Uniform Residential Appraisal Report

4352 W 47TH ST, CLEVELAND, OH 44144

SUMMARY

Opinion of Market Value	$225,000	**Market Value Condition**	As Is
Effective Date of Appraisal	10/02/2026	**Property Valuation Method**	Traditional Appraisal
Assignment Reason	Purchase	**Appraiser Name**	Christine Harris
Borrower Name	Jason Rush		
Current Owner of Public Record	Davis D Charon, II		
Contract Price	$225,000		
Listing Status	Pending		

Property Description

Construction Method	Site Built	**Overall Quality**	Q4
Attachment Type	Detached	**Overall Condition**	C4

	Yes	No
Planned Unit Development (PUD)	☐	☑
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Subject Site Owned in Common	☐	☑

Units Excluding ADUs	2
Accessory Dwelling Units	0
Property Rights Appraised	Fee Simple

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Zoning Compliance	Legal



Apparent Defects, Damages, Deficiencies Requiring Action

None

Assignment Information

Assignment Reason	Purchase
Borrower Name	Jason Rush
Seller Name	Davis D Charon, II
Current Owner of Public Record	Davis D Charon, II

Property Valuation Method	Traditional Appraisal

	Yes	No
Was a Property Data Report used in lieu of an Inspection?	☐	☑

Contact Information

Client/Lender

Company Name	Rocket Mortgage, LLC
Company Address	1050 Woodward Ave
	Detroit, MI 48226

Appraiser

Name	Christine Harris
Company Name	First American Staff Appraisals
Company Address	4795 Regent Blvd
	Irving, TX 75063

Scope of Inspection by Appraiser

Subject Property Inspection

Exterior	Physical
Interior	Physical
Inspection Date	10/02/2026

Credentials

Level	Certified Residential
ID	2007003724
State	OH
Expires	01/04/2028

Assignment Information and Scope of Work Commentary

This appraisal has been done to estimate market value as defined in the attached statement of limiting conditions for mortgage lending purposes assuming a clear and marketable title.

In compliance with Ohio Revised Code Section 4763.12 (C) Christine M. Harris is Certified Residential Appraiser acting as a Disinterested & Unbiased Third Party has completed this report and does certify that this report is within the scope of my Certification or License.

The Scope of Work for this assignment is in accordance with the pre-printed scope contained within the body of the FNMA certification. Any specific client requests that differ from the pre-printed scope are described below and may supersede the pre-printed text, but are in the appraiser's opinion, compliant with current USPAP requirements.

Assignment Information Exhibits

Subject



Subject Property

Physical Address	4352 W 47th St
	Cleveland, OH 44144
County	Cuyahoga
Neighborhood Name	Glenbrook

	Yes	No
Planned Unit Development (PUD)	☐	☑
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Property on Native American Lands	☐	☑
Subject Site Owned in Common	☐	☑
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	☑	☐
New Construction	☐	☑

Attachment Type	Detached
Units Excluding ADUs	2
Accessory Dwelling Units	0
Dwellings Containing Units	1
Special Tax Assessments	No

Ownership Rights

Property Rights Appraised	Fee Simple
All Rights Included in Appraisal	Yes

Legal Description

43 GLENBRK 0144 ALL

Subject Property Commentary

The subject is a Colonial/Dupex style home. Currently under contract for $225,000, with a contract date of 8/23/2026.

Subject Property Exhibits

Front



Site

Total Site Size	4,199 Sq. Ft.
Number of Parcels	1

Assessor Parcel Number (APN)	APN Description	Parcel Size
013-28-093	Land with Dwelling	4,199 Sq. Ft.

Zoning	
Compliance	Legal
Classification Code	2F
Classification Code Description	Two Family
Property Use	
Non-Residential Use	None

Property Access	
Primary Access	Public Street
Street Type and Surface	Arterial Street | Asphalt
Typical for Market	Yes

Site *(continued)*

Site Influence

Influence	Proximity	Detail	Impact	Comment
Residential	Bordering		Neutral	

Site Influence Commentary View of other homes

View and Impact to Value/Marketability

View	Range of View	Impact
Residential	Full	Neutral

Site Features and Impact to Value/Marketability

Feature	Detail	Impact	Comment
Hazard Zone	No Hazard Zone Noted		

Utilities and Impact to Value/Marketability

Broadband Internet Available Yes

	Public	Private	Detail	Private Utility Impact	Comment
Electricity	✓				
Sanitary Sewer	✓				
Water	✓				

Apparent Defects, Damages, Deficiencies (Site)

None

Site Valuation Methodology

Opinion of Site Value $23,600

Primary Site Valuation Method Extraction

Reconciliation of Site Value Site value is based on the tax value/Auditor.

Site Commentary

This is a typical residential site that is well suited for the present improvements with a full compliment of public utilities. All areas appear to be maintained. Present improvements comply with current zoning and are considered to represent the highest and best use of the site.

Site Exhibits

View - Residential



Property Access (Street Scene)



Site *(continued)*

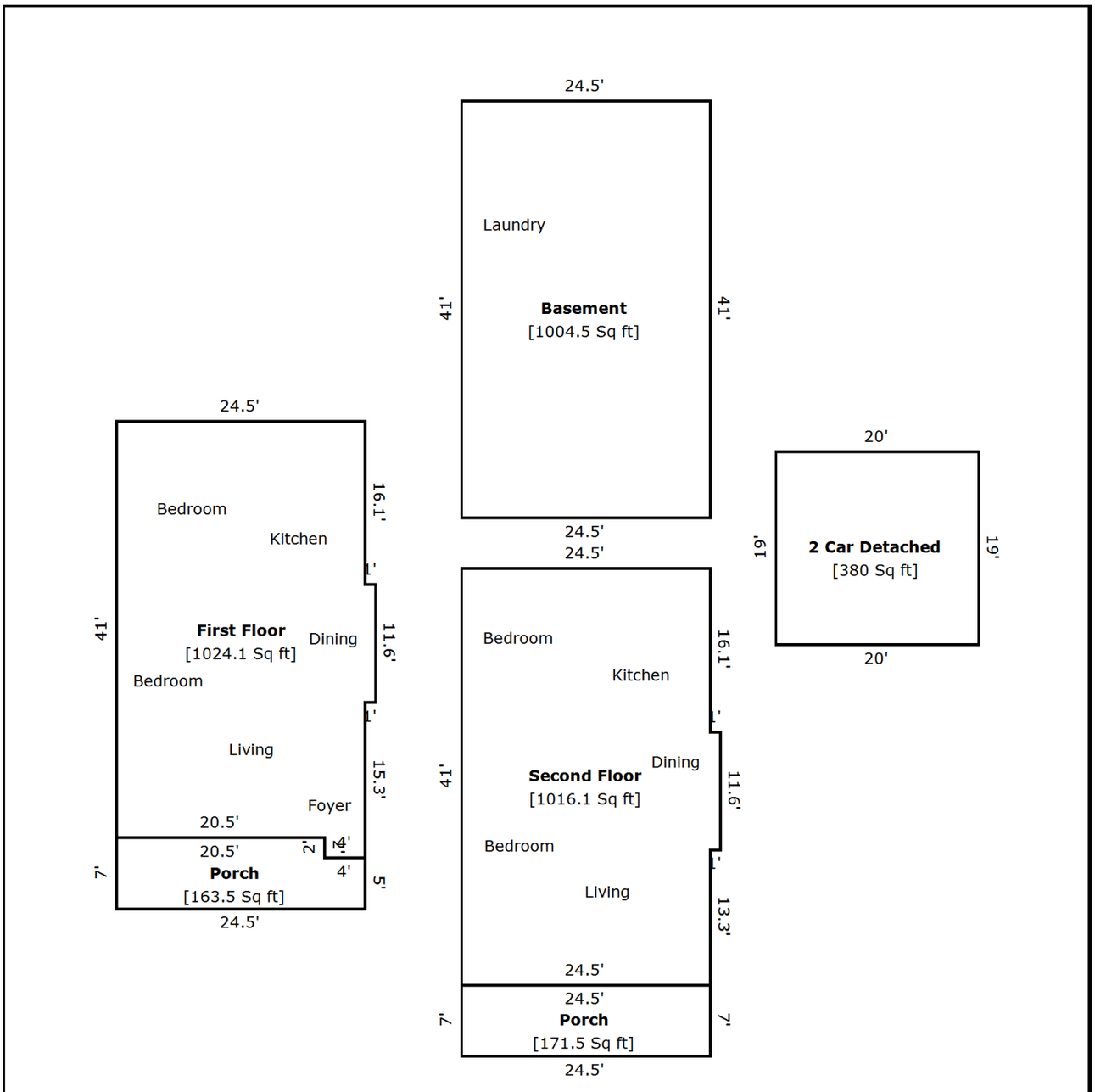
Property Access (Street Scene)



Sketch

Measurement Standard ANSI

Sketch - Building Sketch



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	1024.1 Sq ft	11.6 × 1	11.6
		24.5 × 41	1004.5
		2 × 4	8
Second Floor	1016.1 Sq ft	11.6 × 1	11.6
		41 × 24.5	1004.5
Total Living Area (Rounded):	**2040 Sq ft**		
Non-living Area			
Porch	163.5 Sq ft	5 × 4	20
		7 × 20.5	143.5
2 Car Detached	380 Sq ft	19 × 20	380
Porch	171.5 Sq ft	7 × 24.5	171.5
Basement	1004.5 Sq ft	41 × 24.5	1004.5

Dwelling Exterior - Building 1

Subject Property Units in Structure	2
Dwelling Style	Colonial
Front Door Elevation	6-7 Ft.
Year Built	1924
Construction Method	Site Built
Converted Area	None



Quality and Condition

Exterior Quality Rating	Q4	**Exterior Condition Rating**	C4

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report

Exterior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	Aluminum		Typical Wear and Tear	
Foundation	Concrete Block | Basement		Typical Wear and Tear	
Roof	Composition Estimated Age: 10-20 years		Typical Wear and Tear	
Windows	Double Hung		New or Like New	

Mechanical System Details

	System	Detail
Heating	Forced Warm Air	Natural Gas
Cooling	Centralized	

	Yes	No
Core Heating System Below Grade	☑	☐

Apparent Defects, Damages, Deficiencies (Dwelling Exterior - Building 1)

None

Dwelling Exterior Commentary

The subject is a Colonial/Duplex style home with 2 covered front porches, and a 2 car garage.

Dwelling Exterior Exhibits

Dwelling Front



Dwelling Rear



Unit Interior - Building 1 - 1

Area Breakdown	
Finished Above Grade	1,124 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	1,005 Sq. Ft.
Area Data Source	Physical Measurement
Below Grade Finish Compared to Above	Similar

Levels in Unit	2
Occupancy	Owner
Utilities Separately Metered	Yes
Utilities Operating	Yes
Total Bedrooms	2
Total Bathrooms - Full	1
Total Bathrooms - Half	0

Level and Room Detail

Level in Unit	Grade Level Detail	Finish	Area	Room Summary
Level B1	Below Grade Interior Access Only	Finished	0 Sq. Ft.	1 - Laundry Room 1 - Utility Room
		Unfinished	1,005 Sq. Ft.	
Level 1	Above Grade	Finished	1,124 Sq. Ft.	1 - Kitchen 1 - Bath - Full 2 - Bedroom 1 - Dining Room 1 - Living Room

Quality and Condition

Interior Quality Rating	Q4	**Interior Condition Rating**	C4

The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report

Kitchen and Bathroom Details

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
Kitchen Level 1	Partially Updated	5-10 Years		Typical Wear and Tear	
Bath - Full Level 1	Partially Updated	5-10 Years		Typical Wear and Tear	

Overall Update Status for Bathrooms	Not Updated

Interior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Carpet		New or Like New	
	Laminate		New or Like New	
	Ceramic Tile		Typical Wear and Tear	
Walls and Ceiling	9 Ft. | Flat		Typical Wear and Tear	

Overall Update Status for Flooring	Moderately Updated

Apparent Defects, Damages, Deficiencies (Unit Interior - Building 1 - 1)

None

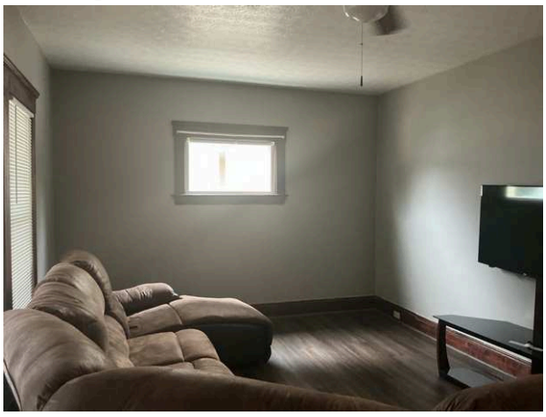
Unit Interior Commentary

The subject is a Colonial Duplex style home with 2 units, each unit has 2 bedrooms, and 1 full bath, a full unfinished basement.

Unit Interior - Building 1 - 1 ***(continued)***

Unit Interior Exhibits

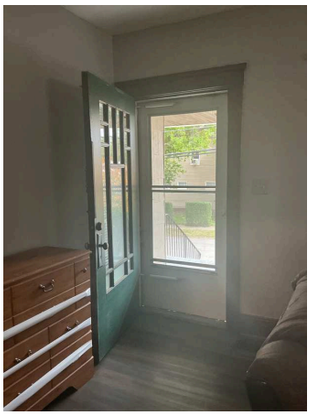
Level 1 - Living Room



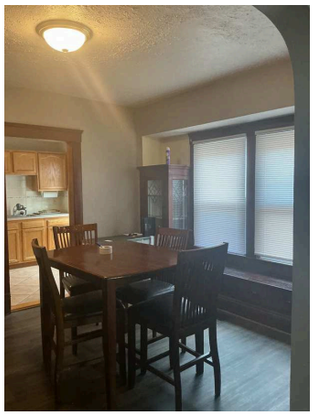
Level 1 - Living Room



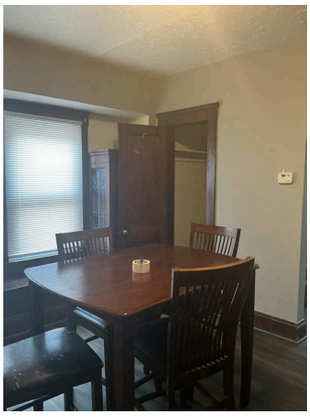
Level 1 - Living Room



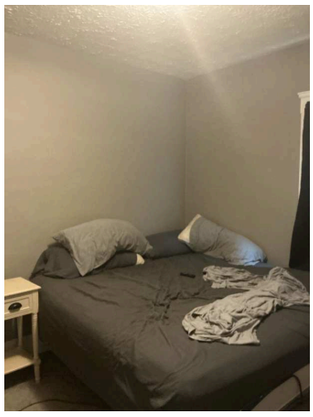
Level 1 - Dining Room



Level 1 - Dining Room



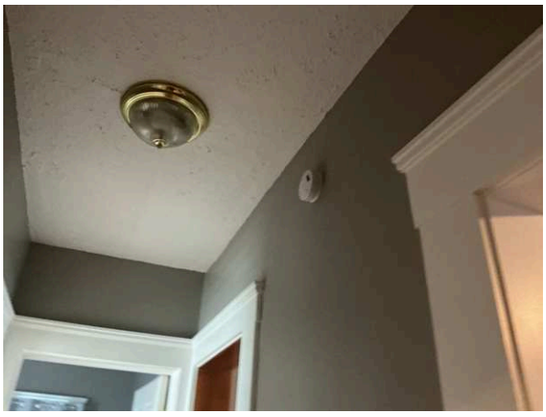
Level 1 - Dining Room



Level 1 - Bedroom

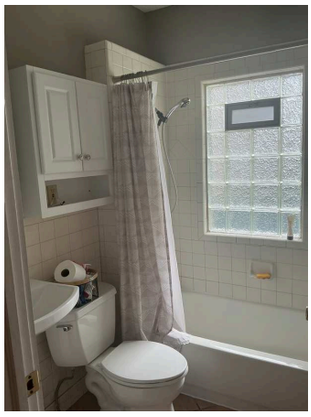


Walls and Ceiling - Smoke Detector



Unit Interior - Building 1 - 1 *(continued)*

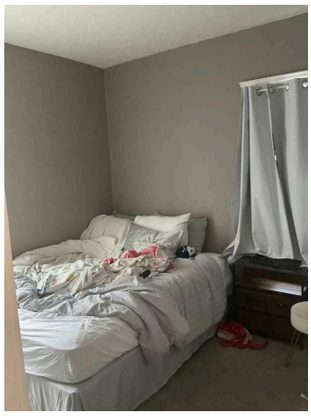
Level 1 - Bath - Full



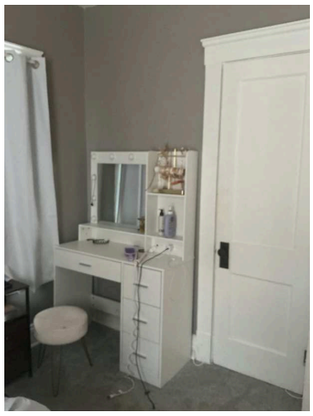
Level 1 - Bath - Full



Level 1 - Bedroom



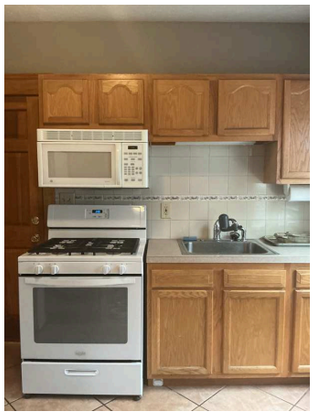
Level 1 - Bedroom



Level 1 - Kitchen



Level 1 - Kitchen, Kitchen



Level 1 - Kitchen

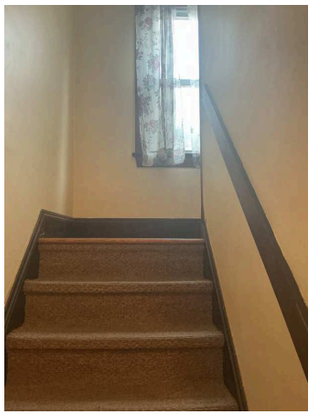


Walls and Ceiling - Rear Entry



Unit Interior - Building 1 - 1 ***(continued)***

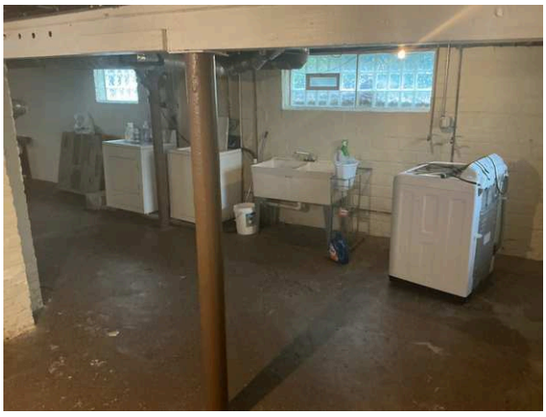
Walls and Ceiling - Second Floor Stairs



Walls and Ceiling - Basement Steps



Level B1 - Laundry Room



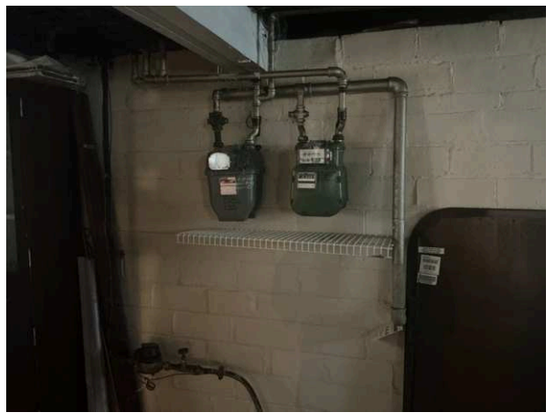
Level B1 - Utility Room



Level B1 - Utility Room



Level B1 - Utility Room



Level B1 - Utility Room



Level B1 - Utility Room



Unit Interior - Building 1 - 1 *(continued)*

Level 1 - Bath - Full



Unit Interior - Building 1 - 2

Area Breakdown	
Finished Above Grade	1,016 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement
Below Grade Finish Compared to Above	Similar

Levels in Unit	1
Occupancy	Tenant
Total Bedrooms	2
Total Bathrooms - Full	1
Total Bathrooms - Half	0

Level and Room Detail

Level in Unit	Grade Level Detail	Finish	Area	Room Summary
Level 2	Above Grade	Finished	1,016 Sq. Ft.	1 - Kitchen 1 - Bath - Full 2 - Bedroom 1 - Dining Room 1 - Living Room

Quality and Condition

Interior Quality Rating	Q4	**Interior Condition Rating**	C4

The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report

Kitchen and Bathroom Details

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
Kitchen Level 2	Partially Updated	5-10 Years		Typical Wear and Tear	
Bath - Full Level 2	Partially Updated	5-10 Years		Typical Wear and Tear	

Overall Update Status for Bathrooms Moderately Updated

Interior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Carpet		New or Like New	
	Ceramic Tile		Typical Wear and Tear	
	Vinyl		Typical Wear and Tear	
Walls and Ceiling	9 Ft. | Flat		Typical Wear and Tear	

Overall Update Status for Flooring Significantly Updated

Unit Interior - Building 1 - 2 ***(continued)***

Apparent Defects, Damages, Deficiencies (Unit Interior - Building 1 - 2)

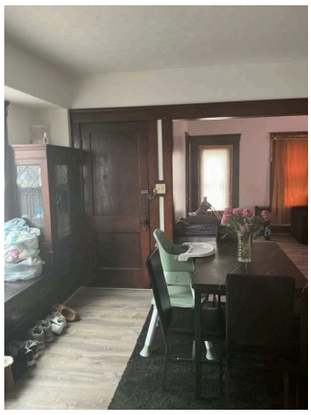
None

Unit Interior Commentary

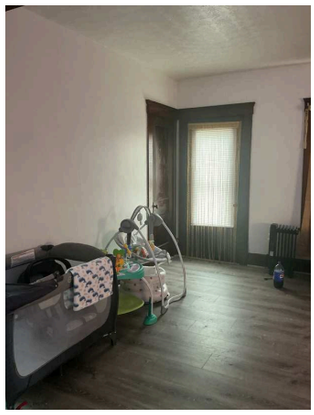
The subject is a Colonial Duplex style home with 2 units, each unit has 2 bedrooms, and 1 full bath, a full unfinished basement.

Unit Interior Exhibits

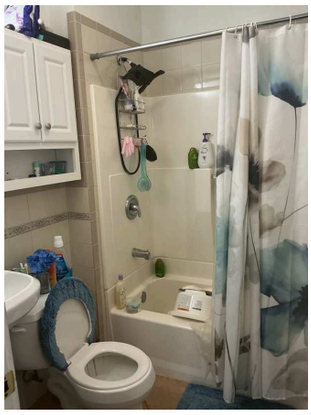
Level 2 - Living Room



Level 2 - Living Room



Level 2 - Bath - Full



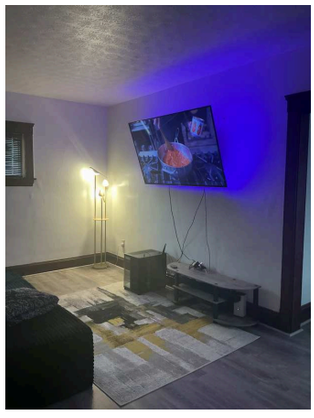
Level 2 - Kitchen



Level 2 - Living Room

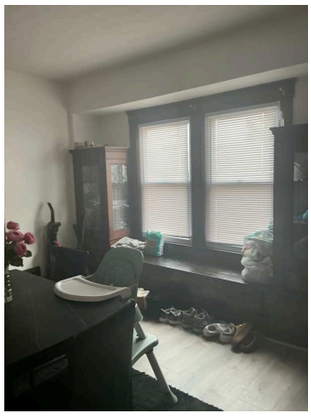


Level 2 - Living Room

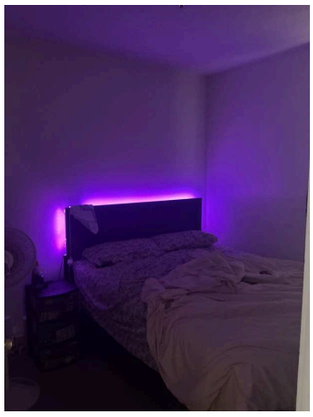


Unit Interior - Building 1 - 2 ***(continued)***

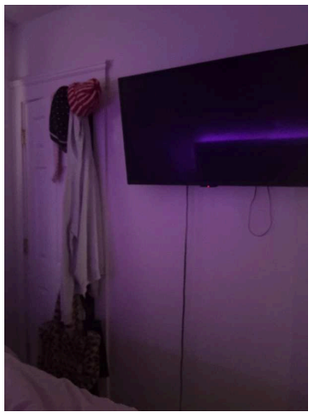
Level 2 - Dining Room



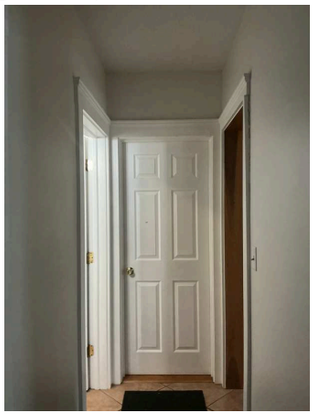
Level 2 - Bedroom



Level 2 - Bedroom



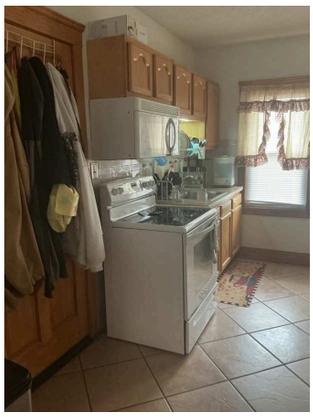
Walls and Ceiling - Hallway



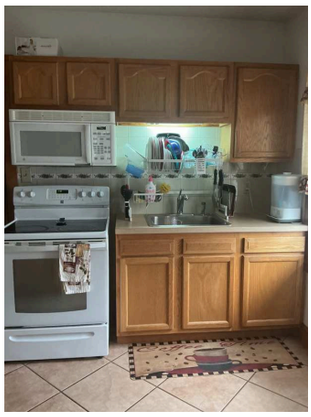
Level 2 - Bath - Full



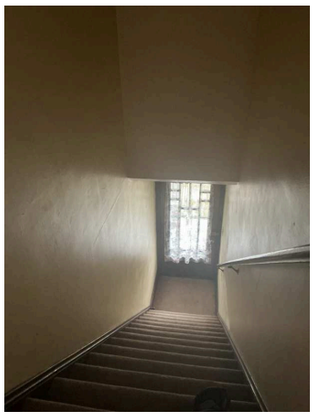
Level 2 - Kitchen



Level 2 - Kitchen

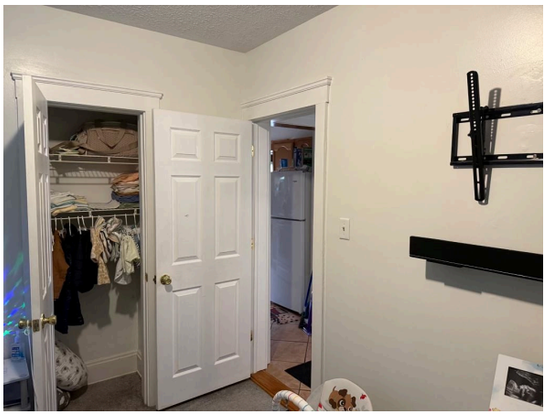


Walls and Ceiling - Stairs



Unit Interior - Building 1 - 2 *(continued)*

Level 2 - Bedroom



Level 2 - Bedroom



Functional Obsolescence

Functional Issues	None

Vehicle Storage

Storage	Number of Parking Spaces	Detail
Driveway	1	Concrete
Garage	2	Detached 380 Sq. Ft.

Apparent Defects, Damages, Deficiencies (Vehicle Storage)

None

Vehicle Storage Commentary

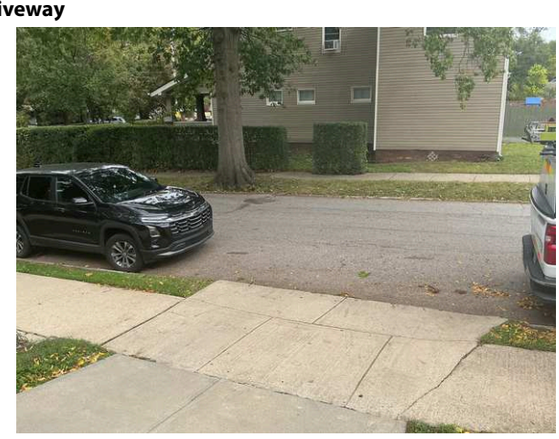
Two car detached garage and a 1 car driveway.

Vehicle Storage Exhibits

Garage



Driveway



Vehicle Storage *(continued)*

Driveway



Garage



Garage



Subject Property Amenities

Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Living	Porch	Wood	164 Sq. Ft. Total Number - 2

Apparent Defects, Damages, Deficiencies (Subject Property Amenities)

None

Subject Property Amenities Commentary

The subject has 2 open porches.

Subject Property Amenities Exhibits

Porch



Porch



Subject Property Amenities *(continued)*

Porch



Porch



Overall Quality and Condition

Overall Quality	Q4	Overall Condition	C4
Exterior Quality - Building 1	Q4	Exterior Condition - Building 1	C4
Interior Quality - 1	Q4	Interior Condition - 1	C4
Interior Quality - 2	Q4	Interior Condition - 2	C4

Reconciliation of Overall Quality and Condition

The kitchen and bath have been updated in the past 10 years. The subject has had some recent interior painting and flooring.

Highest and Best Use

Is the present use of the subject property ...

Legally Permissible	Yes	**Financially Feasible**	Yes
Physically Possible	Yes	**Maximally Productive**	Yes

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Highest and Best Use Commentary

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

Highest and Best Use Exhibits

Subject



Market

Market Area Boundary The subject neighborhood is bordered by Woodland Road to the North, Route 422 to the South, South Franklin Street to the East, and Som Center Road to the West.

Search Criteria Description MLS was searched within 3 miles of the subject, for all sales of 3-5 bedrooms , all style, homes with year built of 1980 - 2020, sold in the past 12 months over 3000 sq ft GLA, & under 5500 sq ft GLA. All sales sold within the past 12 months, & are in similar condition, quality of construction, & have the similar utility.

Search Result Metrics

Active Listings	14	**Sales in Past 12 Months**	49
Median Days on Market	16	Lowest Sale Price	$79,900
Lowest List Price	$129,900	Median Sale Price	$170,000
Median List Price	$189,450	Highest Sale Price	$319,900
Highest List Price	$225,000	**Distressed Market Competition**	No
Pending Sales	9	**Price Trend Source**	MLS Now Market Analysis

Price Trend Analysis Commentary Overall property values in this area are stable to increasing from last year due to the limited supply of available of multi family homes.

Housing Trends

Demand/Supply	In Balance	**Marketing Time**	Under 3 months

Market Commentary

Overall property values in this area are stable to increasing from last year due to the limited supply of available of multi family homes.

Market *(continued)*

Market Exhibits

Market Analysis

Market Analysis

Mls Status: Active (14)

	SqFt	Org List Price	List Price	$/AbvGrd	$/Bldg SqFt	Close Price	CP$/LP$	CP/OLP	Year Built	DOM	CDOM
Min	1,034	$129,900	$94,900	$67.40	-	-	-	-	1899	2	2
Max	2,000	$225,000	$225,000	$173.11	-	-	-	-	1925	199	199
Avg	1,629	$185,850	$178,064	$109.18	-	-	-	-	1913	36	67
Median	1,665	$189,450	$179,450	$104.53	-	-	-	-	1917	16	26
Sum		$2,601,900	$2,492,900			-					

Mls Status: C-Under Contract ALLOW Showings (5)

	SqFt	Org List Price	List Price	$/AbvGrd	$/Bldg SqFt	Close Price	CP$/LP$	CP/OLP	Year Built	DOM	CDOM
Min	1,883	$175,000	$175,000	$64.34	-	-	-	-	1910	20	20
Max	2,720	$230,000	$230,000	$114.63	-	-	-	-	1926	90	202
Avg	2,236	$206,760	$203,760	$93.11	-	-	-	-	1921	62	87
Median	2,214	$199,900	$199,000	$95.83	-	-	-	-	1924	68	68
Sum		$1,033,800	$1,018,800			-					

Mls Status: P-Under Contract NO Showings (4)

	SqFt	Org List Price	List Price	$/AbvGrd	$/Bldg SqFt	Close Price	CP$/LP$	CP/OLP	Year Built	DOM	CDOM
Min	1,800	$170,000	$145,000	$66.82	-	-	-	-	1906	1	1
Max	2,436	$219,900	$219,900	$122.17	-	-	-	-	1986	153	153
Avg	2,135	$198,475	$192,225	$90.23	-	-	-	-	1933	41	41
Median	2,170	$202,000	$202,000	$81.69	-	-	-	-	1919	5	5
Sum		$793,900	$768,900			-					

Mls Status: Sold (49)

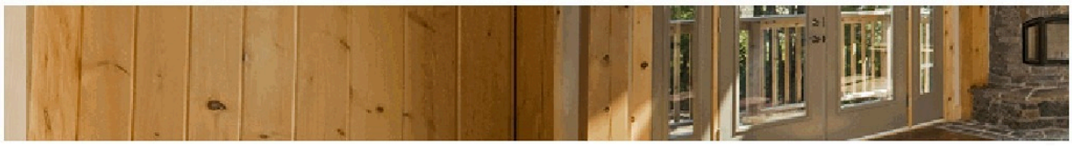
	SqFt	Org List Price	List Price	$/AbvGrd	$/Bldg SqFt	Close Price	CP$/LP$	CP/OLP	Year Built	DOM	CDOM
Min	1,156	$79,900	$79,900	$32.11	-	$72,500	76.98%	73.85%	1870	1	1
Max	2,898	$319,900	$295,000	$147.79	-	$290,000	115.04%	115.04%	1999	135	154
Avg	1,951	$182,655	$178,680	$91.74	-	$175,750	97.85%	95.71%	1916	42	45
Median	1,948	$179,900	$170,000	$90.18	-	$169,900	98.33%	97.67%	1916	41	42
Sum		$8,950,099	$8,755,299			$8,611,741					

Mls Status: All (72)

	SqFt	Org List Price	List Price	$/AbvGrd	$/Bldg SqFt	Close Price	CP$/LP$	CP/OLP	Year Built	DOM	CDOM
Min	1,034	$79,900	$79,900	$32.11	-	$72,500	76.98%	73.85%	1870	1	1
Max	2,898	$319,900	$295,000	$173.11	-	$290,000	115.04%	115.04%	1999	199	202
Avg	1,921	$185,829	$181,054	$95.04	-	$175,750	97.85%	95.71%	1917	42	52
Median	1,917	$180,000	$179,900	$92.25	-	$169,900	98.33%	97.67%	1917	35	41
Sum		$13,379,699	$13,035,899			$8,611,741					

Criteria:
Property Type is 'Residential Income'
MLS Status is 'Sold' 10/05/2026 to 10/05/2025
MLS Status is one of 'Active', 'C-Under Contract ALLOW Showings', 'P-Under Contract NO Showings', 'E-Under Contract Expired'
Property Sub Type is 'Duplex'
Latitude, Longitude is within 1.00 mi of 4352 W 47th St, Cleveland, OH 44144, USA
County is 'Cuyahoga'
City is 'Cleveland'

Market *(continued)*



Market Conditions Summary Report

Property Type is 'Residential Income' **MLS Status** is 'Sold' 10/05/2026 to 10/05/2025 **MLS Status** is one of 'Active', 'C-Under Contract ALLOW Showings', 'P-Under Contract NO Showings', 'E-Under Contract Expired' **Property Sub Type** is 'Duplex' **Latitude, Longitude** is within 1.00 mi of 4352 W 47th St, Cleveland, OH 44144, USA **County** is 'Cuyahoga' **City** is 'Cleveland' **Beds Total** is 5 or less **Above Grade Finished Area** is 1500 to 2600 **Year Built** is 1950 or less

Inventory Analysis	Prior 7-12 Months (10/05/2025-04/03/2026)	Prior 4-6 Months (04/04/2026-07/04/2026)	Current - 3 Months (07/05/2026-10/05/2026)
Total # of Comparable Sales (Settled)	17	6	7
Absorption Rate (Total Sales/Months)	2.83	2.00	2.33
Total # of Comparable Active Listings	3	6	12
Months of Housing Supply (Lst/Ab. Rate)	1.06	3.00	5.14
Median Sale & List Price DOM	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**
Median Comparable Sale Price	$163,000	$222,050	$165,000
Median Comparable Sales DOM	35	15	53
Median Comparable List Price (Listings Only)	$149,900	$165,000	$189,900
Median Comparable Listings DOM (Listings Only)	153	65	17
Median Sale Price / Median List Price %	97.12%	98.98%	100.06%

**The total number of Comparable Active Listings is based on listings that were On Market on the end date of the specified time periods above.*

10/5/2026 8:21:08AM *Presented By: Christine Harris*

© 2026 NOWDD. All rights reserved.
Listing information is derived from various sources, including public records, which may not be accurate. Consumers should rely upon their own investigation and inspections. Information is believed to be correct but is not guaranteed.

Subject Listing Information

Current and/or relevant listings of the subject property (minimum 1 year look back)

Listing Status	Listing Type	Listing ID	Start Date	End Date	DOM	Starting List Price	Current or Final List Price
Pending	MLS	5246386	09/15/2026	09/30/2026	16	$229,900	$224,900
				Total DOM	16		

Analysis of Subject Property Listing History The subject property was listed for sale in MLS, and is currently Contingent/Under Contract.

Sales Contract

	Yes	No
Is there a sales contract?	☑	☐
Was sales contract information analyzed?	☑	☐
Does this appear to be an arm's length transaction?	☑	☐

Contract Price	$225,000
Contract Date	08/20/2026
Transfer Terms	Typically Motivated
Personal Property Conveyed	No

Financial Sales Concessions

Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property

Known Sales Concessions	No

Sales Contract Analysis

The purchase agreement is an Ohio Realtors Residential Real Estate Purchase Contract agreement. No personal property included in the contract was considered in this appraisal. No Concessions noted.

Prior Sale and Transfer History

Subject Transfer History

Prior sales and/or transfers of the subject property (minimum 3 year look back)

Prior Sales or Transfers	None
Data Source	Assessor Record
	MLS

Analysis of Prior Sale and Transfer History of Subject Property Other than the current listing/sale the subject has a prior sale on 5/24/2024 for $195,000, between individuals, appears arms length, recorded as a Warranty Deed, no other sales or transfers in the past 36 Months.

Comparable Transfer History

Prior sales and/or transfers of the comparable properties from the 'Sales Comparison Approach' section (minimum 1 year look back)

#	Transfer Terms	Date	Amount	Data Source
1	None			Assessor Record MLS
2	None			Assessor Record MLS
3	None			Assessor Record MLS

Analysis of Prior Sale and Transfer History of Comparable Sales Other than the current listing/sale, the subject has not sold or transferred in the past 36 months. COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY: None of the sales comps have transferred in the past 12 months.

Prior Sale and Transfer History *(continued)*

Prior Sale and Transfer History Exhibits

Comp Prior Sales History

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY *
(may include properties that were considered but not utilized as comparables)

4385 W 50th St
-No transfer history.

3922 Brooklyn Ave
-No transfer history.

4459 W 56th St
-No transfer history.

* RENTAL 12-MONTH PRIOR TRANSFER HISTORY *

3820 Muriel Ave
-Transferred on 04/27/2026 for $184,900. It transferred from Kester Valerie and David to Kloepfer Connor C and was a Warranty Deed (Document #4270619).

4028 Schiller Ave
-No transfer history.

3529 Broadview Rd
-Transferred on 12/18/2025 for $199,000. It transferred from Inspire Investments LLC to Zamorek Matthew A and was a Warranty Deed (Document #12180588).

Sales Comparison Approach

	Subject Property	Comparable #1		Comparable #2		Comparable #3	
General Information							
Property Address	4352 W 47th St Cleveland, OH 44144	4385 W 50th St Cleveland, OH 44144		3922 Brooklyn Ave Cleveland, OH 44109		4459 W 56th St Cleveland, OH 44144	
							
Data Source		Assessor Record | MLS 5208728		Assessor Record | MLS 5204497		Assessor Record | MLS 5147478	
Proximity to Subject		0.14 Miles SW		0.33 Miles E		0.38 Miles SW	
List Price	$224,900	$220,000		$235,500		$230,000	
Listing Status	Pending	Settled Sale		Settled Sale		Settled Sale	
Contract Price	$225,000	—		—		—	
Sale Price		$227,000		$230,000		$210,000	
Transfer Terms		Typically Motivated	$0	Typically Motivated	$0	Typically Motivated	$0
Financing Type		Conventional	$0	Conventional	$00	Cash	$00
Sales Concessions	No	$1,500	$(1,500)	No		No	
Contract Date	08/20/2026	06/08/2026	$0	06/16/2026	$0	10/06/2025	$0
Sale Date		06/08/2026	$11,726	06/16/2026	$12,190	10/06/2025	$42,630
Days on Market	16	35		24		12	
Attached/Detached	Detached	Detached	$0	Detached	$0	Detached	$0
Property Rights Appraised	Fee Simple	Fee Simple	$0	Fee Simple	$0	Fee Simple	$0
Site							
Site Size	4,199 Sq. Ft.	4,640 Sq. Ft.	$0	5,802 Sq. Ft.	$0	5,200 Sq. Ft.	$0
Site Influence (Location)	Residential	Residential		Residential	$0	Residential	$0
View | Range	Residential | Full	Residential | Full	$0	Residential | Full	$0	Residential | Full	$0
Dwelling(s)							
Year Built	1924	1924		1920	$0	1928	$0
Gross Building Finished Area	2,040 Sq. Ft.	2,304 Sq. Ft.	$(4,100)	1,945 Sq. Ft.	$4,900	2,552 Sq. Ft.	$(10,300)
Construction Method	Site Built	Site Built		Site Built		Site Built	
Heating	Forced Warm Air | Natural Gas	Forced Warm Air | Natural Gas		Forced Warm Air | Natural Gas		Forced Warm Air | Natural Gas	

Sales Comparison Approach *(continued)*

	Subject Property	Comparable #1		Comparable #2		Comparable #3	
Property Address	4352 W 47th St Cleveland, OH 44144	4385 W 50th St Cleveland, OH 44144		3922 Brooklyn Ave Cleveland, OH 44109		4459 W 56th St Cleveland, OH 44144	
Unit(s)							
Structure ID | Unit ID	**Building 1 | 1**	**1/1**		**1/1**		**1/1**	
Bedrooms	2	2	$0	2		2	
Baths - Full | Half	1 | 0	1 | 0	$0	2 | 0	$(5,000)	1 | 0	$0
Finished Area Above Grade	1,124 Sq. Ft.	1,152 Sq. Ft.	$(2,100)	973 Sq. Ft.	$2,450	1,276 Sq. Ft.	$(5,151)
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.		0 Sq. Ft.	$0	0 Sq. Ft.	$0
Finished Area Below Grade (Nonstandard)	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.	$0	0 Sq. Ft.	$0
Unfinished Area Below Grade	1,005 Sq. Ft.	768 Sq. Ft.	$0	800 Sq. Ft.	$0	1,124 Sq. Ft.	$0
Structure ID | Unit ID	**Building 1 | 2**	**1/2**		**1/2**		**1/2**	
Bedrooms	2	3	$(5,000)	2		2	
Baths - Full | Half	1 | 0	1 | 0	$0	1 | 0	$0	1 | 0	$0
Finished Area Above Grade	1,016 Sq. Ft.	1,152 Sq. Ft.	$(2,100)	973 Sq. Ft.	$2,450	1,276 Sq. Ft.	$(5,151)
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.	$0	0 Sq. Ft.	$0
Finished Area Below Grade (Nonstandard)	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.		0 Sq. Ft.	
Unfinished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.	$0	0 Sq. Ft.	$0
Quality and Condition (Ratings: 1-6, 1 is highest)							
Exterior Quality and Condition							
Structure ID	**Building 1**	**1**		**1**		**1**	
Quality	**Q4**	**Q4**		**Q4**		**Q4**	
Condition	**C4**	**C4**		**C4**		**C4**	
Interior Quality and Condition							
Structure ID | Unit ID	**Building 1 | 1**	**1/1**		**1/1**		**1/1**	
Quality	**Q4**	**Q4**		**Q4**		**Q4**	
Condition	**C4**	**C4**		**C4**		**C4**	
Structure ID | Unit ID	**Building 1 | 2**	**1/2**		**1/2**		**1/2**	
Quality	**Q4**	**Q4**		**Q4**		**Q4**	
Condition	**C4**	**C4**		**C4**		**C4**	
Overall Quality and Condition (Ratings: 1-6, 1 is highest)							
Quality	**Q4**	**Q4**		**Q4**		**Q4**	
Condition	**C4**	**C4**		**C4**		**C4**	
Vehicle Storage		**$0**		**$0**		**$0**	
Type | Spaces | Detail	Driveway | 1 | Concrete Garage | 2 | Detached 380 Sq. Ft.	Garage | 2 | Detached		Garage | 2 | Detached		Garage | 21 | Detached	

Sales Comparison Approach *(continued)*

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Property Address	4352 W 47th St Cleveland, OH 44144	4385 W 50th St Cleveland, OH 44144	3922 Brooklyn Ave Cleveland, OH 44109	4459 W 56th St Cleveland, OH 44144
Summary				
List Price	$224,900	$220,000	$235,500	$230,000
Contract Price	$225,000	$227,000	$230,000	$210,000
Sale Price		$227,000	$230,000	$210,000
Net Adjustment Total		$(3,074)	$16,990	$22,028
Adjusted Price Per Unit		$111,963	$123,495	$116,014
Price Per Gross Building Finished Area		$99	$118	$82
Adjusted Price		$223,926	$246,990	$232,028
Comparable Weight		Most	Less	Less
Indicated Value by Sales Comparison Approach				
Indicated Value	$225,000			

Reconciliation of Sales Comparison Approach

All adjustments are believed to be self explaining. While all comparables share many meaningful attributes with the subject property & support the appraised value, Comp sale 1 was given the most consideration in the final rounded sale opinion due to being closest in proximity, and has the least amount of net adjustments. Comp 3 has the most recent sale date, is closest in lot size, age, and in utility. Comp 2 is closest in GLA.

Sales Comparison Approach *(continued)*

Sales Comparison Map



Sales Comparison Approach Exhibits

Comparable #1 - Comparable #2 - Comparable #3



Rental Information

Rent Schedule

Subject Property Rental Information

	Currently Rented	Occupancy	Monthly Rent	Month-to-Month	Lease Start	Rent Control	Rental Concessions	Utilities/ Services Included	Furnished
1	No	Owner	$1,200	No	10/2026	No		Yes	No
2	Yes	Tenant	$1,150	No	01/2026	No	No	Yes	No

Description of Rent Control and Impact to Value/Marketability: The owner owns the appliances. Water, Sewer and Trash are included in the rent.

Actual Income *(Monthly)*

Rent

1	$1,200
2	$1,150
Subtotal	**$2,350**

Other Real Property Rental Income

None	$0
Subtotal	**$0**
Total	**$2,350**

Opinion of Market Income *(Monthly)*

Rent

1	$1,200
2	$1,150
Subtotal	**$2,350**

Other Real Property Rental Income

None	$0
Subtotal	**$0**
Total	**$2,350**

Comparable Rental Properties



Subject Property

4352 W 47th St
Cleveland, OH 44144



Comparable #1

3820 Muriel Ave
Cleveland, OH 44109

Data Source:

Assessor Record
5191935 | MLS 5191935

Lease Start Date:

05/2026

Actual Rent:

$2,200



Comparable #2

4028 Schiller Ave
Cleveland, OH 44109

Data Source:

Assessor Record
5234196 | MLS 5234196

Lease Start Date:

09/2026

Actual Rent:

$2,200



Comparable #3

3529 Broadview Rd
Cleveland, OH 44109

Data Source:

Assessor Record
5166689 | MLS 5166689

Lease Start Date:

01/2026

Actual Rent:

$2,368

Rental Information *(continued)*

Comparable Rental Analysis

	Subject	Comparables		
	1	#1	#2	#3
Proximity to Subject		.49 Miles NE	.58 Miles SE	.63 Miles NE
Bedrooms	2	2	2	3
Baths - Full | Half	1 | 0	1 | 0	1 | 0	1 | 0
Finished Area	1,124 Sq. Ft.	1,130 Sq. Ft.	1,107 Sq. Ft.	1,230 Sq. Ft.
Vehicle Storage | Spaces	Garage | 2	Similar	Inferior	Similar
Summary				
Rent Per Finished Area	$1.07	$1.95	$1.99	$1.93
Actual Rent	$1,200	$2,200	$2,200	$2,368
Overall Comparison to Subject		Similar	Similar	Similar
Adjusted Rent		$0	$50	$0
Opinion of Market Rent	$1,200			
Comparable Weight		Most	Less	Less

	Subject	Comparables		
	2	#1	#1	#1
Proximity to Subject		.49 Miles NE	.58 Miles SE	.63 Miles NE
Bedrooms	2	2	2	2
Baths - Full | Half	1 | 0	1 | 0	1 | 0	1 | 0
Finished Area	1,016 Sq. Ft.	1,130 Sq. Ft.	1,130 Sq. Ft.	1,036 Sq. Ft.
Vehicle Storage | Spaces	Garage | 2	Similar	Similar	Similar
Summary				
Rent Per Finished Area	$1.13	$1.95	$1.95	$2.12
Actual Rent	$1,150	$2,200	$2,200	$2,200
Overall Comparison to Subject		Similar	Similar	Similar
Adjusted Rent		$0	$50	$0
Opinion of Market Rent	$1,150			
Comparable Weight		Most	Less	Less

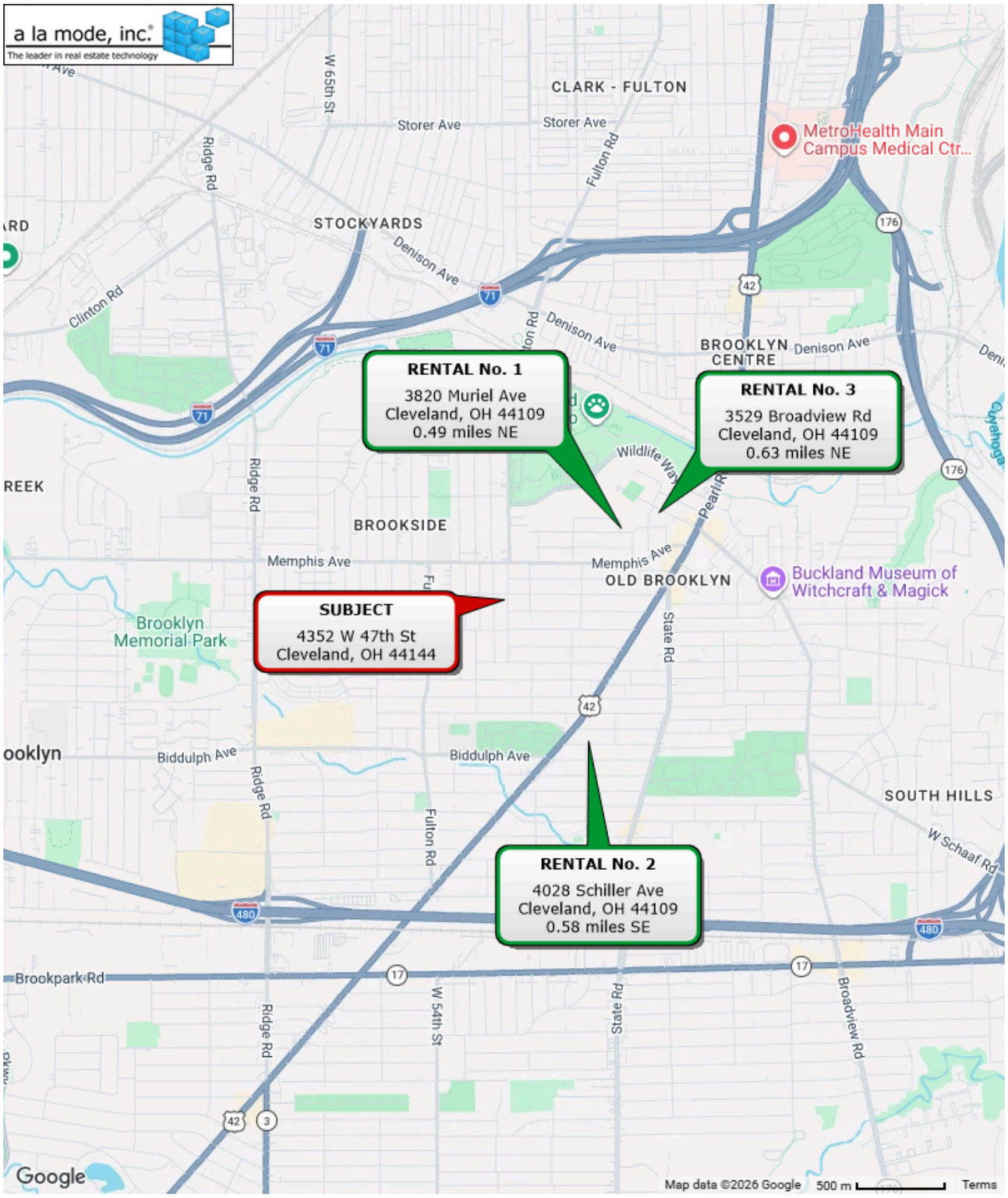
Rental Analysis Commentary

These comparables serve well to illustrate the main stream of fair market rents for multi unit homes in this area. All 3 comparables are reported to include terms consistent with this market which requires the tenants to pay electric and gas for utilities.

Rental Information *(continued)*

Rental Information Exhibits

Map of Rental Comparables



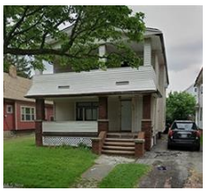
Rental Information *(continued)*

Comparable #1 - Comparable #2 - Comparable #3



Income Approach

Gross Rent Multiplier Comparables

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Property Address	4352 W 47th St Cleveland, OH 44144	3820 Muriel Ave Cleveland, OH 44109	4028 Schiller Ave Cleveland, OH 44109	3529 Broadview Rd Cleveland, OH 44109
				
Data Source		Assessor Record n/a | MLS 5191935	Assessor Record n/a | MLS 5234196	Assessor Record n/a | MLS 5166689
Proximity to Subject		0.49 Miles NE	0.58 Miles SE	0.63 Miles NE
Units Excluding ADUs	2	2	2	2
Accessory Dwelling Units		0	0	0
Gross Building Finished Area	2,040	2,260	2,237	2,266
Rent Control	No	No	No	No
Sale Price		$184,900	$199,000	$199,000
Sale Date		04/24/2026	09/09/2026	12/16/2025
Gross Monthly Rent	$2,350	$2,200	$2,200	$2,368
Gross Rent Multiplier		84	90	84
Comparable Weight		Less	Most	Less

Indicated Value by Income Approach

Total Monthly Market Rent	x	Gross Rent Multiplier	=	Indicated Value by Income Approach
$2,350		90		$211,500

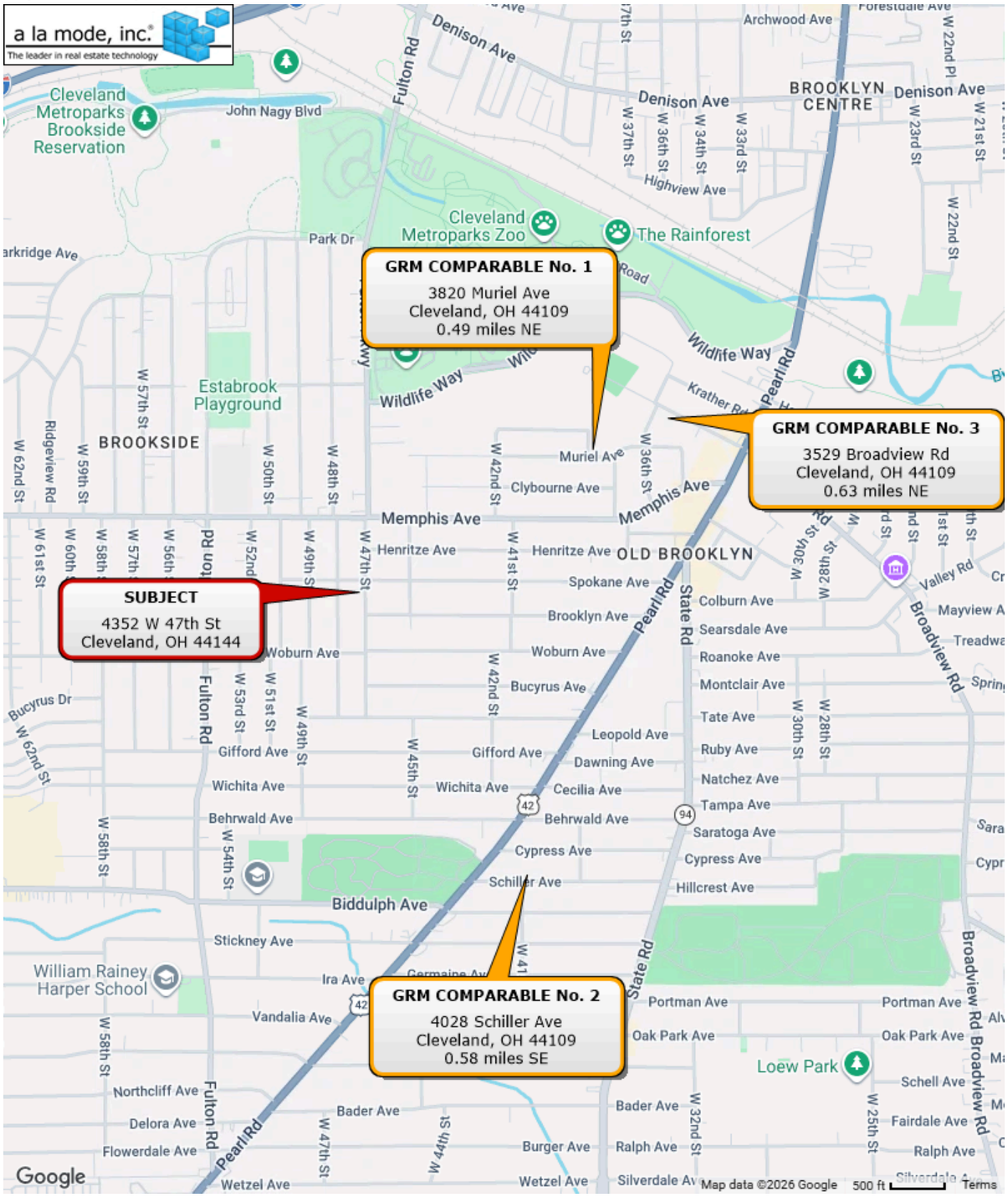
Income Approach Commentary

These comparables serve well to illustrate the main stream of fair market rents for multi unit homes in this area. All 3 comparables are reported to include terms consistent with this market which requires the tenants to pay electric and gas for utilities.

Income Approach *(continued)*

Income Approach Exhibits

Map of GRM Comparables



Income Approach *(continued)*

Comparable #1 - Comparable #2 - Comparable #3



Reconciliation

Approaches to Value

	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	$225,000	$211,500	
Reason for Exclusion		Not Necessary for Credible Results	Not Necessary for Credible Results

Appraisal Summary

Contract Price	$225,000	**Reasonable Exposure Time**	15-30 days
Opinion of Market Value	$225,000	**Effective Date of Appraisal**	10/02/2026
Market Value Condition	As Is		

Reconciliation of Market Value

All adjustments are believed to be self explaining. While all comparables share many meaningful attributes with the subject property & support the appraised value, Comp sale 1 was given the most consideration in the final rounded sale opinion due to being closest in proximity, age, GLA, has the most recent sale date, and has the least amount of net adjustments. Comp 3 is most similar in utility. Comp 2 is closest in lot size. All comps are similar Duplex style.

Comp 1 was given a weight of 39.53%, Comp 2 was given a weight of 37.39%, Comp 3 was given a weight of 23.08%,

Concessions in this market are typical, but vary, adjustments were made for concessions, if found.

Adjustments were derived from a combination of: SolomonAppraisal.com, analysis/market reaction, and or regression analysis, Solomon Adjustments/Solomon Sidekick was used as an additional tool to develop adjustments.

Apparent Defects, Damages, Deficiencies

None

Revision History

Revision Date	URAR Section	Description
10/07/2026	Sales Comparison Approach	Corrected comp 2 to unit 1 having 2 full baths.
10/07/2026	Income Approach	Added income approach

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 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 Intended Use, Intended User, and the certifications are also not permitted. However, additional Intended Use, Intended User, and 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 assignment is based on the applicable assignment elements, including: the client and any other intended users, the intended use, the definition of market value that follows, the effective date, the subject property and its relevant characteristics, and the applicable assignment conditions. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property; (2) research, verify, and analyze adequate and reliable data for the subject market area including data for each comparable property reported; and (3) report his or her analyses, opinions, and conclusions in this appraisal report.

Intended Use

The intended use of the opinions and conclusions contained in this appraisal report is for the intended user to evaluate the property that is the subject of this appraisal for a mortgage finance transaction or related activities.

Intended User

The intended user of this report is the lender/client.

Definition of Market Value

The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale with the buyer and seller each acting prudently and 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 costs that are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable because 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 assumes that the title is good and marketable unless he or she becomes aware of information to the contrary.

If the appraiser has included a sketch or floor plan in this appraisal report, it shows the approximate dimensions and is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, floor plans, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions in the data relied upon and makes no guarantees, express or implied, regarding their accuracy. If the source date is prior to the effective date of the appraisal, the appraiser assumes the property characteristics and supporting information have not changed in the interim.

The appraiser will not be required to 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.

The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that the appraiser became aware of during the development of 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 assumes 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.

Certifications

Appraiser Certifications

The Appraiser certifies and agrees that:

1. I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.

2. I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.

3. I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.

4. I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.

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

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

7. I meet the credential requirements for this assignment as of the date of this appraisal report and have knowledge and experience in appraising this type of property in this market area.

8. 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.

9. 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.

10. I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

11. 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 transmitted.

12. Using information available in the normal course of business, 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.

13. Using information available in the normal course of business, 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.

14. I based my valuation on the available properties that are most similar to the subject property.

15. 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.

16. I have identified the differences between the subject and comparable properties, analyzed the market reaction to those differences, and reflected those differences in the analysis.

17. To the extent possible, 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.

18. I have taken into consideration the factors that have an impact on value with respect to the subject property, and its location, including its proximity 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.) that I became aware of during the development of 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.

19. 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.

20. 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 analyses 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).

21. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.

22. 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.

23. 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.

24. I am aware that any disclosure or distribution of this appraisal report or any of its contents by me or by 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.

Certifications *(continued)*

25. 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. Any of the foregoing persons or entities who receive this appraisal report may choose to store, copy, reproduce, analyze, use and distribute the data in the appraisal report for internal or external purposes without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. 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). A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.

26. 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 choose to rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties. A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.

27. If this 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 report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.

28. 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.

29. I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

Additional Appraiser Certifications

Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.

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

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

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

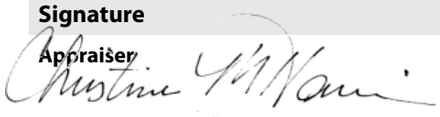
4. In compliance with Ohio Revised Code Section 4763.12 (C) Christine M. Harris is Certified Residential Appraiser acting as a Disinterested & Unbiased Third Party has completed this report and does certify that this report is within the scope of my Certification or License.

5. This appraisal assignment was assigned to me by the following AMC (Appraisal Management Company): First American Mortgage Solutions (AMC#2019000813): The fee paid to the appraiser for original report is $285.00. This fee does not include any additional fees after the effective date for any the following: FHA Final Inspections, Draw Inspections, Repair Inspections, Re-certification of Value Inspections, etc. I am an employee of this AMC.

6. I have not completed any prior services in the past 36 months on the subject property.

Signature

Appraiser



10/07/2026

Christine Harris — Date of Signature and Report

Level	Certified Residential
ID	2007003724
State	OH
Expires	01/04/2028