APPRAISAL OF



LOCATED AT:

27401 Bagley Road Olmsted Falls, OH 44138

FOR:

Century Federal Credit Union 1240 E 9th St Room 719 Cleveland, OH 44199

BORROWER:

Kathleen D Bennett

AS OF:

June 7, 2017

BY:

Thomas M Weinberg

Exterior-Only Inspection Residential Appraisal Report

82674-50 File No. F-159681-17

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Exterior-Only Inspection Residential Appraisal Report

82674-50 File No. F-159681-17

· ·	rable properties currently off						799,000	
	rable sales in the subject nei					23,000	to \$ 650,000	
FEATURE	SUBJECT	COMPARABLE			IPARABLE S			LE SALE NO. 3
27401 Bagley Road		8746 Columbia R		26951 Gl			26917 Cook R	
Address Olmsted Fal	ls, OH 44138	Olmsted Falls, Ol	H 44138			o, OH 44138		ship, OH 44138
Proximity to Subject		3.40 miles SE		2.14 miles	s NE		2.46 miles NE	
Sale Price	\$	\$	190,000		\$	208,000		\$ 245,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 104.17 sq. ft.		\$ 108.67			\$ 146.97 sq. ft.	
Data Source(s)		NEOHREX#3818	829;DOM 162			614;DOM 54		13836;DOM 67
Verification Source(s)		Doc#12280807		Doc#1090	0761		Doc#8120561	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth			ArmLth	
Concessions		Conv;0		FHA;0			Conv;0	
Date of Sale/Time		s12/16;c12/16		s01/17;c1	11/16		s08/16;c06/16	
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	ole		Fee Simple	
Site	6.18 ac	1.70 ac	8,000	23087 sf		10,000	3.50 ac	6,000
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT2;Colo	onial	0	DT1.5;Cape C	od 0
Quality of Construction	Q3	Q3		Q3			Q3	
Actual Age	61	63	0	24		-16,500	69	0
Condition	C4	C4		C4			C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	3,000	Total Bdrms.	Baths	3,000	Total Bdrms. Baths	3,000
Room Count	8 5 2.0	5 3 2.0		4 3	2.1	, ,	7 3 2.0	
Gross Living Area 15	1,813 sq. ft.	1,824 sq. ft	. 0		914 sq. ft.	-1,500	1,667 s	
Basement & Finished	925sf0sfin	1280sf500sfin		930sf500		0	1111sf500sfin	0
Rooms Below Grade		1rr0br0.0ba0o		1rr0br0.0l		-10,000	1rr0br0.0ba0o	-10,000
E Maria - 1 1 1 Million .	Average	Average		Average			Average	
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Fireplace Barn/Outbuilding Net Adjustment (Total) Adjusted Sale Price of Comparables	FWA/None	FWA/None		FWA/CA(C	-2,000	FWA/CAC	-2,000
Energy Efficient Items	None	None		None			None	
Garage/Carport	2gd2dw	2ga2dw	0	2ga2dw		0	2ga2dw	0
Porch/Patio/Deck	Porch	Deck	0	Deck		0	Porch	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplac	ce		1 Fireplace	
Barn/Outbuilding	Barn	None	7,500	None		7,500	Barn and Outbuildin	ng -7,500
M			1					1
Net Adjustment (Total)		X + - \$	8,500		X]- \$	9,500	+ X-	\$ 8,300
Adjusted Sale Price		Net Adj. 4.5%		,	-4.6%		Net Adj3.4%	
of Comparables		Gross Adj. 15.0% \$			24.3% \$	198,500	Gross Adj. 12.5%	\$ 236,700
I X did did not res	search the sale or transfer his	story of the subject propert	ty and comparable sal	es. If not, expla	ain			
)							
	did not reveal any prior sale	es or transfers of the subje	ect property for the thre	ee years prior to	o the effective	e date of this apprais	al.	
Data source(s) Realist								
	did not reveal any prior sale	es or transfers of the comp	parable sales for the ye	ear prior to the	date of sale	of the comparable sa	le.	
. ,			-6 H				I 2)	
Report the results of the res		or sale or transfer history of BJECT	COMPARABLE SAI	· ·		ort additional prior sa PARABLE SALE NO.	1 7 7	RABLE SALE NO. 3
Date of Prior Sale/Transfer	30	DJECT	COMPARABLE SAI	LE INO. I	COIVIE	ARABLE SALE NO.	Z COMPA	RABLE SALE NO. 3
Price of Prior Sale/Transfer								
Data Source(s)	CoreLogic	C.	oreLogic		CoreLog	nic	CoreLogic	
Effective Date of Data Source			6/10/2017		06/10/20		06/10/201	
Analysis of prior sale or tran				iect has no			years. All previo	
sales are sheriff sal	, , ,	oporty and comparable sal	11.0 000	,	- 54.55 111		, 30.017 iii provid	comparable
Summary of Sales Compari	son Approach. See At	tached Addendum						
		5 000						
Indicated Value by Sales Co				-				
	s Comparison Approach \$		Cost Approach (if dev				proach (if developed)	
	son Approach is the							
The Sales Compari			s age proves to					a credible
The Sales Compari	crued depreciation							
The Sales Compari	ccrued depreciation le family rental data	ı in this area preclu	udes the develo	•				1.1.1
The Sales Compari	ccrued depreciation le family rental data X "as is," subject to	in this area preclu completion per plans and	udes the develo specifications on the b	asis of a hypot	thetical condi	tion that the improve	ments have been com	
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First American Staff Appraisals

Exterior-Only Inspection Residential Appraisal Report File No. F-159681-17

82674-50

Scope of Work: The scope of work for this appraisal is defined by the complexity of t				
The scope of work for this appraisal is defined by the complexity of t				
appraisal report form, including the definition of market value, statem				
attached. The appraiser must, at a minimum: (1) perform a comple	e visual inspection of	the interio	r and exterior a	reas of the subject
property, (2) inspect the neighborhood, (3) inspect each of the comp				
analyze data from reliable public and/or private sources, and (5) repreport.	oπ nis or ner anaiysis,	, opinions,	and conclusion	s in the appraisai
The appraiser has viewed the exterior of the improvements. The ob- analyze those characteristics that a typical purchaser would conside the assumptions and limiting conditions and certification to this repo	r in their decision mak			
The appraisal is based on the information gathered from public reco properties; and other sources specifically identified in this report. When most reliable has been used.				
Intended Users and Intended Use				
The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated S this appraisal report form, and Definition of Market Value. No addition	cope of Work, purpose	e of the ap	praisal, reportin	ng requirements of
Privacy Policy:				
In compliance with the Gramm-Leach-Bliley Act (GBLA), we do not do				
for any purpose that is not specifically permitted by law. We restrict a employees who need to know that information in order to provide pro-				
procedural safeguards that comply with federal regulations to guard				ii, olooti omo, ana
Report Type:Market Value				
COST APPROACH TO VALUE	(not required by Fannie N	Лае)		
	IS.			
Provide adequate information for the lender/client to replicate the below cost figures and calculation		tu/Qummo	ry of compareh	lo land calco
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for esting the support for the opinion of site value (summary of comparable land sales or other methods for esting the support of the opinion of site value (summary of comparable land sales or other methods for esting the support of the opinion of site value (summary of comparable land sales or other methods for esting the opinion of site value).		nty/Summa	ry of comparab	le land sales
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Tloma M 1995	Signature
Name Thomas M Weinberg	Name
Company Name Forsythe Appraisals, LLC	Company Name
Company Address 7618 Harley Hills Dr.	Company Address
North Royalton, OH 44133	
Telephone Number 888-355-9259	Telephone Number
Email Address ordcle@cle.forsytheappraisals.com	Email Address
Date of Signature and Report 06/12/2017	Date of Signature
Effective Date of Appraisal 06/07/2017	State Certification #
State Certification #	or State License #
or State License # 2006001889	State
or Other (describe) State #	StateExpiration Date of Certification or License
State OH	
Expiration Date of Certification or License 09/05/2017	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
27401 Bagley Road	Did not inspect exterior subject property
Olmsted Falls, OH 44138	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 215,000	
LENDER/CLIENT	COMPARABLE SALES
Name First American Mortgage Solutions	Did not inspect exterior of comparable sales from street
Company Name Century Federal Credit Union	Did inspect exterior of comparable sales from street
Company Address 1240 E 9th St Room 719	Date of Inspection
Cleveland, OH 44199	
Email Address	

Exterior-Only Inspection Residential Appraisal Report

82674-50 File No. F-159681-17

FEATURE		SUBJECT	COMPARAB	BLE S.	ALE NO. 4	COM	1PARABLE S	ALE NO. 5		COMPARABLE S	ALE NO. 6
27401 Bagley Road			27377 Schady	Rd							
Address Olmsted Fal		44138	Olmsted Town								
Proximity to Subject	•		0.55 miles SE	•	•						
Sale Price	\$			\$	279,900		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sa ft	\$ 204.61 sq. ft.		-,	\$ 0.0	O sq. ft.		\$	0.00 sq. ft.	
Data Source(s)	Ψ	0.00 sq. n.	NEOHREX#38		470·DOM 58	ψ 0.0	9 34. 11.		Ψ	0.00 sq. n. j	
Verification Source(s)			County Record		0,5 0 1 1 00						
	D.F	CCDIDTION		J5		DECODI	DTION			FCCDIDTION	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRI	PHON	+(-) \$ Adjustment	L	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing		-13,995						
Concessions											
Date of Sale/Time			Active								
Location	N;Re	<u> </u>	N;Res;								
Leasehold/Fee Simple		Simple	Fee Simple								
Site	6.18		17.57 ac		-22,000						
View	N;Re	s;	N;Res;								
Design (Style)	DT1;I	Ranch	DT1;Ranch								
Quality of Construction	Q3		Q3								
Actual Age	61		70		0						
Condition	C4		C4								
Above Grade		rme Pothe			3,000	Total Bdrms.	Daths		Total	Ddrmc Daths	
Room Count	Total Bd	ms. Baths 2.0	Total Bdrms. Baths 7 3 1.0	_	3,000	rotal Bulms.	Baths		Total	Bdrms. Baths	
	O	1,813 sq. ft.			6,700		0				
Gross Living Area 15	025-1		1,368 s	q. It.			sq. ft.			sq. ft.	
Basement & Finished	925sf	บริเทา	0sf		10,000						
Rooms Below Grade	•										
Functional Utility	Avera		Average								
Heating/Cooling	FWA		FWA/CAC		-2,000						
Energy Efficient Items	None		None								
Garage/Carport	2gd2	wb	2ga2dw		0						
Porch/Patio/Deck	Porch		Porch				_				
Fireplace		place	1 Fireplace								
Barn/Outbuilding	Barn		Outbuilding		0						
Dairi, Gate and Tig	Dain		Odibananig		- J						
Net Adjustment (Total)			+ X-	٦,	15,295			<u> </u>	X	+	0
				\$	13,293	+	\$				
Adjusted Sale Price					204.005	Net Adj.	%		Net A	·	0
of Comparables			Gross Adj. 21.7%		264,605		% \$		Gross		0
ITEM		SUI	BJECT		COMPARABLE SAL	LE NO. 4	COMP	PARABLE SALE NO.	5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer											
Price of Prior Sale/Transfer											
Data Source(s)		CoreLogic		Co	reLogic						
Effective Date of Data Source Summary of Sales Comparis		06/10/2017		06/	10/2017						
Summary of Sales Comparis	on Annr	oach									
	vari whhi										
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Uniform Appraisal Dataset Definitions

82674-50 File No. F-159681-17

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions

82674-50 File No. F-159681-17

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Ind Industrial Location & View Woods Other Appraiser-Defined Abbreviations	Withdrawn Date	Date of Sale/Time
Other Appraiser-Defined Abbreviations		
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	Full Name	Appropriate Fields
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ADDFNDUM

Borrower: Kathleen D Bennett	File N	lo.: F-159681-17
Property Address: 27401 Bagley Road	Case	No.: 82674-50
City: Olmsted Falls	State: OH	Zip: 44138
Lender: Century Federal Credit Union		•

Neighborhood Description

Stearns Road, a major artery is located within .5 miles giving access to schools, shopping, highways, and employment. This market has historically received average acceptance. Subject's design and quality of construction are consistent with surrounding properties. Employment at all levels is available in and around greater Develand area. Amenities are close and available

My comparable search and results

Appraiser is providing four sales located within 4 mile from the subject and that have sold within the last 12 months. The sales used were the most recent and closest one family comparables with similar condition, similar effective year, bedroom count, bathroom count, market area, school district, and view. Appraiser is giving all sales equal weight to their close location, recent sale, similar style, year built, similar conditions, and similar attributes. Condition ratings are based on the visual data observed and the notes in the MLS. All sales are located in the same market area as the subject. If all homes were on the market at the same time all would be considered by any potential buyer. The comps selected are considered good value indicators of this market. After adjustments the comparable forma good value range upon which to estimate market value. Appraiser is also providing two active listings to further support value.

Appraiser had to exceed the desired one mile radius and was unable to bracket the subjects's lot size and part finished basement. This is considered common and acceptable. After adjustments the sales provided are considered good market indicators. The subject is not over-improved and is still marketable.

06/12/2017

The subject's value differs from the predominant neighborhood market value due to its large lot size. The subject is not over-improved and is still marketable.

The subject property is located 15 miles from my office. This assignment requires geographic competency as required by USPAP. I have spent sufficient time in this market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and location involved.

Geographic Boundaries

-The subject neighborhood may be crossed by geographic boundaries (I-80), however these do not represent neighborhood boundaries, as properties located on both sides of the roads share the same school district, municipal services, and access to locational amenities

-Although the basement areas of the comparables differ from the subject basement, no adjustment was made for size differences, rather for the presence of finish and bath improvements in this area. There was no discernible difference noted for basement areas that differed in size, as long as the finish and room count was similar.

The appraiser did not observe nor was made aware of any oil/gas exploration/drilling/wells and other methods of extraction including hydraulic fracturing on the subject property at time of viewing.

SCOPE OF WORK

Subject Property Identification:

The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:

The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable (list if necessary) and comparable property data was generally obtained from thirdparty sources (list sources). Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

Additional Appraiser Certification
I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

INTENDED USERS

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

EXPOSURE TIME

- Areasonable exposure time for the subject property at the opinion of value indicated is estimated to be the same as the marketing time reported in the neighborhood section on page one of this report.

SUBJECT SECTION

<u>Legal Description</u>
-The legal description as shown on pg. 1 of the report is the complete description as found in county/realist.

<u>Subject Address</u>
-Please note that the subject address utilized in this report conforms to the formatting of the USPS website.

SITE SECTION

Site / Accessibility

-The Subject property is accessible year round in all types of weather conditions.

ADDENDUM

Borrower: Kathleen D Bennett	File N	lo.: F-159681-17
Property Address: 27401 Bagley Road	Case	No.: 82674-50
City: Olmsted Falls	State: OH	Zip: 44138
Lender: Century Federal Credit Union		•

SALES COMPARISON APPROACH SECTION

Comparable Search Parameters

-In my research for comparables, I used the following parameters time frame(12 months) distance(1 mile), GLA(25%+-), and condition.

FNMA Guidelines
-FNMA suggests comparables be within six months, one mile, and have gross adjustments less than 25%, net adjustments less than 15%, and individual adjustments not exceeding 10%. In this appraisal, these guidelines were not met. Appraiser had no more recent sales available.

<u>Comparable Selection / Date of Sale / 3 Closed Sales Within 6 Months</u>
-The appraiser was not able to include 3 closed sales within 6 months due to lack of similar sales.

Comparable Selection / 2 Closed Sales Within 90 Days
-The appraiser was not able to locate 2 sales that have closed within the past 90 days.

<u>Sales Price to list Price Adjustments / Actives & Pendings</u>
-Active/Pending Listings have been adjusted 5% to reflect the typical sales price to list price ratio for the subject's market.

<u>Days on Market Subject and Comparables</u>
-The marketing time noted on page 1 of this report is an average. Some sales will sell in less than average time, while some will take longer. The subject and/or comparable have DOM that fall under the marketing time noted on page 1 of this report. Each sale was researched and while exposed for less time than average for the market was found to meet the definition of Market Value as evidenced by having sales prices similar to those comparables utilized with marketing times within the range on page 1.

Comparable Selection / Required Commentary
Appraiser has utilized the comparables that are felt to be the best available as of the effective date of this appraisal.

Subject Aerial Photo

An aerial photo of the subject has been provided in this report. It can be found on extra map page #3.

Market Conditions Addendum to the Appraisal Report File No. F-159681-17

82674-50

The nurness of this addendum is to provide the lander/client wit	h a clear and accurate	understanding of the		amons brevaleni ir	i the subject heighbo		
The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	annono provanoni n	, ,	illood.	
addendum for all appraisal reports with an effective date on or after	ег Аргіі 1, 2009.	City Olms	ted Falls		State ∩⊔ 7! 0	ndo 11	138
Property Address 27401 Bagley Road Borrower Kathleen D Bennett		City Offins	IEU FAIIS		State OH Zip C	ue 44	130
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	de support for thos	se conclusions, rega	rding ho	using trends and
overall market conditions as reported in the Neighborhood section	on of the appraisal repo	ort form. The appraise	r must fill in all the infor	mation to the exter	nt it is available and i	eliable a	and must provide
analysis as indicated below. If any required data is unavailable	e or is considered unre	eliable, the appraiser	must provide an expla	nation. It is recogr	ized that not all dat	a source	es will be able to
provide data for the shaded areas below; if it is available, however			-				-
median, the appraiser should report the available figure and ident		-		-			
that would be used by a prospective buyer of the subject prope	•			s seasonal market		foreclos	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	<u> </u>	Overall Trend)
Total # of Comparable Sales (Settled)	45	20	29	Increasing	X Stable	_	Declining
Absorption Rate (Total Sales/Months)	7.50	6.67	9.67	Increasing	X Stable		Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	2.80	29 4.35	46 4.76	Declining Declining	X Stable X Stable	╌	Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Deciming	Overall Trend		licreasing
Median Comparable Sale Price	163,000	185,000	163,600	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	66	51	65	Declining	X Stable		Increasing
Median Comparable List Price	185,000	167,000	234,450	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	184	118	64	Declining	X Stable		Increasing
Median Sale Price as % of List Price	95.96%	96.36%	98.38%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent		No	ram 20/ to E0/ imprope	Declining of hundar	X Stable	ndo foo	Increasing
Explain in detail the seller concessions trends for the past 12 m	-				_		es, options, etc.).
The NEOHREX MLS indicates there were 94							
concessions which is 12% of the total transac							
this period. 4-6: 20 Sales; 3 with concessions		· · · · · · · · · · · · · · · · · · ·			ns, 17% or sai	es ior	tnis
period. The concessions ranged between 2,0	00 and 5,600. 1	ne median conc	ession amount	S \$4,000.			
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	ves evnlain (including	the trends in listings an	d sales of foreclose	d properties)		
The NEOHREX MLS indicates there were 94						reclos	ures or
short sales which is 7% of the total transaction							
sales for this period. 4-6: 20 Sales; 0 foreclos							
10% of sales for this period.		,	•				·
Cite data sources for above information. The NEOHREX	MLS was the d	ata source used	I to complete the	Market Cond	ditions Addend	um.	
Summarize the above information as support for your conclus	sions in the Neighbor	hood section of the a	nnraisal ronort form	f you used any ac	ditional information	such a	e an analysis of
Summarize the above information as support for your conclus	v			,	ditional information	, such a	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	your conclusions, provi	ide both an explanation	and support for your c	onclusions.			,
pending sales and/or expired and withdrawn listings, to formulate Effective Date: Wednesday, June 7, 2017, Va	your conclusions, provi alue trends for th	ide both an explanation ne market are st	n and support for your cable. Supply and	onclusions. I demand of t	his market is c	urrent	:ly in
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Kathleen D Bennett		File No.: F-159681-17
Property Address: 27401 Bagley Road		Case No.: 82674-50
City: Olmsted Falls	State: OH	Zip: 44138
Lender: Century Federal Credit Union		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 7, 2017 Appraised Value: \$ 215,000

REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Kathleen D Bennett	File	e No.: F-159681-17
Property Address: 27401 Bagley Road	Ca	se No.: 82674-50
City: Olmsted Falls	State: OH	Zip: 44138
Londor: Century Federal Credit Union		



COMPARABLE SALE #1

8746 Columbia Rd Olmsted Falls, OH 44138 Sale Date: \$12/16;c12/16 Sale Price: \$ 190,000



COMPARABLE SALE #2

26951 Glenside Ct Olmsted Township, OH 44138 Sale Date: s01/17;c11/16 Sale Price: \$ 208,000



COMPARABLE SALE #3

26917 Cook Rd Olmsted Township, OH 44138 Sale Date: s08/16;c06/16 Sale Price: \$ 245,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Kathleen D Bennett		File No.: F-159681-17
Property Address: 27401 Bagley Road		Case No.: 82674-50
City: Olmsted Falls	State: OH	Zip: 44138
Lender: Century Federal Credit Union		



COMPARABLE SALE #4

27377 Schady Rd Olmsted Township, OH 44138

Sale Date: Active Sale Price: \$ 279,900

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$ Borrower: Kathleen D Bennett
Property Address: 27401 Bagley Road
City: Olmsted Falls
Lender: Century Federal Credit Union

File No.: F-159681-17
Case No.: 82674-50

State: OH
Zip: 44138



Side



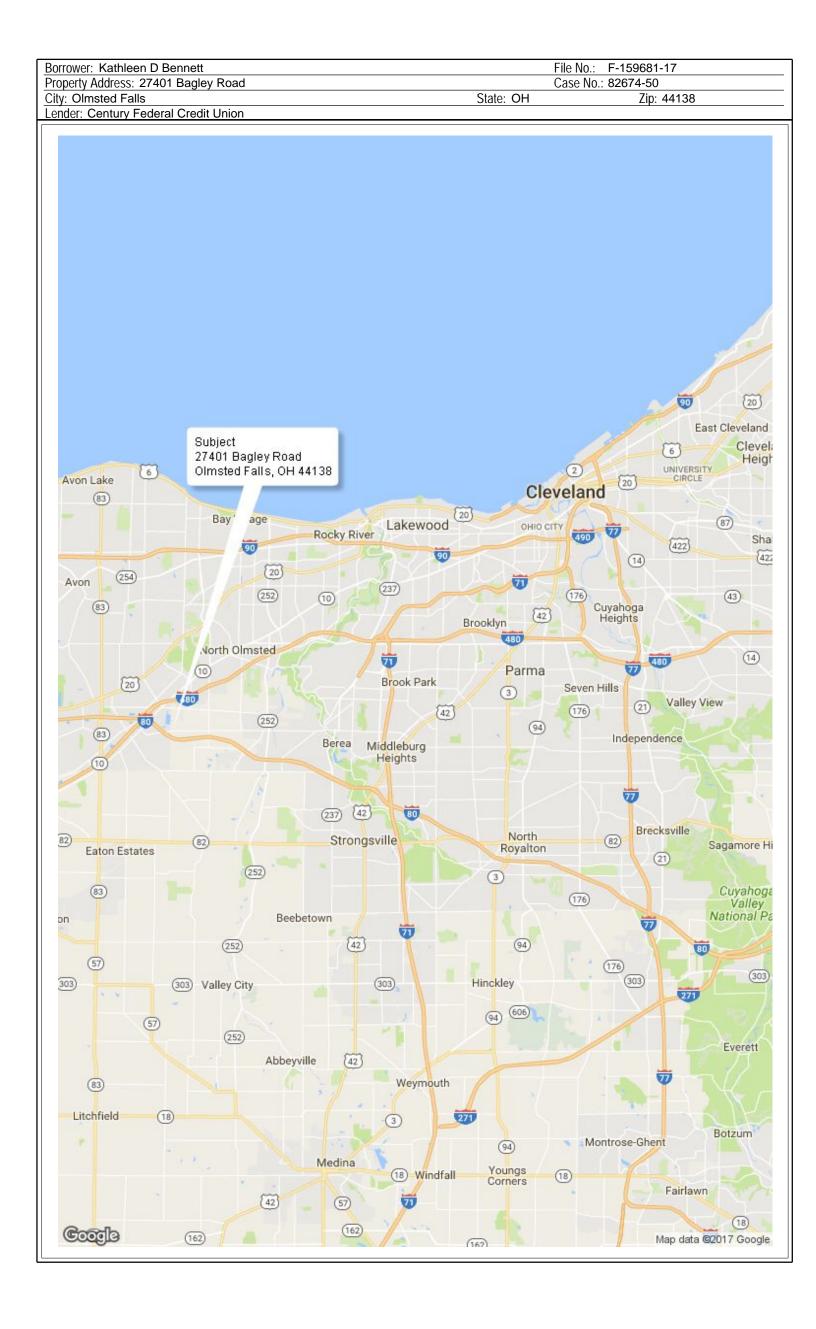
Side



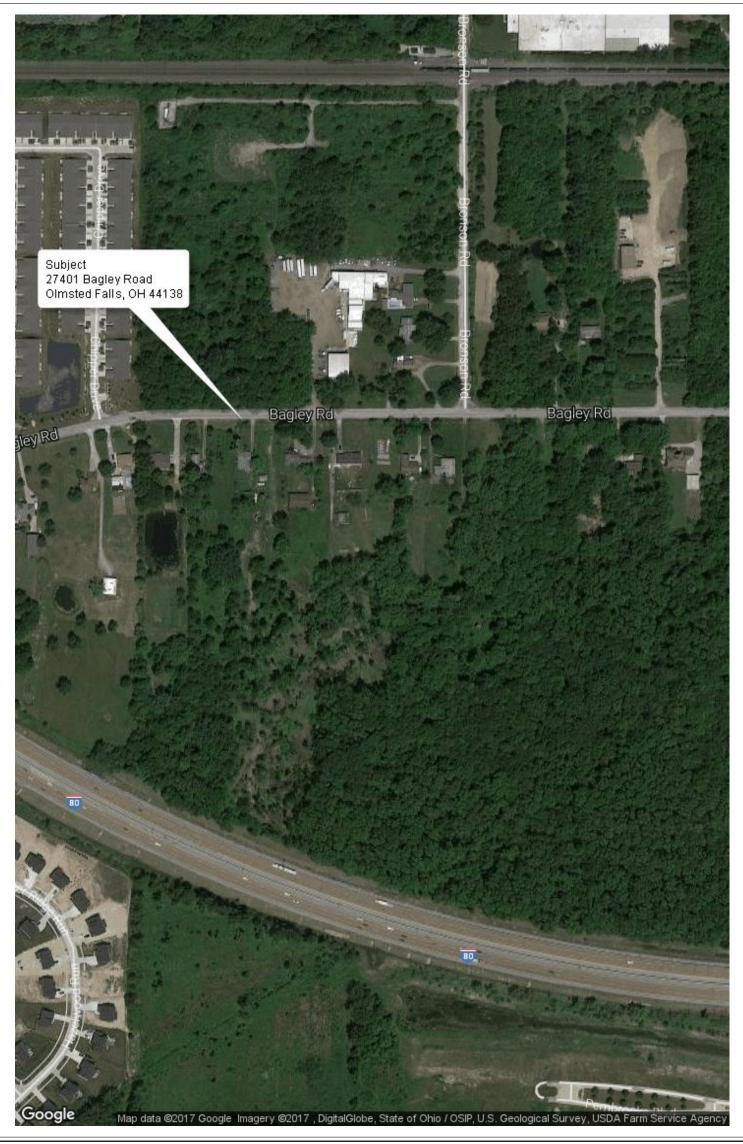
Address

LOCATION MAP

Borrower: Kathleen D Bennett File No.: F-159681-17 Case No.: 82674-50 Property Address: 27401 Bagley Road City: Olmsted Falls State: OH Zip: 44138 Lender: Century Federal Credit Union Schwartz Rd Rose Rd €dgepark 8% (10) (20) Wildlife Area (17) 480 North Olmsted Bradley Country Club BIND Comparable Sale 2 Rocky Riv 26951 Glenside Ct Comparable Sale 3 Reservati Olmsted Township, OH 44138 Point Rd 26917 Cook Rd 2.14 miles NE Olmsted Township, OH 44138 2.46 miles NE (10) 20 Subject 27401 Bagley Road Olmsted Falls, OH 44138 John Rd Rd Cook Rd Cook Rd (10) (252) Glenside Ln Olmsted Falls Bagley Rd (10) Schady Rd prague Rd 139 138 Comparable Sale 1 8746 Columbia Rd Olmsted Falls, OH 44138 15 Comparable Sale 4 3.40 miles SE 135 27377 Schady Rd Olmsted Township, OH 44138 Dye Rd 0.55 miles SE 127 Snell Rd 136 137 (252) 130 North Eaton (82) (82) 127 60 61 (252) ites 130 Columbia Rd Reservation [132] Coople Map data @2017 Google



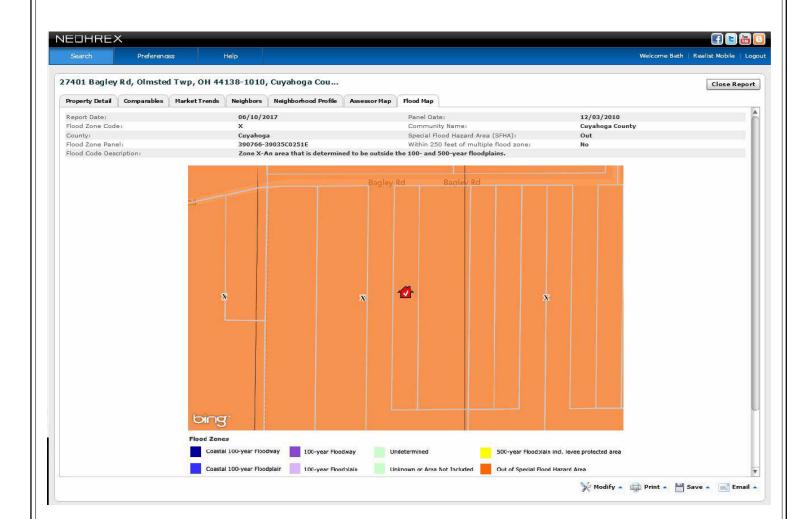
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Lender: Century Federal Credit Union		•	



Borrower: Kathleen D Bennett	Fil	e No.: F-159681-17
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Borrower: Kathleen D Bennett		File No.: F-159681-17	
Property Address: 27401 Bagley Road		Case No.: 82674-50	
City: Olmsted Falls	State: OH	Zip: 44138	
Lander: Century Federal Credit Union		•	

STATE OF OHIO DIVISION OF REAL ESTATE AND PROFESSIONAL LICENSING

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

NAME: Thomas M Weinberg

LIC/CERT NUMBER: 2006001889

LIC LEVEL. Licensed Residential Real Estate Appraiser

CURRENT ISSUE DATE: 09/08/2016 EXPIRATION DATE: 09/05/2017 USPAP DUE DATE: 09/05/2018

82674-50

File No.: F-159681-17

Appraiser Independence Certification

Borrower: Kathleen D Bennett

Property Address: 27401 Bagley Road

City: Olmsted Falls County: Cuyahoga State: OH Zip Code: 44138

Lender/Client: Century Federal Credit Union

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

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

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

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

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

Additional Comments:	
APPRAISER:	SUPERVISORY APPRAISER (only if required):
To in	
Signature: Name: Thomas M Weinberg	Signature: Name:
Date Signed: 06/12/2017	Date Signed:

State Certification #:

or State License #:

or Other (describe):

OH

2006001889

Expiration Date of Certification or License: 09/05/2017

State #:

State Certification #:

or State License #:

Expiration Date of Certification or License: