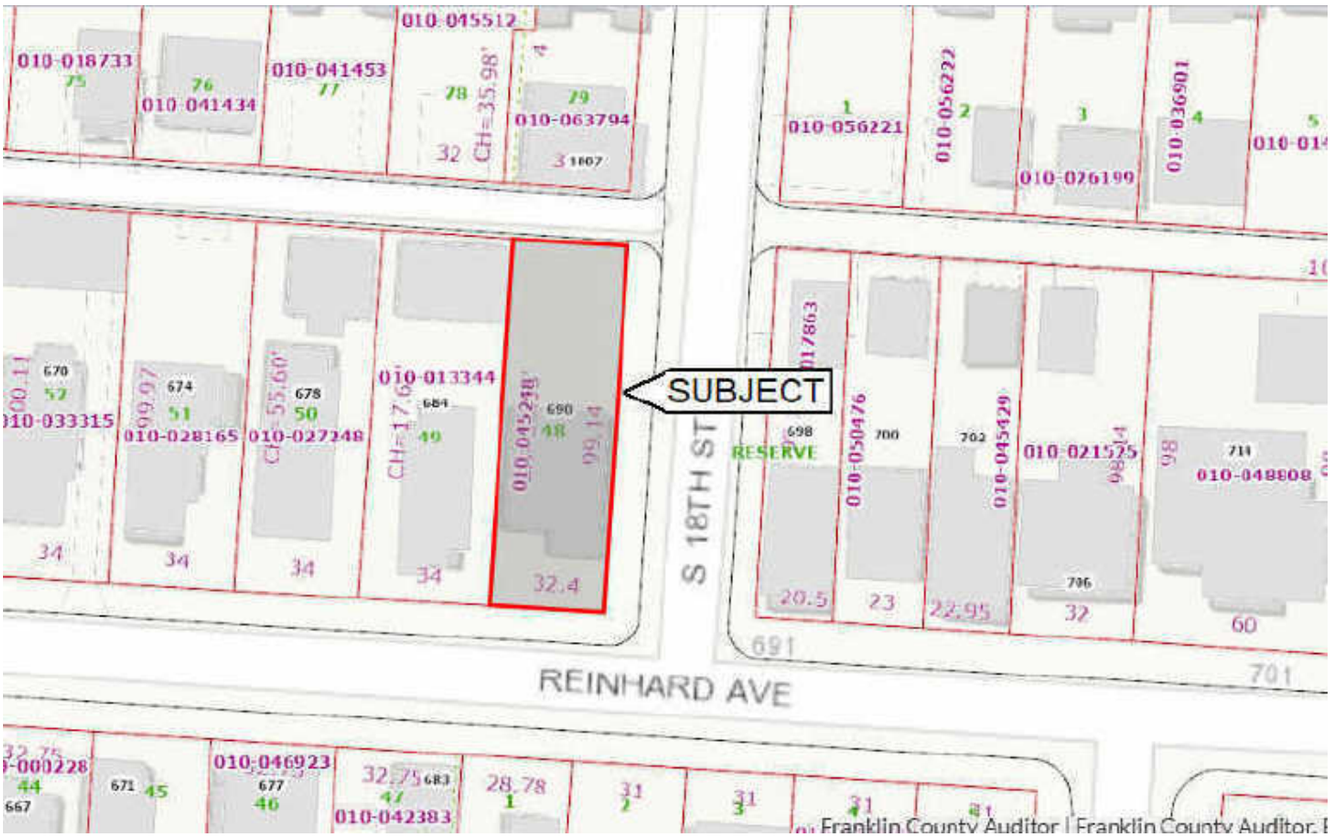
IT SHOULD BE FURTHER NOTED THAT DUE TO LOW NUMBER OF SIMILAR SALES WITHIN THE SUBJECTS NEIGHBORHOOD THAT HAVE TRANSFERRED WITHIN THE PRIOR 12 MONTHS OF THE EFFECTIVE DATE OF THIS APPRAISAL , THE DATA IS DEEMED INSUFFICIENT , UNRELIABLE AND INACCURATE TO EFFECTIVELY DETERMINE AN OVERALL TREND DEMAND RELATIONSHIP WITH COMPARABLE PROPERTIES ON THE MARKET AND COMPARABLE SALES IN THE YEAR PRIOR TO THE EFFECTIVE DATE OF THIS APPRAISAL.

Market Analysis Comments
THE INVENTORY ANALYSIS PROVIDES AN OVERVIEW OF THE MARKET BASED ON MLS DATA ONLY.
NOT ALL PROPERTIES HAVE BEEN MARKETED THROUGH THE MLS OR MAY HAVE BEEN OFFERED BY
A LOCAL AGENT THAT DOES NOT PARTICIPATE IN THE MLS.
THEREFOR, THE NUMBER OF SALES IN THE PAST 12 MONTHS NOTED IN THE APPRAISAL
MAY BE HIGHER THAN THOSE NOTED IN THIS MARKET CONDITIONS REPORT

AN AMPLE SUPPLY OF MORTGAGE FUNDING IS READILY AVAILABLE . LOAN DISCOUNTS , INTEREST BUY DOWNS AND OR OTHER CONCESSIONS ARE NOT CURRENTLY NECESSARY. CONVENTIONAL FINANCING IS READILY AVAILABLE AT RATES PURCHASERS CONSIDER ATTRACTIVE. LOCAL MARKET CONDITIONS CONSTITUTE A HEALTHY OVERALL SUPPLY / DEMAND RELATIONSHIP WITH AN AVERAGE MARKETING TIME OF LESS 180 DAYS FOR COMPETITIVELY PRICED DWELLINGS.DUE TO THE LACK OF A SIGNIFICANT NUMBER OF LISTINGS AND SALES WITHIN THE SUBJECT MARKET AREA , NO FACTUAL STATICAL DATA CAN BE DRAWN FROM THE SUBJECT PROPERTY'S MARKET AREA. THE DATA AVAILABLE IS DEEMED INSUFFICIENT , UNAVAILABLE , UNRELIABLE AND INACCURATE IN THE SUBJECTS MARKET AREA.

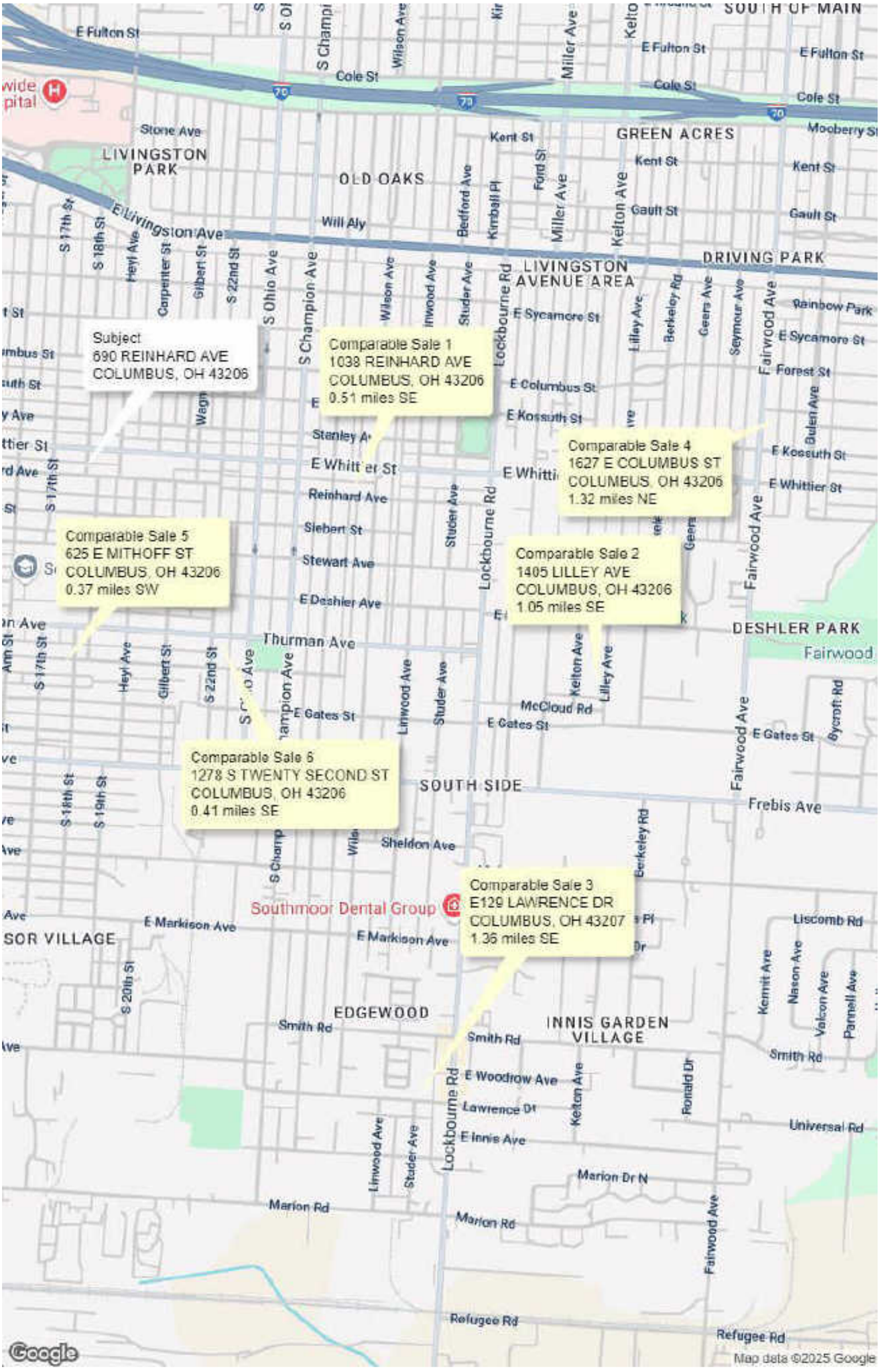
PLAT MAP

Borrower: SUZY PELOK & TONY IACAMPO | File No.: 19120574
Property Address: 690 REINHARD AVE | Case No.:
City: COLUMBUS | State: OH | Zip: 43206
Lender: PNC BANK, N.A.



LOCATION MAP

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		



Appraiser Independence Certification

File No.: 19120574

Borrower: SUZY PELOK & TONY IACAMPO
Property Address: 690 REINHARD AVE
City: COLUMBUS County: FRANKLIN State: OH Zip Code: 43206
Lender/Client: PNC BANK, N.A.

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:		SUPERVISORY APPRAISER (only if required):	
Signature:	Todd W. Nettles	Signature:	
Name:	TODD W. NETTLES	Name:	
Date Signed:	06/04/2025	Date Signed:	
State Certification #:		State Certification #:	
or State License #:	2004009279	or State License #:	
or Other (describe):	State #:	State:	
State:	OH	Expiration Date of Certification or License:	
Expiration Date of Certification or License:	12/02/2025		

USPAP ADDENDUM

File No. 19120574

Borrower: SUZY PELOK & TONY IACAMPO
Property Address: 690 REINHARD AVE
City: COLUMBUS County: FRANKLIN State: OH Zip Code: 43206
Lender: PNC BANK, N.A.

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

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

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0 - 120 DAYS

EXPOSURE TIME:
ESTIMATED LENGTH OF TIME THAT THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED
ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL.
THE EXPOSURE TIME ASSOCIATED WITH THE SUBJECT IN THIS REPORT IS 0-120 DAYS AS SUPPORTED BY THE MC FORM ANALYSIS.

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.

"I" IN THIS STATEMENT INCLUDES BOTH THE APPRAISER AND SUPERVISORY APPRAISER AND COULD ALSO BE CONSIDERED "I/WE"

Additional Comments

APPRAISER:

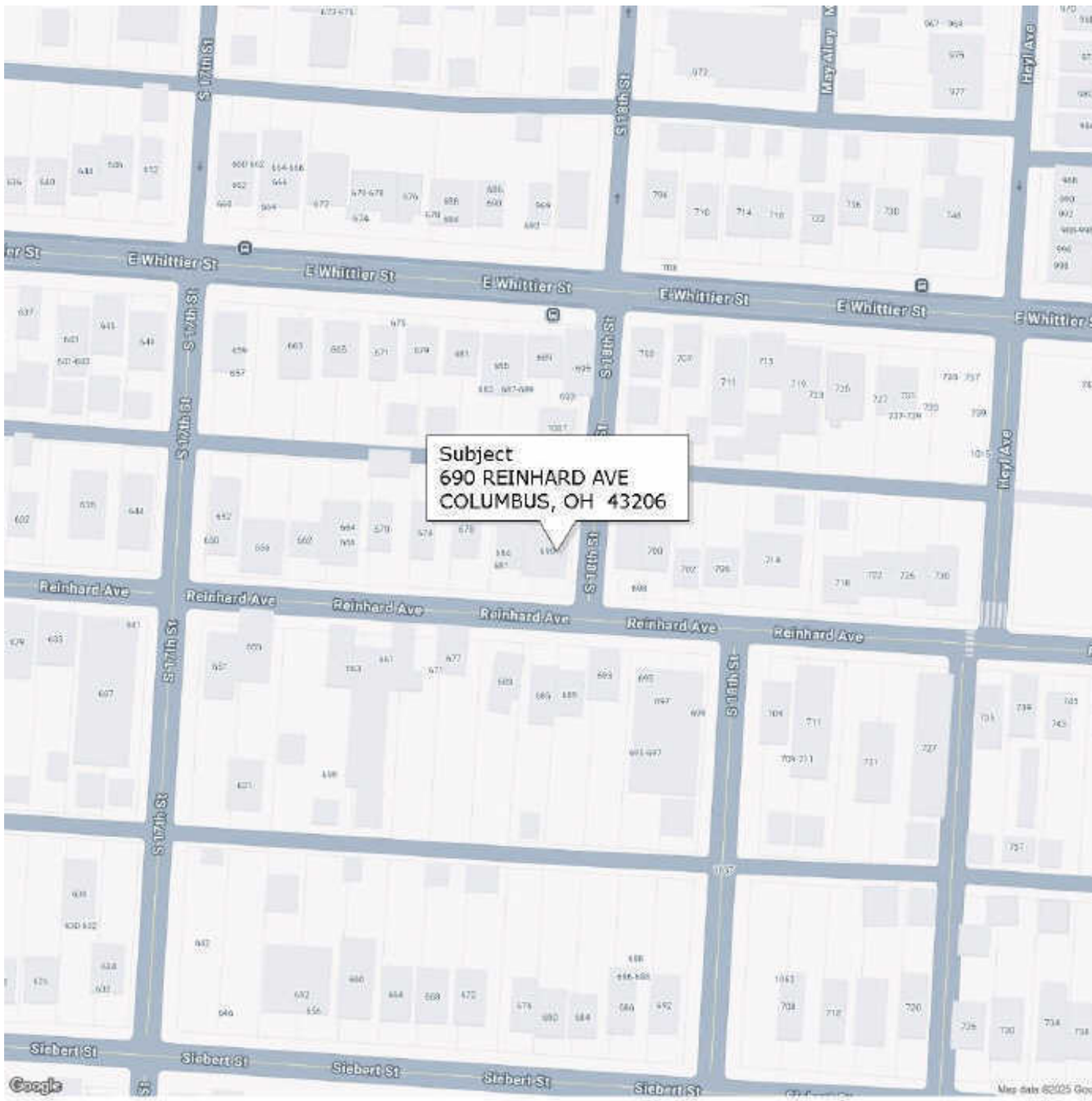
Signature: Todd W. Nettles
Name: TODD W. NETTLES
Date Signed: 06/04/2025
State Certification #:
or State License #: 2004009279
or Other (describe): State #:
State: OH
Expiration Date of Certification or License: 12/02/2025
Effective Date of Appraisal: June 4, 2025

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

FLOOD MAP

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		



FLOOD INFORMATION

Community: CITY OF COLUMBUS
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 39049C0328K
Panel: 39049C0328
Zone: X
Map Date: 06-17-2008
FIPS: 39049
Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

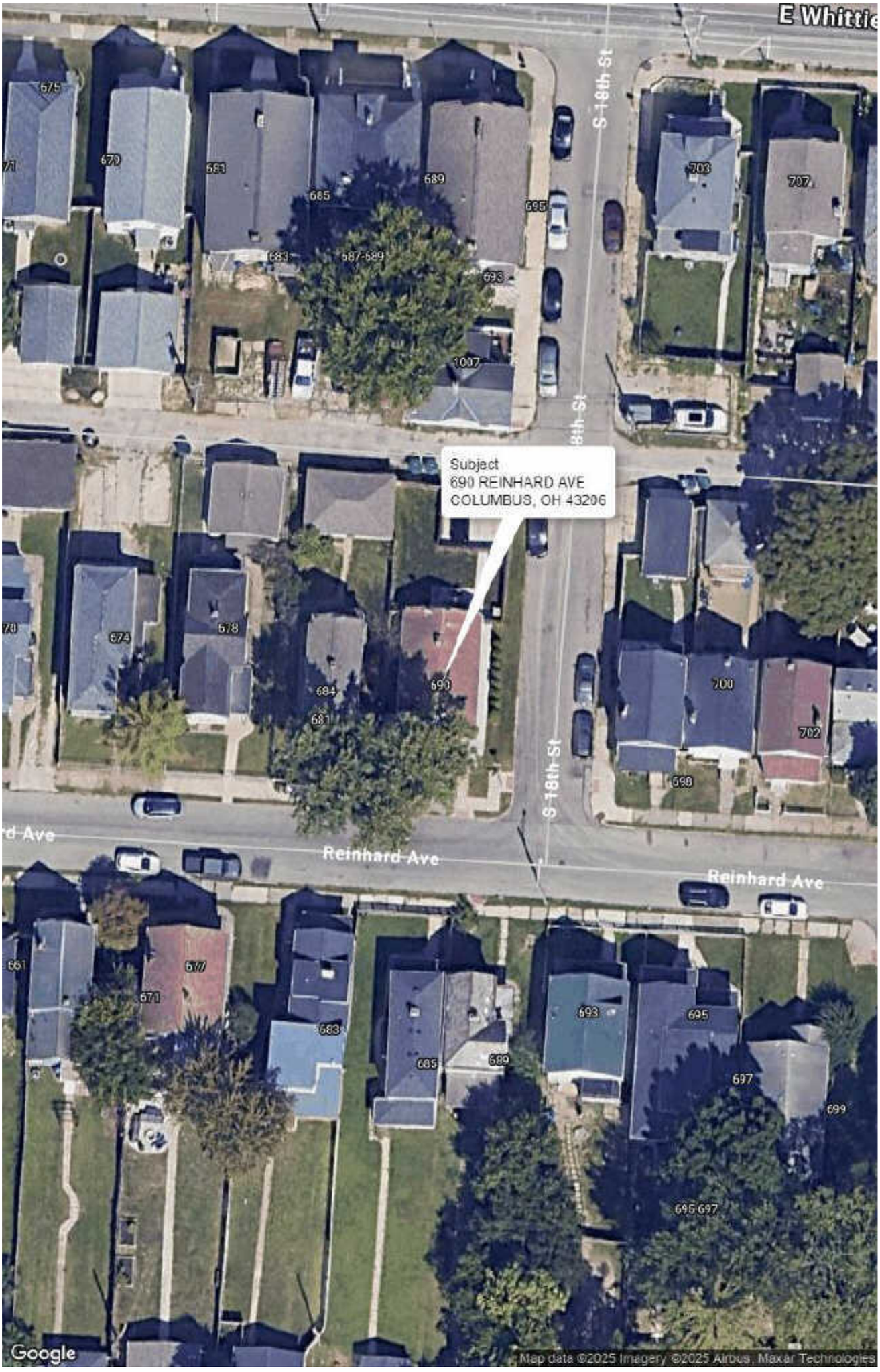
= Forest = Water

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.

AERIAL MAP

Borrower: SUZY PELOK & TONY IACAMPO		File No.: 19120574
Property Address: 690 REINHARD AVE		Case No.:
City: COLUMBUS	State: OH	Zip: 43206
Lender: PNC BANK, N.A.		



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 street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- REQ - SUBJECT - Borrower Name - Borrower Name on report "SUZY PELOK & TONY IACAMPO" does not contain Borrower Name as ordered "Susan Pelok".
- CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (010-J037-03300), differs from PUBLIC RECORDS (010-045248).
- 1004_05UAD - SUBJECT - Assessor's Parcel Number - is 010-J037-03300, and ACI Insights Listings indicates that the APN is 010-045248. Comment, including an explanation of this difference, is required.
- REQ - LENDER/CLIENT - Company Address - on report 4100 REGENT ST, SUITE 5, COLUMBUS, OH 43219 does not match Lender/Client Address as ordered 2650 Warrenville Road, Downers Grove IL 60515.
- 1004_05UAD - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.
- 1004_05UAD - NEIGHBORHOOD - Location - is Urban, and ACI Insights indicates that the neighborhood location is Suburban. Please review neighborhood data and photos, and verify the Subject Property's location.
- 1004_05UAD - SALES COMPARISON APPROACH - Low Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Site Area (3168 sf) differs from PUBLIC RECORDS (3751 sf).
- 1004_05UAD - SALES COMPARABLE NO. 1 - Site Size - is 3168 SF, and ACI Insights Listings indicates that the Site Size is 3920.0 sf.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Price of Prior Sale/Transfer (92500) differs from PUBLIC RECORDS (115000.0).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Site Area (8276 sf) differs from PUBLIC RECORDS (6821 sf).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (788) differs from PUBLIC RECORDS (1080).
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains fence_secure, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains sign_post_medium_risk, license_plate_legible, 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_2, page contains street_number, 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_3, page contains fence_secure, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

Information - These items typically require comment.

- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.