

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

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 27401 Bagley Road, City Olmsted Falls, State OH, Zip Code 44138
Borrower Kathleen D Bennett, Owner of Public Record Patricia M Gibson, County Cuyahoga
Legal Description S/I 35 Ff 140.00 D 1524039 6.1798 Ac Ol Tr 4 1 Additional Parcel 26501016 2010s/r
Assessor's Parcel # 265-01-015, Tax Year 2016, R.E. Taxes \$ 4,725
Neighborhood Name Olmsted Falls, Map Reference MapPoint, Census Tract 1905.04
Occupant [X] Owner [] Tenant [] Vacant, Special Assessments \$ 0
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) Market Value
Lender/Client Century Federal Credit Union, Address 1240 E 9th St Room 719, Cleveland, OH 44199
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 [X] No
Report data source(s) used, offering price(s), and date(s). NEOHREX/MLS, The subject was not listed for sale in the last year.

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: Location [] Urban [X] Suburban [] Rural, Property Values [] Increasing [X] Stable [] Declining, PRICE, AGE, One-Unit 97%
Built-Up [X] Over 75% [] 25-75% [] Under 25%, Demand/Supply [] Shortage [X] In Balance [] Over Supply, \$(000), (yrs), 2-4 Unit 1%
Growth [] Rapid [X] Stable [] Slow, Marketing Time [] Under 3 mths [X] 3-6 mths [] Over 6 mths, 20 Low, 20, Multi-Family 1%
Neighborhood Boundaries: The subject is located north of Sprague Road, south of Cook Road, east of Lorain Road, and west of Rt 252.
800 High, 125, Commercial 1%
150 Pred, 75, Other %
Neighborhood Description: See Attached Addendum
Market Conditions (including support for the above conclusions): Value trends for the market are stable. Supply and demand of this market is currently in balance. Properties are marketing in 180 days. There are adequate listings offered to support a healthy market. Sales prices are recording within 5% of asking price. Financing is conventional and government intermixed.

Dimensions 224x1524, Area 6.18 ac, Shape Rectangular, View N;Res;
Specific Zoning Classification R1, Zoning Description Residential
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No, If No, describe.
Utilities: Public Other (describe)
Electricity [X] [], Water [X] [], Street Asphalt [X] []
Gas [X] [], Sanitary Sewer [X] [], Alley None [] []
FEMA Special Flood Hazard Area [] Yes [X] No, FEMA Flood Zone X, FEMA Map # 390766-39035C0251E, FEMA Map Date 12/03/2010
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No, If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No, If Yes, describe. There are no known easements or encroachments at time of inspection, refer to legal description, deed and survey. Subject site is typical in terms of size and appeal in this market.

Source(s) Used for Physical Characteristics of Property [] Appraisal Files [] MLS [X] Assessment and Tax Records [] Prior Inspection [] Property Owner
[X] Other (describe) Realist, Data Source(s) for Gross Living Area Realist
GENERAL DESCRIPTION: Units [X] One [] One with Accessory Unit, # of Stories 1, Type [X] Det. [] Att. [] S-Det./End Unit, Design (Style) DT1;Ranch, Year Built 1956, Effective Age (Yrs) 30
GENERAL DESCRIPTION: [X] Concrete Slab [] Crawl Space, [X] Full Basement [] Finished, [] Partial Basement [] Finished, Exterior Walls Frame, Roof Surface Asphalt Shingle, Gutters & Downspouts Aluminum, Window Type Double Hung
Heating / Cooling: [X] FWA [] HWBB, [] Radiant [] Other, Fuel Gas, [] Central Air Conditioning [] Individual, [X] Other None
Amenities: [X] Fireplace(s) # 1 [] None, [] WoodStove(s) # 0 [] None, [] Patio/Deck [] None, [X] Porch [] None, [X] Garage # of Cars 2, [] Pool [] None, [] Carport # of Cars 0, [] Attached [X] Detached, [] Other None [] Built-in
Car Storage: [] None, [X] Driveway # of Cars 2, [X] Garage # of Cars 2, [] Attached [X] Detached
Appliances: [] Refrigerator [] Range/Oven [] Dishwasher [] Disposal [] Microwave [] Washer/Dryer [] Other (describe) Exterior view
Finished area above grade contains: 8 Rooms, 5 Bedrooms, 2.0 Bath(s), 1,813 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) None noted.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4; Due to not being able to inspect the interior, the interior condition can not be verified. The extraordinary assumption is made that the interior is as described and its condition is in keeping with the exterior of the dwelling.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No, If Yes, describe. The subject property is not impacted by physical or adverse conditions which effect overall livability, soundness or structural integrity.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No, If No, describe. The subject property conforms to the neighborhood, providing construction type, style, condition, functional utility and use that is typical in this neighborhood. The neighborhood consists of single family residential homes.

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There are 46 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 50,000 to \$ 799,000				
There are 94 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 23,000 to \$ 650,000				
FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
27401 Bagley Road Address Olmsted Falls, OH 44138	8746 Columbia Rd Olmsted Falls, OH 44138	26951 Glenside Ct Olmsted Township, OH 44138	26917 Cook Rd Olmsted Township, OH 44138	
Proximity to Subject	3.40 miles SE	2.14 miles 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 sq. ft.	\$ 146.97 sq. ft.
Data Source(s)	NEOHREX#3818829;DOM 162	NEOHREX#3860614;DOM 54	NEOHREX#3813836;DOM 67	
Verification Source(s)	Doc#12280807	Doc#1090761	Doc#8120561	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sale or Financing Concessions	ArmLth Conv;0	ArmLth FHA;0	ArmLth Conv;0	
Date of Sale/Time	s12/16;c12/16	s01/17;c11/16	s08/16;c06/16	
Location	N;Res;	N;Res;	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	6.18 ac	1.70 ac	23087 sf	3.50 ac
View	N;Res;	N;Res;	N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch	DT2;Colonial	DT1.5;Cape Cod
Quality of Construction	Q3	Q3	Q3	Q3
Actual Age	61	63	24	69
Condition	C4	C4	C4	C4
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
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.	1,914 sq. ft.	1,667 sq. ft.
Basement & Finished Rooms Below Grade	925sf0sfin	1280sf500sfin	930sf500sfin	1111sf500sfin
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA/None	FWA/None	FWA/CAC	FWA/CAC
Energy Efficient Items	None	None	None	None
Garage/Carport	2gd2dw	2ga2dw	2ga2dw	2ga2dw
Porch/Patio/Deck	Porch	Deck	Deck	Porch
Fireplace	1 Fireplace	1 Fireplace	1 Fireplace	1 Fireplace
Barn/Outbuilding	Barn	None	None	Barn and Outbuilding
Net Adjustment (Total)	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	<input type="checkbox"/> + <input checked="" type="checkbox"/> -
Adjusted Sale Price of Comparables	Net Adj. 4.5% Gross Adj. 15.0%	Net Adj. 4.5% Gross Adj. 15.0%	Net Adj. -4.6% Gross Adj. 24.3%	Net Adj. -3.4% Gross Adj. 12.5%

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did 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) **Realist**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) **Realist**

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

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	CoreLogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	06/10/2017	06/10/2017	06/10/2017	06/10/2017

Analysis of prior sale or transfer history of the subject property and comparable sales **The subject has no sales in the last three years. All previous comparable sales are sheriff sales.**

Summary of Sales Comparison Approach. **See Attached Addendum**

Indicated Value by Sales Comparison Approach \$ **215,000**
 Indicated Value by: Sales Comparison Approach \$ **215,000** Cost Approach (if developed) \$ **0** Income Approach (if developed) \$ **0**

The Sales Comparison Approach is the most relevant analysis in this assignment. The cost approach was not considered relevant as the estimation of accrued depreciation in properties of this age proves to be an arbitrary estimation, and does not provide a credible result. Lack of single family rental data in this area precludes the development of a credible income approach.

RECONCILIATION

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a physical 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 \$ **215,000**

as of **06/07/2017**, which is the date of inspection and the effective date of this appraisal.

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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 definition of market value, statement of assumptions and limiting conditions, and certifications attached.
Intended Users and Intended Use
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.
Report Type: Market Value

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) County/Summary of comparable land sales
ESTIMATED [] REPRODUCTION OR [X] REPLACEMENT COST NEW OPINION OF SITE VALUE = \$ 25,000
Source of cost data BlueBook AppraiserBASE Dwelling Sq. Ft. @ \$ = \$ 0
Quality rating from cost service Builder Effective date of cost data 01/01/2013 Sq. Ft. @ \$ = \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Reconciliation Section
Garage/Carport Sq. Ft. @ \$ = \$
Total Estimate of Cost-New = \$ 0
Less 70 Physical Functional External = \$ (0)
Depreciated Cost of Improvements = \$ 0
"As-is" Value of Site Improvements = \$
Estimated Remaining Economic Life (HUD and VA only) 40 Years INDICATED VALUE BY COST APPROACH = \$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? [] Yes [] No Unit type(s) [] Detached [] Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal name of project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD? [] Yes [] No If Yes, date of conversion.
Does the project contain any multi-dwelling units? [] Yes [] No Data source(s)
Are the units, common elements, and recreation facilities complete? [] Yes [] No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? [] Yes [] No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a 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.

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.

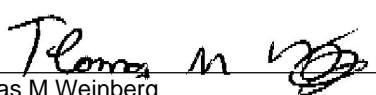
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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

Signature 
 Name Thomas M Weinberg
 Company Name Forsythe Appraisals, LLC
 Company Address 7618 Harley Hills Dr.
North Royalton, OH 44133
 Telephone Number 888-355-9259
 Email Address ordcle@cle.forsytheappraisals.com
 Date of Signature and Report 06/12/2017
 Effective Date of Appraisal 06/07/2017
 State Certification # _____
 or State License # 2006001889
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 09/05/2017

ADDRESS OF PROPERTY APPRAISED
27401 Bagley Road
Olmsted Falls, OH 44138

APPRAISED VALUE OF SUBJECT PROPERTY \$ 215,000

LENDER/CLIENT
 Name First American Mortgage Solutions
 Company Name Century Federal Credit Union
 Company Address 1240 E 9th St Room 719
Cleveland, OH 44199
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY
 Did not inspect exterior subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

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

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled**Not Updated**

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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		

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 Cleveland 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 form a 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

Basement Adjustments

-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 third-party 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

- A reasonable 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

Legal Description

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

Subject Address

-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 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	

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.

Comparable Selection / Date of Sale / 3 Closed Sales Within 6 Months

-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.

Sales Price to list Price Adjustments / Actives & Pendings

-Active/Pending Listings have been adjusted 5% to reflect the typical sales price to list price ratio for the subject's market.

Days on Market Subject and Comparables

-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

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 27401 Bagley Road City Olmsted Falls State OH Zip Code 44138

Borrower Kathleen D Bennett

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form.

Table with columns: Inventory Analysis, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales, Absorption Rate, Total # of Comparable Active Listings, Months of Housing Supply, Median Sale & List Price, etc.

Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The NEOHREX MLS indicates there were 94 closed sales during the past 12 months and 11 of those sales contained seller concessions which is 12% of the total transactions in this market area.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). The NEOHREX MLS indicates there were 94 closed sales during the past 12 months and 7 of those sales were either foreclosures or short sales which is 7% of the total transactions in this market area.

Cite data sources for above information. The NEOHREX MLS was the data source used to complete the Market Conditions Addendum.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Effective Date: Wednesday, June 7, 2017, Value trends for the market are stable. Supply and demand of this market is currently in balance. Properties are marketing in 180 days. There are adequate listings offered to support a healthy market. Sales prices are recording within 5% of asking price. Financing is conventional and government intermixed.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Table with columns: Subject Project Data, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales, Absorption Rate, Total # of Active Comparable Listings, Months of Unit Supply.

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature Thomas M Weinberg
Name Thomas M Weinberg
Company Name Forsythe Appraisals, LLC
Company Address 7618 Harley Hills Dr.
North Royalton, OH 44133
State License/Certification # 2006001889 State OH
Email Address ordcle@cle.forsytheappraisals.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
State License/Certification #
State
Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

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
Lender: Century Federal Credit Union	Zip: 44138



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 No.: F-159681-17	
Property Address: 27401 Bagley Road	Case No.: 82674-50	
City: Olmsted Falls	State: OH	Zip: 44138
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COMPARABLE SALE #1

8746 Columbia Rd
Olmsted Falls, OH 44138
Sale Date: s12/16;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

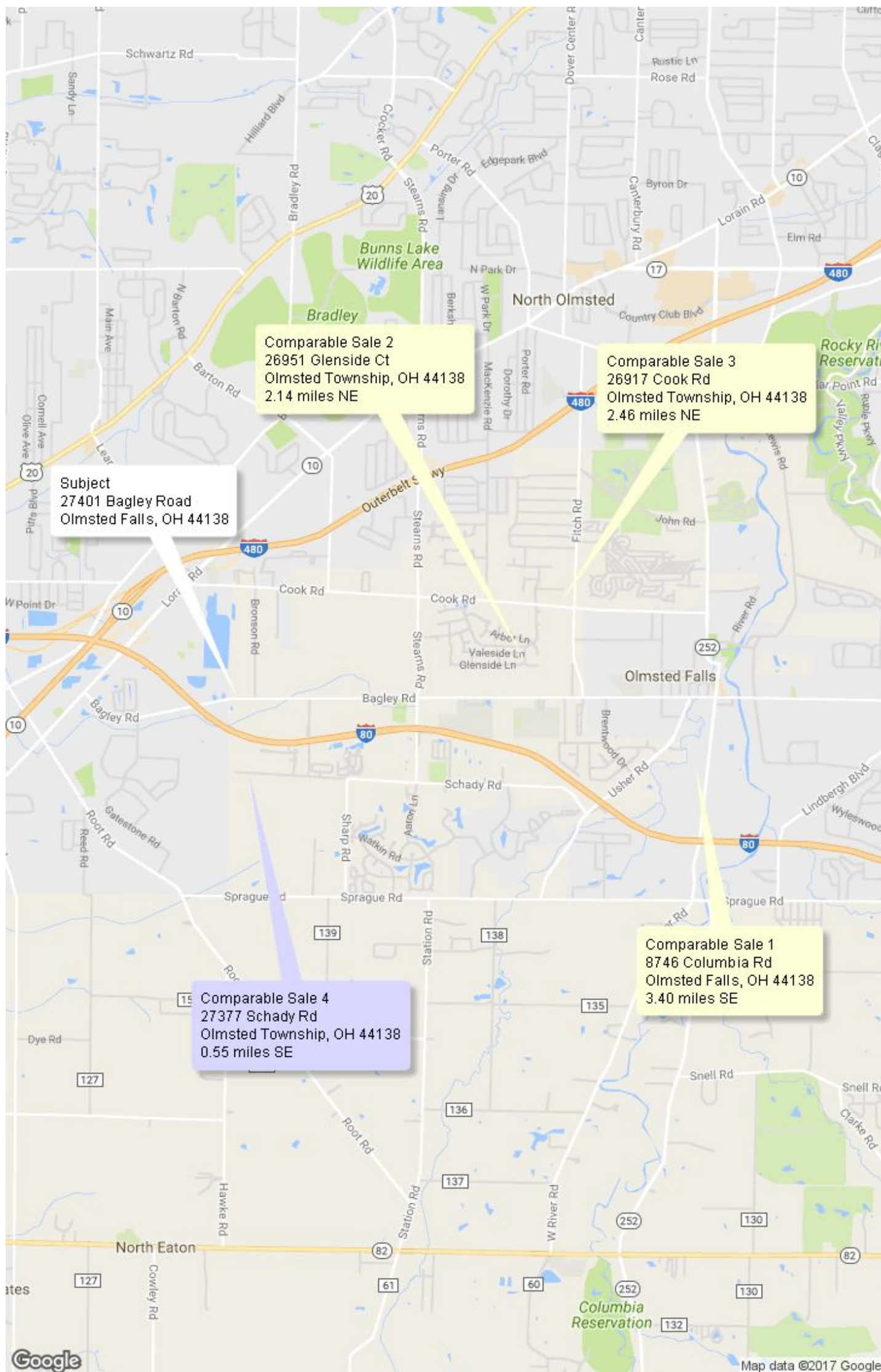


Address

LOCATION MAP

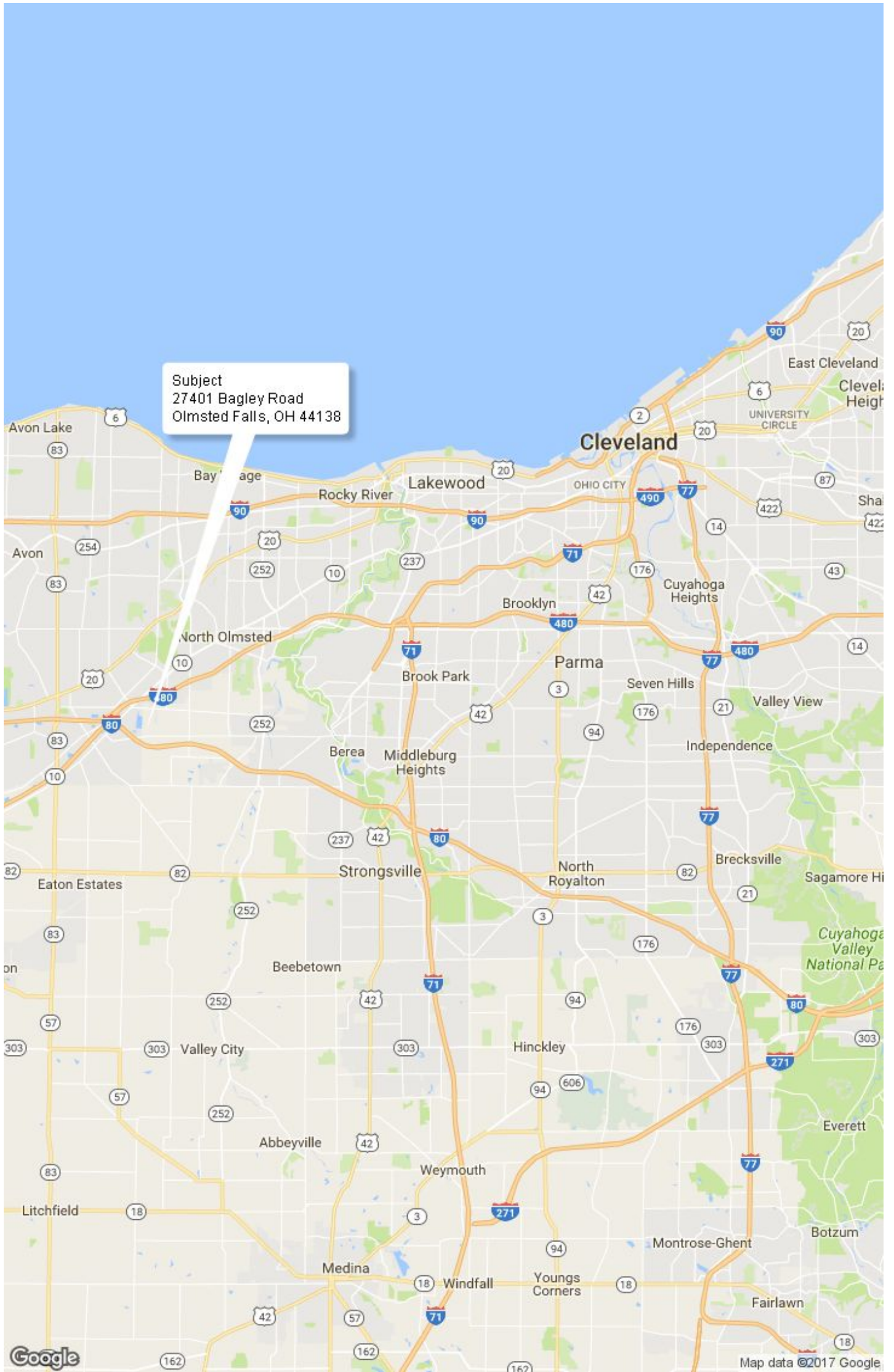
Borrower: Kathleen D Bennett
Property Address: 27401 Bagley Road
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File No.: F-159681-17
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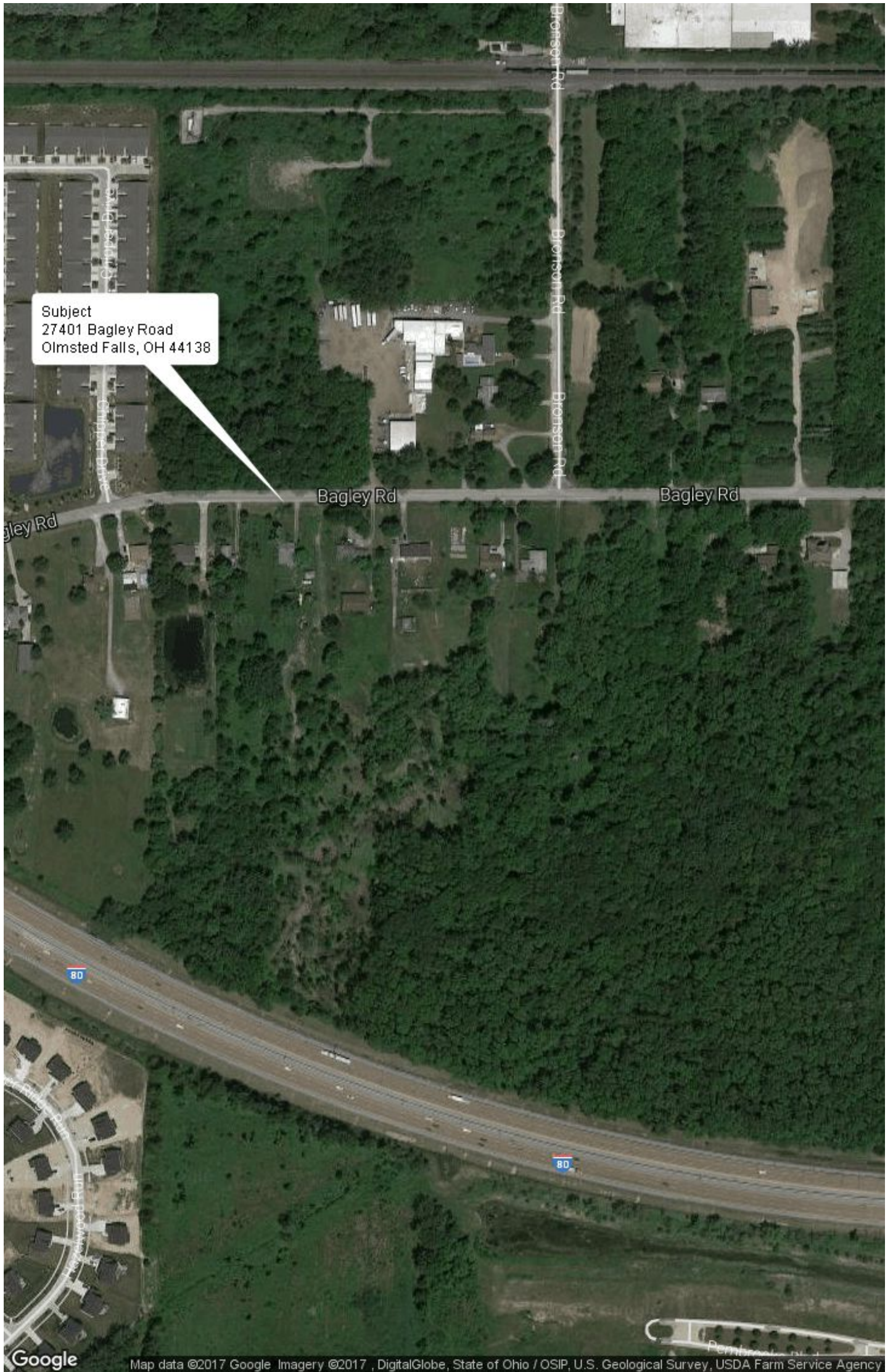
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Google

Map data ©2017 Google Imagery ©2017, DigitalGlobe, State of Ohio / OSIP, U.S. Geological Survey, USDA Farm Service Agency

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

Borrower Name	Address	Parcel Number
---------------	---------	---------------

Property Map

Map showing property dimensions: 70' wide, 621.621' deep. Scale bar: 100 yards.

Map showing property location relative to Bagley Rd and other streets. Scale bar: 200 yards.

**Lot Dimensions are Estimated*

Courtesy of Beth Paoloni, NORTHEASTERN OHIO REAL ESTATE EXCHANGE
The data within this report is compiled by CoreLogic from public and private sources. If desired, the accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Property Detail

[ValueMap](#) [Modify](#) [Print](#) [Save](#) [Email](#)

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

NEOHREX



Search

Preferences

Help

Welcome Beth

Realist Mobile

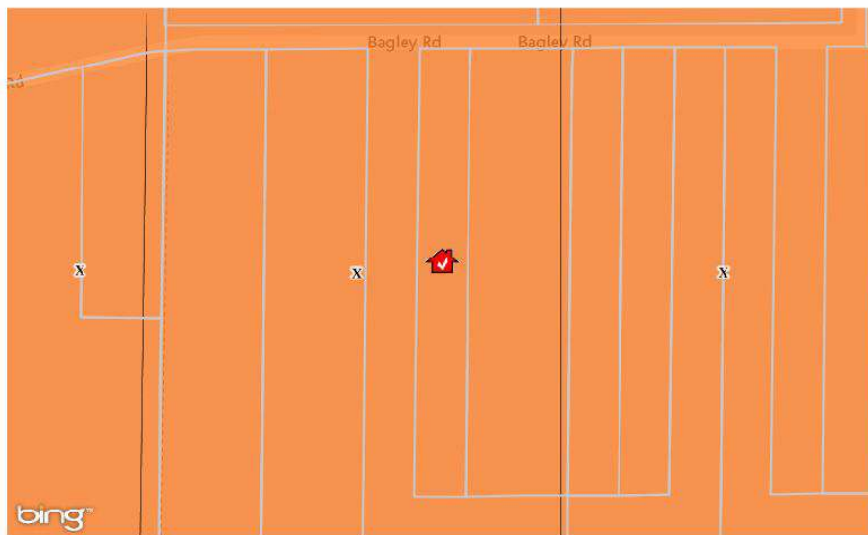
Logout

27401 Bagley Rd, Olmsted Twp, OH 44138-1010, Cuyahoga Cou...

Close Report

Property Detail Comparables Market Trends Neighbors Neighborhood Profile Assessor Map **Flood Map**

Report Date:	06/10/2017	Panel Date:	12/03/2010
Flood Zone Codes:	X	Community Name:	Cuyahoga County
County:	Cuyahoga	Special Flood Hazard Area (SFHA):	Out
Flood Zone Panel:	390766-39035C0251E	Within 250 feet of multiple flood zone:	No
Flood Code Description:	Zone X-An area that is determined to be outside the 100- and 500-year floodplains.		



Flood Zones

Coastal 100-year Floodway	100-year Floodway	Undetermined	500-year Floodplain incl. levee protected area
Coastal 100-year Floodplain	100-year Floodplain	Unknown or Area Not Included	Out of Special Flood Hazard Area

Modify Print Save Email

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

**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

Appraiser Independence Certification

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

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.

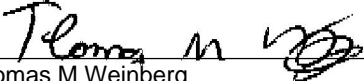
I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, 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:

Signature: 
 Name: Thomas M Weinberg
 Date Signed: 06/12/2017
 State Certification #: _____
 or State License #: 2006001889
 or Other (describe): _____ State #: _____
 State: OH
 Expiration Date of Certification or License: 09/05/2017

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____