

Bailey Appraisal Services LLC
102 Lexington Drive
St. Clairsville, OH 43950
740 699 2902

10/26/2023

Peoples Bank National Association
138 Putnam Street
Marietta, OH 45750

Re: Property: 505 Ashton St
Holloway, OH 43985
Borrower: Donald L. Bargar and Beverly A Bargar
File No.: 13919

Opinion of Value: \$ 89,000
Effective Date: 10/24/2023

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Bruce T Bailey
License or Certification #: 386432
State: OH Expires: 01/31/2024

Exterior-Only Inspection Residential Appraisal Report

File # VLOH-0041771
13919

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.

Property Address **505 Ashton St** City **Holloway** State **OH** Zip Code **43985**
 Borrower **Donald L. Bargar and Beverly A Bargar** Owner of Public Record **Donald L. Bargar and Beverly A Bargar** County **Belmont**
 Legal Description **Daniels 2nd Addn, Lot 190. 40 x 125**
 Assessor's Parcel # **07-00021.000** Tax Year **2022** R.E. Taxes \$ **367**
 Neighborhood Name **Holloway** Map Reference **48540** Census Tract **0106.00**
 Occupant Owner Tenant Vacant Special Assessments \$ **2** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **Peoples Bank National Association** Address **138 Putnam Street, Marietta, OH 45750**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **The subject is not currently offered for sale and has not been previously offered for sale over the 36 months prior to the date of this appraisal. Source: MLS Now.**

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

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 <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	90 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %		
Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input checked="" type="checkbox"/> Over 6 mths	8	Low	50	Multi-Family	0 %	
Neighborhood Boundaries The subject market area is bound on the North by Ciruddy and Belmont Streets, the East by Clark Street, the South by abandon rail road rights of way and Center Street, and the West by Jewell Street.		150	High	150	Commercial	1 %	
Neighborhood Description The Holloway market has one central street and several side streets. The majority of homes are over 100 years old. Holloway was a mining town but the mine closed in 2019. Homes are generally of fair quality as compared to today's construction techniques. Home conditions range from good to unsound.		65	Pred.	100	Other	9 %	
Market Conditions (including support for the above conclusions) An ongoing MLS market analysis indicates the local market is current stable. Conventional financing readily available at rates of 7-9 percent. Financing related concessions are seen, but are not dominant. Supply and demand appear to be in balance. FHA, VA, and alternative financing are increasingly seen.							

Dimensions **40.0 x 125.0** Area **5,000 sf** Shape **Rectangle** View **N,Res;**
 Specific Zoning Classification **No Zoning** Zoning Description **Conformity in use is observed.**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe **After reviewing the legal, physical, financial, and economic aspects of the subject property, the current single family residential use is considered to be the highest and best use.**
 Utilities **Public** **Other (describe)** **Public** **Other (describe)** Off-site Improvements - Type **Public** **Private**
 Electricity Water Street
 Gas Sanitary Sewer Septic* Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **39013C0020E** FEMA Map Date **04/05/2006**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
There is a rear undeveloped alley right of way.

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) _____ Data Source for Gross Living Area **Auditor's Property Record Card**

General Description		General Description		Heating/Cooling		Amenities		Car Storage	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> None					
# of Stories 2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input type="checkbox"/> Driveway	# of Cars	0			
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck	<input type="checkbox"/> Deck	Driveway Surface				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Vinyl/Avg	Fuel Gas	<input checked="" type="checkbox"/> Porch	<input type="checkbox"/> Porches	# of Cars	0			
Design (Style) Box	Roof Surface Shingles/Avg	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool	<input type="checkbox"/> None	# of Cars	0			
Year Built 1905	Gutters & Downspouts Aluminum/Avg	<input type="checkbox"/> Individual	<input type="checkbox"/> Fence	<input type="checkbox"/> None	<input type="checkbox"/> Attached	<input type="checkbox"/> Detached			
Effective Age (Yrs) 118	Window Type SH,MP,Sc	<input checked="" type="checkbox"/> Other None	<input checked="" type="checkbox"/> Other	Shed (NV)	<input type="checkbox"/> Built-in				
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven	<input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave	<input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)						
Finished area above grade contains: 6 Rooms 3 Bedrooms 1,0 Bath(s)		1,232 Square Feet of Gross Living Area Above Grade							

Additional features (special energy efficient items, etc.) **No special energy efficient items were observed on the day of the inspection.**
 Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). **C4; At the time of the drive by inspection, the exterior improvements featured some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling appears to have been adequately maintained probably requires only minimal updates. Based on the exterior observation, there is an extraordinary assumption that the interior components have been adequately maintained and are functionally adequate. No external obsolescence is known or observed.**
 Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No
 If Yes, describe.

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

Exterior-Only Inspection Residential Appraisal Report

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File # 13919

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 20,005 to \$ 84,900	
There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 108,000 to \$ 129,500	
FEATURE	SUBJECT
COMPARABLE SALE # 1	
COMPARABLE SALE # 2	
COMPARABLE SALE # 3	
Address	33570 E Main St Piedmont, OH 43983
Address	70120 Clyde St Flushing, OH 43977
Address	389 High St Flushing, OH 43977
Proximity to Subject	4.22 miles NW
Proximity to Subject	6.40 miles SE
Proximity to Subject	3.88 miles E
Sale Price	\$ 129,500
Sale Price	\$ 108,000
Sale Price	\$ 120,000
Sale Price/Gross Liv. Area	\$ 71.55 sq.ft.
Sale Price/Gross Liv. Area	\$ 78.49 sq.ft.
Sale Price/Gross Liv. Area	\$ 82.42 sq.ft.
Data Source(s)	MLS Now #4464791:DOM 128
Data Source(s)	MLS Now #4478741:DOM 63
Data Source(s)	MLS Now #4446020:DOM 38
Verification Source(s)	Carol Goff & Assoc. CtHse. Driveby
Verification Source(s)	Carol Goff & Assoc. CtHse. Driveby
Verification Source(s)	Sulek & Experts. CtHse. Drive By
VALUE ADJUSTMENTS	DESCRIPTION
DESCRIPTION	+(-) \$ Adjustment
DESCRIPTION	+(-) \$ Adjustment
DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions	Armlth FHA:2500 -2,500
Sales or Financing Concessions	Armlth FHA:6000 -6,000
Sales or Financing Concessions	Armlth Conv:3000 -3,000
Date of Sale/Time	s10/23:c08/23
Date of Sale/Time	s10/23:c08/23
Date of Sale/Time	s04/23:c03/23
Location	N;Rural Village;
Location	N;Rural Village;
Location	N;Rural Village;
Leasehold/Fee Simple	Fee Simple
Leasehold/Fee Simple	Fee Simple
Leasehold/Fee Simple	Fee Simple
Site	5,000 sf -2,500
Site	14810 sf -2,500
Site	10319 sf -1,300
Site	13068 sf -2,000
View	N;Res;
View	N;Res;
View	N;Res;
Design (Style)	DT2:Box-Vyl
Design (Style)	DT2:Coln.Wd
Design (Style)	DT2:Box-Alum
Design (Style)	DT1.75;Craftsman
Quality of Construction	Q4
Quality of Construction	Q4
Quality of Construction	Q4
Actual Age	118
Actual Age	123
Actual Age	105
Actual Age	100
Condition	C4
Condition	C3
Condition	C4
Condition	C3
Above Grade	Total Bdrms. Baths
Above Grade	Total Bdrms. Baths
Above Grade	Total Bdrms. Baths
Room Count	6 3 1.0
Room Count	7 4 2.0
Room Count	6 3 1.0
Gross Living Area	1,232 sq.ft.
Gross Living Area	1,810 sq.ft.
Gross Living Area	1,376 sq.ft.
Gross Living Area	1,456 sq.ft.
Basement & Finished Rooms Below Grade	616sf0sfwo
Basement & Finished Rooms Below Grade	905sf0sfin
Basement & Finished Rooms Below Grade	647sf0sfin
Basement & Finished Rooms Below Grade	896sf0sfin
Functional Utility	Assumed Adeq
Functional Utility	Assumed Adeq
Functional Utility	Assumed Adeq
Functional Utility	Assumed Adeq
Heating/Cooling	FA, No CA
Heating/Cooling	FA, CA
Heating/Cooling	Bsbd.NoCA
Heating/Cooling	FA, CA
Energy Efficient Items	No Special Items
Energy Efficient Items	No Special Items
Energy Efficient Items	No Special Items
Energy Efficient Items	No Special Items
Garage/Carport	None
Garage/Carport	2gd4dw
Garage/Carport	2gd2dw
Garage/Carport	2ga1gd
Porch/Patio/Deck	Porches, Deck
Porch/Patio/Deck	Porches
Porch/Patio/Deck	Porches
Porch/Patio/Deck	Porch, Stoop
Amenities	Shed NV
Amenities	Shed NV
Amenities	None Noted
Amenities	None Noted
Net Adjustment (Total)	\$ -40,500
Net Adjustment (Total)	\$ -14,300
Net Adjustment (Total)	\$ -37,500
Adjusted Sale Price of Comparables	Net Adj. 31.3 %
Adjusted Sale Price of Comparables	Gross Adj. 32.8 %
Adjusted Sale Price of Comparables	Net Adj. 13.2 %
Adjusted Sale Price of Comparables	Gross Adj. 13.2 %
Adjusted Sale Price of Comparables	Net Adj. 31.3 %
Adjusted Sale Price of Comparables	Gross Adj. 31.3 %
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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) MLS Now & Ct Hse.	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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) MLS Now & Ct Hse.	
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 #1	COMPARABLE SALE #2
COMPARABLE SALE #3	
Date of Prior Sale/Transfer	
Price of Prior Sale/Transfer	
Data Source(s)	MLS Now & CtHse
Data Source(s)	MLS Now & CtHse
Data Source(s)	MLS Now & CtHse
Effective Date of Data Source(s)	10/24/2023
Effective Date of Data Source(s)	10/24/2023
Effective Date of Data Source(s)	10/24/2023
Effective Date of Data Source(s)	10/24/2023
Analysis of prior sale or transfer history of the subject property and comparable sales	
Unless noted above, the MLS and Court House Records did not find any transfers of the comparable sales in the 12 months prior to the date of this appraisal.	
Summary of Sales Comparison Approach	
The most comparable and proximate sales and listings were found through a MLS search, using the subject data as search criteria.	
SALE # 1: This sale is 4.22 miles from the subject. The Condition adjustment exceeds 10% and is based on the observed exterior condition of the subject as compared to the observed exterior condition of the sale along with the MLS photos. All other individual adjustments are 10% or less, but the number of adjustments made, causes the NET and GROSS adjustments to exceed guidelines.	
SALE # 2: This sale is 6.4 miles from the subject. All adjustments meet guidelines.	
SALE # 3: This sale is 3.88 miles from the subject. All individual adjustments are less than 10%, but the number of adjustments made, causes the NET and GROSS adjustments to exceed guidelines.	
LAND VALUE ESTIMATE: Based on the allocation method. \$16,500. LIQUIDATION VALUE ESTIMATE: Based on MLS research: \$45,000	
Indicated Value by Sales Comparison Approach \$ 89,000	
Indicated Value by Cost Approach (if developed) \$	
Indicated Value by Income Approach (if developed) \$	
The Sales Comparison Approach to value is used as the final estimate of value, because it mirrors activity in the open market. The sales are weighted based on their adjusted sale price, the net adjustment, the gross adjustment, and this appraiser's judgment. The Cost Approach is not considered in the reconciliation process. The Income Approach is not applicable for this report, as single family homes in this market area are not being purchased as income producing properties.	
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:	
Based on a visual inspection of the exterior areas of the subject property from at least the street, 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	
\$ 89,000, as of 10/24/2023, which is the date of inspection and the effective date of this appraisal.	

Exterior-Only Inspection Residential Appraisal Report

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File # 13919

FEATURE		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address		505 Ashton St Holloway, OH 43985			113 Markatan St Flushing, OH 43977			507 Ashton St Holloway, OH 43985			409 Ashton St Holloway, OH 43985		
Proximity to Subject		3.63 miles E			0.01 miles E			0.06 miles W					
Sale Price		\$ 119,000			\$ 52,500			\$ 20,005					
Sale Price/Gross Liv. Area		\$ 81.28 sq.ft.			\$ 49.34 sq.ft.			\$ 9.81 sq.ft.					
Data Source(s)		MLS Now #4412588;DOM 33			MLS Now#4238033;DOM 184			MLS Now #4496199;DOM 15					
Verification Source(s)		Cedar One Rty, Drive By			Ct Hse Records			Prodigy Properties, CtHse, Drive By					
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION			DESCRIPTION			DESCRIPTION		
Sales or Financing Concessions		Armlth RH:3317			Armlth Cash:0			Armlth Cash:0			Listing		
Date of Sale/Time		s12/22;c11/22			s05/21;Unk			+1,500			Active		
Location		N;Rural Village;			N;Rural Village;			N;Rural Village;			N;Rural Village;		
Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Site		5,000 sf			10296 sf			-1,300			5,000 sf		
View		N;Res;			N;Res;			N;Res;			N;Res;		
Design (Style)		DT2;Box-Vyl			DT2;Colonial			0 DT2;Box-Vyl			DT2;Box-Vyl		
Quality of Construction		Q4			Q4			Q4			Q4		
Actual Age		118			113			-1,000			114		
Condition		C4			C3			-11,900			C5		
Above Grade		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count		6 3 1.0			6 3 1.1			-1,500			5 2 1.0		
Gross Living Area		1,232 sq.ft.			1,464 sq.ft.			-2,300			1,064 sq.ft.		
Basement & Finished Rooms Below Grade		616sf0sfwo			549sf0sfin			0 532sf0sfwo			0 1176sf0sfin		
Functional Utility		Assumed Adeq			Assumed Adeq			Assumed Adeq			Assumed Adeq		
Heating/Cooling		FA, No CA			FA, CA			-5,000			FA, No CA		
Energy Efficient Items		No Special Items			No Special Items			No Special Items			No Special Items		
Garage/Carport		None			1gd1dw			-1,500			None		
Porch/Patio/Deck		Porches,Deck			Porch,Stoop			0 Porch			0 Porches		
Amenities		Shed NV			None Noted			0 None Noted			0 None Noted		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -27,800			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 32,400		
Adjusted Sale Price of Comparables		Net Adj. 23.4 % Gross Adj. 23.4 %			\$ 91,200			Net Adj. 61.7 % Gross Adj. 64.8 %			\$ 84,900		

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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MLS Now & CtHse	MLS Now & CtHse	MLS Now & CtHse	MLS Now & CtHse
Effective Date of Data Source(s)	10/24/2023	10/24/2023	10/24/2023	10/24/2023
Analysis of prior sale or transfer history of the subject property and comparable sales Unless noted above, the CBRMLS and Court House Records did not find any transfers of the comparable sales in the 12 months prior to the date of this appraisal.				

Analysis/Comments

SALE # 4: This sale is 3.6 miles from the subject. The sale is 10 months old.

SALE # 5: This sale is next door to the subject. This sale is 29 months old but is used because it is next door to the subject and has the same original footprint. The Condition adjustment exceeds 10% and is based on a comparison of the observed subject to the MLS photos of the sale. All other individual adjustments meet guidelines, but the number of adjustments made causes the NET and GROSS adjustments to exceed guidelines.

LISTING # 6: This listing is a REO listing, thus the low list price. The Condition adjustment exceeds 10% and is based on a comparison of the observed subject to the MLS photos of the sale. The GLA adjustment exceeds 10% as the sale has a larger GLA than the subject. The Basement adjustment exceeds 10% as the sale has a larger basement area as compared to the subject. As a result, the NET and GROSS adjustments exceed guidelines.

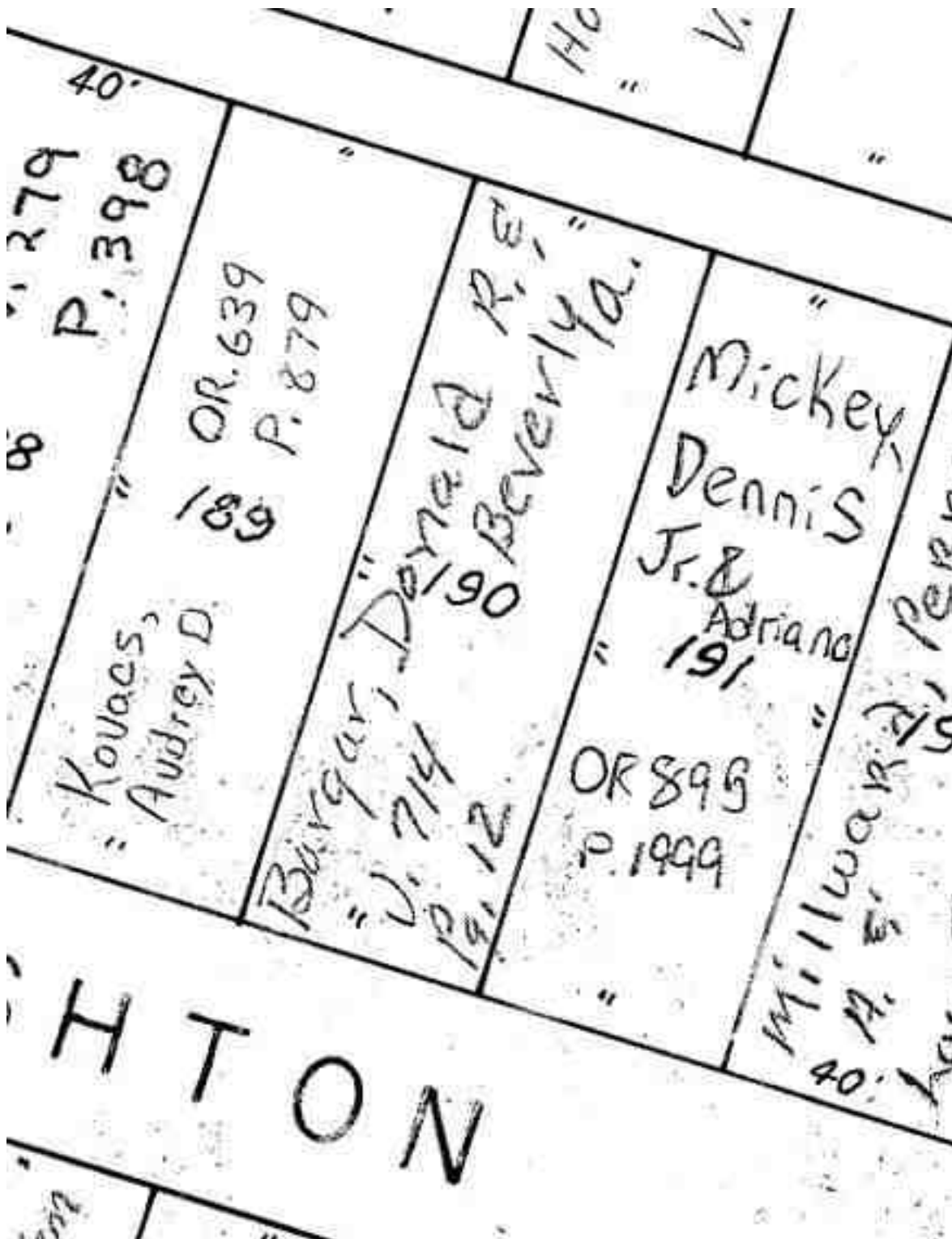
Exterior-Only Inspection Residential Appraisal Report

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FEATURE	SUBJECT	COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9					
Address	505 Ashton St Holloway, OH 43985	117 Wood St Flushing, OH 43977											
Proximity to Subject		3.46 miles E											
Sale Price	\$	\$ 84,000			\$			\$					
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 73.17 sq.ft.			\$ sq.ft.			\$ sq.ft.					
Data Source(s)		MLS-Now#4494417;DOM 20											
Verification Source(s)		Re/Max Broadwater,CtHse,DriveBy											
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
Sales or Financing Concessions		Listing											
Date of Sale/Time		Active			-2,500								
Location	N;Rural Village;	N;Rural Village;											
Leasehold/Fee Simple	Fee Simple	Fee Simple											
Site	5,000 sf	10890 sf			-1,500								
View	N;Res;	N;Res;											
Design (Style)	DT2;Box-Vyl	DT2;FrmHse-Vyl			0								
Quality of Construction	Q4	Q4											
Actual Age	118	133			+3,000								
Condition	C4	C4											
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	
Room Count	6	3	1.0	5	3	1.0	+1,000						
Gross Living Area	1,232 sq.ft.		1,148 sq.ft.		+800			sq.ft.			sq.ft.		
Basement & Finished Rooms Below Grade	616sf0sfwo		210sf0sfwu		+2,400								
Functional Utility	Assumed Adeq		Assumed Adeq										
Heating/Cooling	FA, No CA		FA, No CA										
Energy Efficient Items	No Special Items		No Special Items										
Garage/Carport	None		1dw		0								
Porch/Patio/Deck	Porches,Deck		Porch		0								
Amenities	Shed NV		None Noted		0								
Net Adjustment (Total)			<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 3,200			<input type="checkbox"/> + <input type="checkbox"/> -		\$			
Adjusted Sale Price of Comparables			Net Adj. 3.8%					Net Adj. %					
			Gross Adj. 13.3%		\$ 87,200			Gross Adj. %		\$			
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 # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9				
Date of Prior Sale/Transfer													
Price of Prior Sale/Transfer													
Data Source(s)	MLS Now & CtHse		MLS Now & CtHse										
Effective Date of Data Source(s)	10/24/2023		10/24/2023										
Analysis of prior sale or transfer history of the subject property and comparable sales													
Analysis/Comments													
LISTING # 7: This listing is 3.5 miles from the subject. All adjustments meet guidelines.													

Tax Assessor's Map

Borrower	Donald L. Bargar and Beverly A Bargar				
Property Address	505 Ashton St				
City	Holloway	County	Belmont	State	OH Zip Code 43985
Lender/Client	Peoples Bank National Association				



Aerial Map

Borrower	Donald L. Bargar and Beverly A Bargar						
Property Address	505 Ashton St						
City	Holloway	County	Belmont	State	OH	Zip Code	43985
Lender/Client	Peoples Bank National Association						



Subject Photo Page

Borrower	Donald L. Bargar and Beverly A Bargar						
Property Address	505 Ashton St						
City	Holloway	County	Belmont	State	OH	Zip Code	43985
Lender/Client	Peoples Bank National Association						



Subject Front

505 Ashton St
Sales Price
Gross Living Area 1,232
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Rural Village;
View N;Res;
Site 5,000 sf
Quality Q4
Age 118



Subject Rear



Subject Street

Comparable Photo Page

Borrower	Donald L. Bargar and Beverly A Bargar				
Property Address	505 Ashton St				
City	Holloway	County	Belmont	State	OH Zip Code 43985
Lender/Client	Peoples Bank National Association				



Comparable 1

33570 E Main St
 Prox. to Subject 4.22 miles NW
 Sale Price 129,500
 Gross Living Area 1,810
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Rural Village;
 View N;Res;
 Site 14810 sf
 Quality Q4
 Age 123



Comparable 2

70120 Clyde St
 Prox. to Subject 6.40 miles SE
 Sale Price 108,000
 Gross Living Area 1,376
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location N;Rural Village;
 View N;Res;
 Site 10319 sf
 Quality Q4
 Age 105



Comparable 3

389 High St
 Prox. to Subject 3.88 miles E
 Sale Price 120,000
 Gross Living Area 1,456
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location N;Rural Village;
 View N;Res;
 Site 13068 sf
 Quality Q4
 Age 100

Comparable Photo Page

Borrower	Donald L. Bargar and Beverly A Bargar				
Property Address	505 Ashton St				
City	Holloway	County	Belmont	State	OH Zip Code 43985
Lender/Client	Peoples Bank National Association				



Comparable 4

113 Markatan St	
Prox. to Subject	3.63 miles E
Sale Price	119,000
Gross Living Area	1,464
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Rural Village;
View	N;Res;
Site	10296 sf
Quality	Q4
Age	113



Comparable 5

507 Ashton St	
Prox. to Subject	0.01 miles E
Sale Price	52,500
Gross Living Area	1,064
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Rural Village;
View	N;Res;
Site	5,000 sf
Quality	Q4
Age	114



Comparable 6

409 Ashton St	
Prox. to Subject	0.06 miles W
Sale Price	20,005
Gross Living Area	2,039
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Rural Village;
View	N;Res;
Site	5,000 sf
Quality	Q4
Age	113

Comparable Photo Page

Borrower	Donald L. Bargar and Beverly A Bargar						
Property Address	505 Ashton St						
City	Holloway	County	Belmont	State	OH	Zip Code	43985
Lender/Client	Peoples Bank National Association						



Comparable 7

117 Wood St
Prox. to Subject 3.46 miles E
Sale Price 84,000
Gross Living Area 1,148
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Rural Village;
View N;Res;
Site 10890 sf
Quality Q4
Age 133

Comparable 8

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 9

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Location Map

Borrower	Donald L. Bargar and Beverly A Bargar				
Property Address	505 Ashton St				
City	Holloway	County	Belmont	State	OH
Lender/Client	Peoples Bank National Association				
				Zip Code	43985

