


SUBJECT PROPERTY			
Property Address: 15254 State Route 93		City: KIMBOLTON State: OH Zip: 43749	
County: Coshocton		Parcel No: 0210000072714	
Borrower #1: RAYMOND OH		Borrower #2:	
SUMMARY OF SALIENT INFORMATION		LENDER	
MARKET VALUE OPINION: \$170,000		Lender: PEOPLES BANK Branch Id: 5125	
Effective date of appraisal: 9/21/2017		Address: 138 PUTNAM STREET MARIETTA, OH 45750	
SUBJECT PROPERTY / NEIGHBORHOOD			
NEIGHBORHOOD CHARACTERISTICS		NEIGHBORHOOD COMMENTS	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> <i>Rural</i>	Housing compatibility, proximity to employment, shopping, schools, public transportation and other characteristics have been analyzed and are rated average compared to competing markets. No adverse neighborhood conditions impacting the subject are known based on the scope of work. The price range for this neighborhood is from \$90,000 to \$200,000. Subject is in a rural market area and recent comparables are limited due to housing density. Search area was expanded to similar markets and some of those comparables are included in this report. I have NOT been previously engaged in professional services for the property which is the subject of this report.	
Built-Up	<input type="checkbox"/> Over 75% <input type="checkbox"/> 25% to 75% <input checked="" type="checkbox"/> <i>Under 25%</i>		
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> <i>Stable</i> <input type="checkbox"/> Slow		
HOUSING TRENDS			
Property Value	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> <i>Stable</i> <input type="checkbox"/> Declining		
Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> <i>In Balance</i> <input type="checkbox"/> Over Supply		
Market Time	<input checked="" type="checkbox"/> <i>Under 3 Mths</i> <input type="checkbox"/> 3 to 6 Mths <input type="checkbox"/> Over 6 Mths		
PROPERTY CHARACTERISTICS & IMPROVEMENTS		SATELLITE VIEW OF PROPERTY	
Lot Size: 392040 House Sqft: 1384 Basement: 0 Rooms: 6 Bedrooms: 3 Baths: 2 Age: 5yrs Amenities: 2 Garage: 2 Rating: C3 Style: 1 Story - SFR Prior Sale: \$30,000 Purchase Date: 1/11/2008			
PROPERTY COMMENTS (INCLUDING ANALYSIS OF LISTING/TRANSFER HISTORY PRIOR 3 YEARS)			
(Comments moved to Addendum)			
SOURCE USED FOR SUBJECT INSPECTION			
<input type="checkbox"/> No inspection performed	<input type="checkbox"/> Exterior only	<input checked="" type="checkbox"/> <i>Exterior third party</i>	<input type="checkbox"/> Interior and Exterior