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

Bruce & Bailey

VLOH-0041771 File# 13919

	The purpose of this summary appraisal repor	t is to pro	ovide the lend	ler/client with a	n accurate,	and adequa	tely sup	pported,	opinion	of the	mark	et value	of the	subject pro	operty.
	Property Address 505 Ashton St				City	Holloway					State	OH	Zip Code	43985	
	Borrower Donald L. Bargar and Beverly A Bargar		Owne	er of Public Record	Dona	ld L. Bargar a	ınd Beve	erly A Ba	argar		County	Belmon	t		
	Legal Description Daniels 2nd Addn, Lot 190.	40 x 125													
	Assessor's Parcel # 07-00021.000				Tax Ye	ar 2022					R.E. Tax	(es \$ 3	67		
E	Neighborhood Name Holloway				Map Re	eference	48540				Census	Tract 0	106.00		
SUBJEC	Occupant Owner Tenant Vaca			ial Assessments \$	2				PUD	HOA\$	0		per year	per r	month
SUB	Property Rights Appraised Fee Simple	Leasehold		er (describe)											
	Assignment Type Purchase Transaction		ince Transaction		(describe)										
	Lender/Client Peoples Bank National Associati				utnam Street		1 45750						. =		
	Is the subject property currently offered for sale or has it be	offered for sale											Yes 🔀		
	Report data source(s) used, offering price(s), and date(s).		The subject	t is not currently	offered for sal	e and has no	t been p	revious	ly offered f	for sale	over th	e 36 mont	hs prior to 1	the date of t	this
_	appraisal. Source: MLS Now.	the auhiest nurs	hasa transaction	Evaloia the regulte o	the analysis of	the contract for	r oolo or u	uhu tha a	nalvaia waa	not					
	performed.	tile Subject purc	iidse ii diisaciioii. I	EXPIAIII LIIE IESUILS U	i lile allalysis ui	uie contiact ioi	I Salt UI W	vily ule a	ilidiyələ was	IIUL					
	portorniou.														
ACT	Contract Price \$ Date of Contra	ct	ls t	the property seller th	e owner of publ	ic record?			Yes	No D	ata Sour	ce(s)			
CONTRACT	Is there any financial assistance (loan charges, sale concest						orrower?					(-)	Г	Yes [	No
ဝ၁	If Yes, report the total dollar amount and describe the items		,,,	.,,,	-, -, -, -, -, -, -, -, -, -, -, -, -, -										
Е	Note: Race and the racial composition of the neighborho	ood are not appr	aisal factors.												
	Neighborhood Characteristics			One-	-Unit Housing 1	Trends				One-U	nit Hou	sing	Pres	ent Land Use	e %
	Location Urban Suburban	Rural	Property Values	Increasir	ng 🔀	Stable	☐ De	clining		PRICE		AGE	One-Unit		90 %
	Built-Up Over 75% 25-75%	Under 25%	Demand/Supply	Shortage		In Balance	Ov	er Suppl	y S	(000)		(yrs)	2-4 Unit		0 %
٥		Slow	Marketing Time	Under 3	mths	3-6 mths	<b>X</b> 0v	er 6 mth	IS	8	Low	50	Multi-Famil	у	0 %
НООР	Neighborhood Boundaries The subject mark		id on the North !	by Ciruddy and B	elmont Street	s, the Fast by			_	50	High	150	Commercia	al	1 %
HBOR	South by abandon rail road rights of way and Center					o, a.o <u></u> ao. <u></u>	· Oldini O			65	Pred.	100	Other		9 %
ᇙ	Neighborhood Description The Holloway ma	,			ets. The mai	ority of home	s are ov	er 100			av was		own but th	e mine clos	ed
N	in 2019. Homes are generally of fair quality as cor														
	Market Conditions (including support for the above conclusion	ons)	An	ongoing MLS ma	rket analysis	indicates the	local ma	arket is	current sta	able. Co	nventi	onal financ	ing readily	available at	t
	rates of 7-9 percent. Financing related concession	is are seen, bu	t are not domin	ant. Supply and	demand appe	ar to be in ba	lance. F	HA, VA	, and alter	native fi	nancin	g are incre	asingly see	en.	
	Dimensions 40.0 x 125.0			rea 5,000 sf		Sha	<sup>ipe</sup> Re	ectangle	9			View N;F	Res;		
	Specific Zoning Classification No Zoning			oning Description		y in use is ob									
	Zoning Compliance Legal Legal Nonco	nforming (Grand)	fathered Use)	No Zo	onina	Illegal (describe									
						ilicyai (describe	;)								
	Is the highest and best use of subject property as improved	(or as proposed				illogal (doscribe	*)		X Yes		No	If No, descr	ibe A	fter reviewir	ng the
	legal, physical, financial, and economic aspects of		per plans and spec	cifications) the prese rent single family	ent use? residential us	- '	ed to be		hest and b		No	If No, descr	Л		
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VLOH-0041771 File # 13919

properties currently of	offered for sale in	the subject neighborhoo					to \$	84,9	900	
SUBJECT	COMPAR	ABLE SALE # 1	CON	MPARABI	LE SALE # 2		CO	MPARAB	LE SALE # 3	
	33570 E Main St		70120 Clyde St							
		3		3977				3977		
	4.22 miles NW						iles E		I.	
-		120,000			\$ 108,000				\$	120,000
\$ sq.ft.						\$				
DESCRIPTION										atmont
DESCRIPTION		+(-) \$ AUJUSTITIETT		JIN .	+ (-) \$ Aujustinent			JIN	+ (-) \$ Aujus	SUITETIL
		0.500			6 000					2 000
		-2,300			-0,000					-3,000
N:Dural Villago:						-				
<del>'</del>	<del></del>	-2 500			-1 300					-2,000
		2,000			1,000					2,000
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		+1.000			-2.600					-3,600
					2,000					-12,000
Total Bdrms. Baths	1		Total Bdrms.	Baths		Total	Bdrms.	Baths		.2,000
6 3 1.0	7 4 2.0	-8.000	6 3	1.0		6	3	1.1		-1,500
				_	-1.400					-2,200
616sf0sfwo	905sf0sfin				,					-1,700
		,,,,,								.,
Assumed Adeq	Assumed Adeq		Assumed Adeq			Assum	ed Adeq			
FA, No CA	FA,CA	-5,000	Bsbd,NoCA		0	FA,CA				-5,000
No Special Items	No Special Items		No Special Items	S		No Spe	cial Item	1S		
None	2gd4dw	-3,000	2gd2dw		-3,000	2ga1g	t			-6,500
Porches, Deck	Porches	0	Porches		0	Porch,	Stoop			0
Shed NV	Shed NV		None Noted		0	None N	loted			0
		•		_	•					
		10,000			\$ -14,300		+	<b>X</b> I -	\$	-37,500
						AL-A A di				
	Net Adj. 31.3	%   %   ¢	Net Adj. 1	13.2 %	¢	Net Adj.		31.3 %		
acle as transfer history of the	Gross Adj. 32.8	% \$ 89,000	Net Adj. 1 Gross Adj. 1	13.2 <sup>%</sup> 13.2 <sup>%</sup>	\$ 93,700	Net Adj. Gross A			\$	82,500
sale or transfer history of the	Gross Adj. 32.8	% \$ 89,000	Net Adj. 1 Gross Adj. 1	13.2 <sup>%</sup> 13.2 <sup>%</sup>	\$ 93,700			31.3 %	\$	82,500
sale or transfer history of the	Gross Adj. 32.8	% \$ 89,000	Net Adj. 1 Gross Adj. 1	13.2 <sup>%</sup> 13.2 <sup>%</sup>	\$ 93,700			31.3 %	\$	82,500
	Gross Adj. 32.8 e subject property and con	% \$ 89,000 aparable sales. If not, explain	Gross Adj. 1	13.2 %				31.3 %	\$	82,500
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	Sales in the subject SUBJECT  SUBJECT  S S S S S S S S S S S S S S S S S S	Sales in the subject neighborhood within   SUBJECT	Subject   Subj	Subject   New   New   Subject   New   Subject   New   New   New   Subject   New   Subject   New   Subject   New   Subject   New	Subject   Subject   Registration   Subject   Registration   Subject   Subj	Sales in the   Subject   neighborhood   within   the   past   twelve   months   ranging   in   sale   price   from   \$108,000	Sales in the subject   neighborhood within the past   twelve   months   ranging   in   sale   price   from   \$   108,000	Subject   Reighborhood   Within the past twelve   months   ranging   in   sale   price   from   \$108,000	Sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 108,000	Size   Telephorhood   Within   The past   twelve   months   ranging   in sale   price   from   \$ 108,000   to \$ 129,500   COMPARABLE SALE # 3   COMPARABLE SALE # 3   COMPARABLE SALE # 3   COMPARABLE SALE # 3   Sale High St.

VLOH-0041771 File # 13919

	FEATURE		SUBJECT	T		CO	MPARAB	LE SALE # 4	CC	MPARABL	E SALE # 5		CO	MPARABL	E SALE # 6	
	Address 505 Ashton St				113 M	arkatan	St		507 Ashton St			409 As	hton St			
	Holloway, OH 43985				Flushir	ng, OH 4	3977		Holloway, OH	43985		Hollow	ay, OH	43985		
	Proximity to Subject				3.63 m	niles E			0.01 miles E			0.06 m	niles W			
	Sale Price	\$						\$ 119,000			\$ 52,500				\$ 20	0,005
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	81.2	8 sq.ft.		\$ 49.3	34 sq.ft.	,	\$	9.8	1 sq.ft.		
ı	Data Source(s)				MLS N	low #44	112588:	DOM 33	MLS Now#42	238033:E	OM 184	MLS N		196199:E	OM 15	
	Verification Source(s)					One RIty			Ct Hse Recor	,			-	,	lse, Drive By	
	VALUE ADJUSTMENTS	DE	ESCRIPTI	ION	D	ESCRIPTI	ON	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		ESCRIPTI		+(-) \$ Adjustme	nt
	Sales or Financing				ArmLt	h			ArmLth			Listing	1			
	Concessions				RH:33			-3 300	Cash:0			Lioung				
	Date of Sale/Time				/	2;c11/22	)	-0,000	s05/21:Unk		+1,500	Activo				-600
ı	Location	N;Rural	l Villago	١٠	_	al Village			N;Rural Villag	n·	T 1,500		ıl Village	٠.		-000
H	Leasehold/Fee Simple	Fee Sim		,	Fee Sir		,		Fee Simple	σ,		Fee Sir		,		
	Site	5,000 s	•		10296			1 200	5.000 sf			5,000				
Ŏ.	View		SI .		_			-1,300	-,			N;Res;				
Ě.	Design (Style)	N;Res;	av Mul		N;Res			0	N;Res;							
ν V	Quality of Construction	DT2;Bc	JX-VYI		DT2;C	oloniai		U	DT2;Box-Vyl			DT2;B	ux-vyi			
SALES COMPARISON APPROACH	•	Q4			Q4			4 000	Q4		200	Q4				1 000
Š.	Actual Age	118			113			-1,000				113				1,000
Š.	Condition	C4			C3	1		-11,900		_	+25,000				+3	5,000
'n	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total Bdrms.			Total	Bdrms.	Baths		
₹	Room Count	6	3	1.0	6	3	1.1	-1,500	5 2	1.0	+5,000	7	3	1.0		1,000
ï	Gross Living Area		1,23	2 sq.ft.		1,46	4 sq.ft.	2,000		34 sq.ft.	+1,700		2,03	g sq.ft.		8,100
	Basement & Finished	616sf0	sfwo		549sf0	Osfin		0	532sf0sfwo		0	1176s	f0sfin		-:	3,400
	Rooms Below Grade															
١	Functional Utility	Assum	ed Ade	q	Assum	ned Ade	q		Assumed Ade	q		Assum	ned Adeo	q		
I	Heating/Cooling	FA, No			FA,CA			-5,000	FA, No CA			FA, No				
ı	Energy Efficient Items	No Spe		ns		ecial Iter	ns	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	No Special Ite	ms			ecial Iten	ns		
j	Garage/Carport	None			1gd1d			-1,500				None				
ı	Porch/Patio/Deck	Porche	s,Deck		Porch,			, , , , , , , , , , , , , , , , , , , ,	Porch		0	Porche	es			0
ı			,		2,	, <b>-</b>					Ĭ	2.0.10				
ı	Amenities	Shed N	V		None N	Voted		n	None Noted		n	None N	Inted			0
ı		Jiivu IV	•		1101101	.0.00		1	.10110 110100			1101101				U
ı	Net Adjustment (Total)				$\vdash$	] + [	<b>X</b> -	\$ -27.800	<b>X</b> +	П-	\$ 32.400	X	+ [	٦.	\$ 21	0,900
ı	Adjusted Sale Price				Net Adj.		<u>▲</u> 23.4 <sup>%</sup>	-21,000	Net Adj.	61.7 %	32,400	Net Adj.		 104.5 <sup>%</sup>		υ, <b>συ</b>
ı	of Comparables				Gross A		23.4 <sup>%</sup>	\$ 01,000	Gross Adj.		\$ 84,900		1 di. ↑	104.5 <sup>2</sup> 245.4 <sup>8</sup>	\$ 44	ח טטב
į	Report the results of the research and analy	sis of the	e prior ca	ale or trans								U. 000 A	-ı· 2	.4J.4 <sup>™</sup>	- 40	0,905
ı	ITEM	, 5.5 51 410	- p01 00		UBJECT	., 0. 1110 0		COMPARABLE SAL				5		СОМРАЯ	ABLE SALE # 6	
ı	Date of Prior Sale/Transfer	-		31	- DVLUI			JOINII ANADEL SAL	" 4		SOME MEDICE OALL #	ນ		O O IVIT AL		
ı	Price of Prior Sale/Transfer															
	<u> </u>		ALO N	0 0411-				MI O Name O OHIIaa		MION	0 0411		AAL O AL	I 0 O41	I	
-				w & CtHs	ie			MLS Now & CtHse			w & CtHse			low & Cth	1Se	
OKY O	Data Source(s)		0/24/20					10/24/2023		10/24/2			10/24/			
IS ORY	Effective Date of Data Source(s)							Unle	ss noted above	, the CBR	MLS and Court House F	Records	did not f	find any t	ransfers of the	
9 8	Effective Date of Data Source(s)  Analysis of prior sale or transfer history of	the subjec				ıl.										
9 8	Effective Date of Data Source(s)	the subjec		of this a	ippraisa											
110	Effective Date of Data Source(s)  Analysis of prior sale or transfer history of	the subjec		of this a	ppraisa											
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110	Effective Date of Data Source(s)  Analysis of prior sale or transfer history of	the subjec		e of this a	ppraisa											
110	Effective Date of Data Source(s) Analysis of prior sale or transfer history of comparable sales in the 12 months	the subjec	the date				t. The s	ale is 10 months old.								
SALE HISTOR	Effective Date of Data Source(s) Analysis of prior sale or transfer history of comparable sales in the 12 months  Analysis/Comments  SALE # 4	the subject prior to t	the date	.6 miles	from the	e subjec			or to the subiec	t and has	the same original footo	rint. The	e Conditi	ion adius	tment exceeds	
SALE HISTOR	Effective Date of Data Source(s) Analysis of prior sale or transfer history of comparable sales in the 12 months  Analysis/Comments SALE # 4 SALE # 5: This sale is next door to	the subject prior to to This s the subj	the date	.6 miles	from the	e subjec	but is u	sed because it is next do								
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O'ALE HISIO	Effective Date of Data Source(s) Analysis of prior sale or transfer history of comparable sales in the 12 months  Analysis/Comments  SALE # 5: This sale is next doer to 10% and is based on a comparison GROSS adjustments to exceed guide  LISTING # 6: This listing is a REO li	: This s the subject the subject the subject the oblines.	sale is 3 ject. The bserved	.6 miles is sale is I subject	from the 29 mon to the M	e subjec nths old MLS pho	but is u tos of th	sed because it is next do le sale. All other individu ustment exceeds 10% an	ual adjustments ad is based on a	meet gui	delines, but the number	of adjus	tments he MLS	made ca	uses the NET and f the sale. The	
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Fannie Mae Form 2055 March 2005

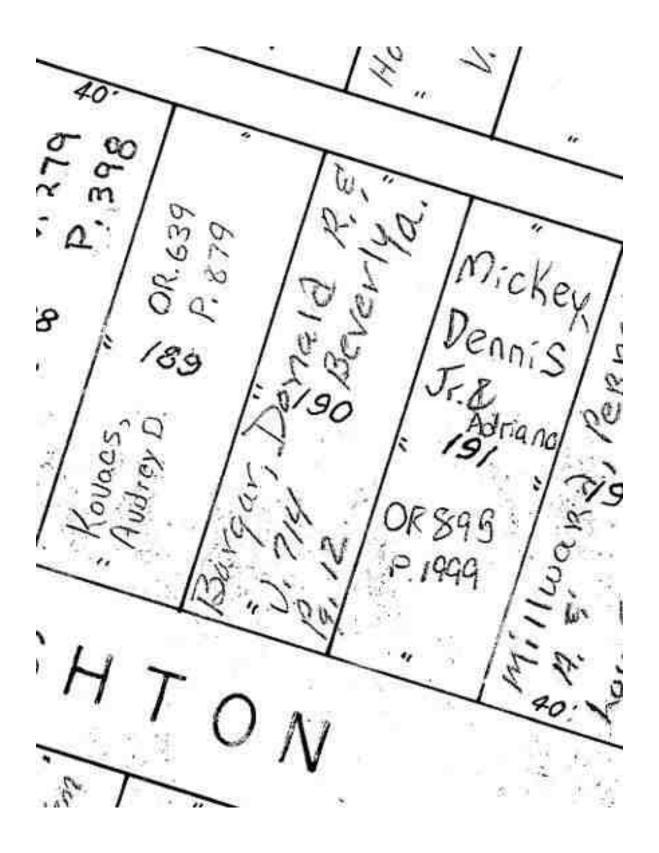
VLOH-0041771 File # 13919

FEATURE		SUBJEC	CT		CO	MPARABI	LE SALE # 7	CC	MPARABL	E SALE # 8		CO	MPARABL	E SALE # 9
Address 505 Ashton St				117 W	ood St									
Holloway, OH 43985					ng, OH 4	3977								
Proximity to Subject				3.46 m		0011								
Sale Price	\$			3.40 11	III69 E		\$ 84,000			\$				\$
Sale Price/Gross Liv. Area			0	•			01,000	•		y .	•			y .
	\$		sq.ft.			7 sq.ft.		\$	sq.ft.		\$		sq.ft.	
Data Source(s)				MLS-N	low#44	94417;	DOM 20							
Verification Source(s)							tHse,DriveBy				L_ ¯			
VALUE ADJUSTMENTS		DESCRIPT	TION		ESCRIPTI		+(-) \$ Adjustment	DESCRIPT	10N	+(-) \$ Adjustment	0	ESCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing				Listing	1									
Concessions					,									
Date of Sale/Time				A 045			0.500							
Location	N: 5			Active			-2,500							
		ıral Villag	е;		al Village	;								
Leasehold/Fee Simple		Simple		Fee Sir										
Site	5,000	0 sf		10890	sf		-1,500							
View	N;Re	s;		N;Res	;									
Design (Style)		Box-Vyl			rmHse-\	/vl	0							
Quality of Construction	Q4	, 2 c/. 1 j .		Q4		.,.								
Actual Age	118			133			+3,000							
Condition							+3,000							
	C4			C4					_				1	
Above Grade	Total			Total	Bdrms.	Baths		Total Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	6	3	1.0	5	3	1.0	+1,000							
Gross Living Area		1,23	32 sq.ft.		1,14	8 sq.ft.	+800		sq.ft.				sq.ft.	
Basement & Finished	616s	sf0sfwo		210sf0	Osfwu		+2,400							
Rooms Below Grade		•					. 2,100							
Functional Utility	Δοοιι	ımed Ade	an .	Accur	ned Ade	٦								
Heating/Cooling			74			4	+							
• •		lo CA		FA, No										
Energy Efficient Items		pecial Ite	ms		ecial Iter	ns	<u> </u>							
Garage/Carport	None			1dw			0							
Porch/Patio/Deck	Porcl	hes,Deck	(	Porch			0							
Amenities	Shed	l NV		None N	Voted		0							
	Jiiou			1101101	.0.00		1							
Net Adjustment (Total)					1 + 1	٦-	\$ 3,200	+	П-	\$	-	] + [	7 -	\$
					+ [		0,00			*	Not A all			*
Adjusted Sale Price				Net Adj.		3.8 %		Net Adj.	%		Net Adj		%	
of Comparables				Gross A	laj.	13.3 %	§ 87, <u>2</u> 00	Gross Adj.		\$	Gross A	NOj.	%	\$
Report the results of the research and ana	lysis of	the prior s			ry of the s	ubject pro								
ITEM			S	UBJECT			COMPARABLE SAL	E# 7		COMPARABLE SALE #	3		COMPA	RABLE SALE # 9
Date of Prior Sale/Transfer														-
Price of Prior Sale/Transfer														
Data Source(s)		MI C NA	w & CtHs	20			MLS Now & CtHse					_		
Effective Date of Data Source(s)				บ								+		
* * * * * * * * * * * * * * * * * * * *	Ala - ·	10/24/2			aalo -		10/24/2023					1		
Analysis of prior sale or transfer history of	uie sut	uject prope	and cor	nparable	sales									
								_						
Analysis/Comments LIOTING	11 7: 7	This Hast	-:-0-	alles to	Ale - :	de la cita d	All adicates are to the second	delines						
Analysis/Comments LISTING :	# /: ]	ınıs listin	ıy ıs 3.5 <b>n</b>	illes fro	rn the st	ioject. <i>F</i>	All adjustments meet gui	Jelines.						
										-				

	(not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)			
	(not required by Fannie Mae)			
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(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)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	Co.Et @ °		10,000
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data		\$q.R. @\$ \$n.B.@\$	=	\$
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data	OPINION OF SITE VALUE	Sq.Rt. @ \$ Sq.Rt. @ \$	=	\$
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE  DWELLING	Sq.Ft. @ \$	=	\$ \$ \$
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Due to the age of the subject property and the speculative nature of	OPINION OF SITE VALUE  DWELLING  Garage/Carport		= =	\$ \$ \$ \$
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Due to the age of the subject property and the speculative nature of estimating depreciation, the Cost Approach is considered not applicable	OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New	Sq.Ft. @ \$ Sq.Ft. @ \$	= = = = = = = = = = = = = = = = = = = =	\$ \$ \$ \$
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED  REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Due to the age of the subject property and the speculative nature of estimating depreciation, the Cost Approach is considered not applicable or necessary for this assignment to produce credible results, and therefore is not developed herein. This appraisal is completed for the named lender/client in connection with mortgage lending and IS  NOT to be relied upon for insurance purposes.  Estimated Remaining Economic Life (HUD and VA only)  40 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project  Total number of phases  Total number of units  Total number of units rented  Total number of units control of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Pyes No  Does the project contain any multi-dwelling units?  Yes No	OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical Depreciation  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  FOR PUDs (if applicable)  No Unit type(s) Detached  y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional	External = = = :	\$
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  ESTIMATED  REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Due to the age of the subject property and the speculative nature of estimating depreciation, the Cost Approach is considered not applicable or necessary for this assignment to produce credible results, and therefore is not developed herein. This appraisal is completed for the named lender/client in connection with mortgage lending and IS  NOT to be relied upon for insurance purposes.  Estimated Remaining Economic Life (HUD and VA only)  40 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project  Total number of phases Total number of units  Total number of units rented Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes No  Does the project contain any multi-dwelling units? Yes No  Data Source(s)  Are the units, common elements, and recreation facilities complete?	OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  FOR PUDs (if applicable)  No Unit type(s) Detached y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional	External = = = :	\$

### **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	S	tate	OH	Zip Code	43985	
Lender/Client	Peoples Rank 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



# 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

4.22 miles NW 129,500 Prox. to Subject Sale Price 1,810 Gross Living Area Total Rooms Total Bedrooms Total Bathrooms 2.0 N;Rural Village; Location

View N;Res; 14810 sf Site Q4 Quality Age 123



### Comparable 2

70120 Clyde St

6.40 miles SE Prox. to Subject 108,000 Sale Price Gross Living Area 1,376 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0

Location N;Rural Village; N;Res; 10319 sf View Site Quality Q4 Age 105



## Comparable 3

389 High St 3.88 miles E Prox. to Subject Sale Price 120,000 1,456 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.1

Location N;Rural Village; N;Res; View 13068 sf Site 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

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;

 Location
 N;Rural Vi

 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	S	tate	OH	Zip Code	43985	
Lender/Client	Peoples Rank National Association								

