

APPRAISAL OF REAL PROPERTY

LOCATED AT:

1141 Kenilworth Ave W Pt Lot 2317 & E Pt Lot 2318 Coshocton, OH 43812

FOR:

Peoples Bank National Association 138 Putnam Street Marietta, OH 45750

AS OF:

06/26/2019

BY:

Justin L Hardcastle Licensed Residential Appraiser #2011000466 1314 Maple Ave Zanesville, OH 43701

Exterior-Only Inspection Residential Appraisal Report 1344968 File # VLOH-0014795

Г	The purpose	of this summa	ry appraisal repo	rt is to pro	vide the lender/	client with a	n accurate.	and adequa	atelv	supported, or	pinion of t	he mar	ket value	of the su	biect property.
	Property Addre		ilworth Ave		-			Coshocton		., .		State		Zip Code	
	Borrower Mic		iiworui 700		Owne	r of Public Red		ael S Tedrick	,				y Coshoo		40012
	Legal Descript		2317 & E Pt Lot 23	818			111101	1401 0 1041101					, 000.100	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Assessor's Pa		000350000	7.10			Tax '	Year 2018				R.E. T	axes \$ 9	88	
L	Neighborhood		octon Corp					Reference	187	40			is Tract 9		
SUBJECT	Occupant 🔀		Tenant Vac	ant	Speci	al Assessment			101		UD HOA		Г	per year	per month
2	Property Right		Fee Simple	Leaseho		r (describe)									
ಹ	Assignment Ty		chase Transaction	Refin	nance Transaction		er (describe)	Collection	s. De	efault, Foreclos	ure. or Loss	Mitigatio	on		
	Lender/Client	Peoples Ban	k National Associa	tion	Ad			et, Marietta, C							
			ly offered for sale of								isal?		П	Yes 🗙	No
			fering price(s), and							nas not been of		e in the			
			ctive date of this ap			FF,									
	I ☐ did ☐		ze the contract for		ubject purchase t	ransaction. Ex	plain the resi	ults of the an	alysis	s of the contrac	ct for sale or	why th	e analysis	was not	
	performed.								•			-	-		
5															
CONTRACT	Contract Price	\$	Date of Con	tract	Is th	ne property sel	er the owne	of public red	cord?	? Yes	No No	Data So	urce(s)		
Ę	Is there any fir	nancial assistanc	e (loan charges, s	ale concessio	ns, gift or downp	ayment assist	ance, etc.) to	be paid by a	any p	arty on behalf	of the borrov	ver?			Yes No
임	If Yes, report t	he total dollar an	nount and describe	the items to	be paid.										
					-										
	Note: Race ar	nd the racial co	mposition of the	neighborhoo	od are not appra	isal factors.									
			Characteristics				Jnit Housin	g Trends			One-l	Unit Ho	using	Prese	nt Land Use %
	Location		Suburban	Rural	Property Values			Stable	Г	Declining	PRICE		AGE	One-Unit	60 9
	Built-Up		25-75%	Under 25%	Demand/Supply	_=		In Balance	Ī	Over Supply	\$ (000)		(yrs)	2-4 Unit	1 9
ᄝ	Growth		Stable	Slow	Marketing Time	_=_		3-6 mths	Ē	Over 6 mths	25	Low	0	Multi-Fan	
呈	Neighborhood		The subject prop		-		_		Fas	st 2nd St to	450	High	118	Commerc	
BORHOOD		Browns Ln to the		orty o morgribo	mood to boding b	y oncounar or		1001 00 10 111	Luc	n, zna ot to	85	Pred.	50	Other	20 9
Ħ	Neighborhood		The subject prop	erty is located	l in a suburban ar	ea that is withi	n an accenta	hle distance	to scl	hools places o	1			reas The	
H			d effectively meet a					DIO GIOLGITOO	10 00.	noolo, pidooo o	· omproymo	n, and c	mopping a	1000. 1110	noignibomood
Z	nas average n	шкет арреаган	a checavery meet	aconicio expe	otations of paren	users in the pr	ice range.								
	Market Conditi	ons (including s	upport for the abov	e conclusions	S) An ai	mnle sunnly of	mortgage fu	nding is read	ilv av	railable. Loan o	discounts in	terest bu	ıv down a	nd or other	concessions
			onventional financi		,										
	are not carron	, 110000001	onvondona mano	ng io roadily a	Transport rates	paronacoro con	ioladi attiadi	.vo. 2000	antot	CONTRACTOR CONT	outato a mod	any oro	.а., оаррі	, admana	rolationionip.
	Dimensions 3	33.3x150			Are	a 4995 sf		Sh	ape	Rectangular;	SeeGISMan		View N;F	Res:	
		g Classification	R-2			ning Descriptio	1 One & To				эссотоннар		14,1	100,	
		ance 🔀 Lega		conformina (C	Grandfathered Us			Illegal (desc		iliai					
			subject property as	- 1				- '		5	Yes	No	If No, des	cribe ıғ	the subject
			ld be rebuilt to its c								_		, acc	01.00	trie subject
	Utilities		r (describe)	unent loot pili			er (describe)	the City of Ct	331100	Off-site Imp		- Type		Publi	c Private
ш	Electricity	X 🗆	(22202)		Water	X]			Street Aspl		.,,,,		X	
SITE	Gas	X			Sanitary Sewer	X	i			Alley None					
ľ		Flood Hazard Ar	ea Yes		EMA Flood Zone		FEMA	Map # 39	0310	00215C		F	EMA Map	Date n3/	02/2010
			provements typical			X Yes		lo, describe		302.00					02/2010
			ditions or external						ses, e	etc.)?	П	Yes	⋈ No	If Yes, des	cribe
	No adverse ea	asements or en	croachments were	noted which	would materially	v affect marke	t value. No	hazardous v	vaste	es, or toxic sub	stance are	known 1	to exist on	or in the in	mmediate vicinity
	of the subject					,				.,					
	or the edisjoet	ргорону.													
	Source(s) Use	d for Physical C	haracteristics of Pr	operty	Appraisal File	es M	_S 🗙 As	sessment an	d Tax	k Records	Prior In:	spection	n F	Property Ov	vner
	Other (des						Data S	ource for Gro	ss Li	iving Area	Auditor's Re	cords			
		General Descrip	tion	G	eneral Descript	tion		ting/Cooling		<u> </u>	Amenities	20.40		Car Sto	orage
	Units X One		Accessory Unit	Concret		wl Space	▼ FWA	HWBB			lace(s) #	0	None		
	# of Stories	2		Full Bas		Finished	Radia				dstove(s) #	_	又 Drive		of Cars 2
	Type X Det		S-Det./End Unit	➤ Partial B		Finished	Other				/Deck No		Driveway		Concrete
	Existing	Proposed	Under Const.	Exterior Wall		/Avg-Gd	Fuel	Gas			h Covered		⊠ Garag		of Cars 2
	Design (Style)	Colonial		Roof Surface		gle/Average		Al Air Condition	nina		None		Carpo		of Cars o
	Year Built	1910			ownspouts _{Meta}	I/Average	Individ				e Metal		Attac		Detached
	Effective Age (Window Typ		/Wd/DH/A	Other				r _{None}		☐ Built-	in	_
	Appliances	Refrigerator	Range/Oven	Dishwa			icrowave	Washer/	Drye		(describe)	Exter	ior Only		
တ	Finished area a	above grade con	tains:	6 Rooms	s .	3 Bedrooms		1.0 Bath(s)	_				ing Area A	bove Grade
Ę			ergy efficient items		The subject prop		verane ener	,	-,	1,2	.00				
PROVEMENTS				,,	The subject prop	city exilibits a	verage energ	gy chloichtoy.							
×	Describe the c	ondition of the p	roperty and data s	ource(s) (incli	uding apparent ne	eeded repairs.	deterioration	. renovations	. rem	nodelina, etc.).		C4·The	annraiser	reserves	the right to
ř			ased upon the co												
Ē			ed on an exterior												inodonal or
	COOTIONIIC ODS	oresectioe. Bas	ica on an extenor	inspection or	tric subject prop	orty the nome	, арреать то	nave nad av	rerag	ge maintenane	c and is in t	average	CONTUINION		
	Are there any a	apparent physica	al deficiencies or a	dverse conditi	ons that affect th	e livability, sou	indness, or s	structural inte	arity	of the property	1?		Yes 🔀	No.	
	If Yes, describ					,,	, 0, ,		J J	p. sport)		_	12		
			deficiencies or ad	verse condition	ons that would a	ffect the livehi	lity sounds	ass or struct	ıırəl i	integrity of the	subject pro	nertv			
	mere are no	mown physical	acilciencies of ac	TOTOC CUTIVILIO	ono mai would a	noot the fivable	ncy, soundin	oo, or sudcl	urdi l	incounty of the	Janjett p10	рену.			
	Does the prope	erty generally co	nform to the neigh	borhood (fund	ctional utility styl	e. condition 11	se, construc	tion, etc 12		×	Yes 🔲 N	No If N	lo, describ	е.	
	2000 the broke	, gonorany ou	to and noigh	ou (Iuiil	umiy, olyi	, conuntry, u		0.00.j:				1111	,		
	-														

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There are 10 comparable	e properties cu	ırrently	offered	for sa	le in t	the subject neighborh	ood ran	iging in	price	from \$ 53,000		to \$	94,5		
		neighborhood within the past twelve month				ths rang				to \$ 95,000 .					
FEATURE	SUBJECT		COMPARABLE SALE # 1				COMPARABLE SALE # 2					COMPARABLE SALE # 3			
Address 1141 Kenilworth Ave		1136 Kenilworth Ave				376 S 9th St				819 Denman Ave					
Coshocton, OH 43812		Coshocton, OH 43812				Coshocton, OH 43812				Coshocton, OH 43812					
Proximity to Subject	e		0.03 miles NW			I.	0.30 miles NW				0.42 miles SW			•	
Sale Price	\$	- 4	•			\$ 90,000			00 ft	\$ 75,000			H	\$ 73,000	
Sale Price/Gross Liv. Area	\$ sq.ft. \$						\$ 51.51 sq.ft.				\$ 48.54 sq.ft.				
Data Source(s)			NEOHREX#3969413;D0				NEOHREX#4001425;I				NEOHREX#4087546;D				
Verification Source(s) VALUE ADJUSTMENTS	DESCRIPTION	CoshoctonCoAuditor/Broker/Ext-I				AppraiserForSale/Aud DESCRIPTION									
Sales or Financing	DESCRIPTION		DESCRIPTION			+(-) \$ Adjustment			UIN	+(-) \$ Adjustment			JIN	+(-) \$ Adjustment	
Concessions		ArmLth VA;3600			2.000	ArmLth 0 Conv;0				ArmLth Cash;0					
Date of Sale/Time					-3,600	s10/18;c08/18				s06/19;c04/19					
Location	N;Res;	s07/18;c05/18 N:Res:				N;Res;				N;Res;					
Leasehold/Fee Simple	Fee Simple	N;Res; Fee Simple				Fee Simple				Fee Simple					
Site	4995 sf		5000 sf			(6174 sf			-600	10167 sf			-2,600	
View	N;Res;		N;Res;				N;Res;			-000	10167 st N;Res;			-2,000	
Design (Style)	DT2;Colonial		DT1.5;CapeCod		od		0 DT2;Colonia					CapeCod		0	
Quality of Construction	Q4		Q4				Q4				Q4				
Actual Age	109		64			-5,600				0	79			-3,800	
Condition	C4		C3			-5,000	C3			-5,000					
Above Grade	Total Bdrms.	Baths		Bdrms.	Baths	-2,000		Bdrms.	Baths			Bdrms.	Baths		
Room Count	6 3	1.0	7	4	2.0	-4,000		3	1.0		6	3	1.0		
Gross Living Area	1,256	sq.ft.		1,244	sq.ft.			1,456	sq.ft.	-3,000		1,504	sq.ft.	-3,700	
Basement & Finished	494sf0sfin		914sf229sfin			-1,300	728sf0sfin			-700	728sf0sfin			-700	
Rooms Below Grade			1rr0br0.0ba0o			-2,500									
Functional Utility	Average		Average				Average				Average				
Heating/Cooling	Fwa/Ca		Fwa/Ca				Fwa/Ca				Fwa/Ca				
Heating/Cooling Energy Efficient Items Garage/Carport	Thermo Equipped		Thermo Equipped		ed		Thermo Equipped		ed			o Equippe	ed		
Garage/Carport	2gd2dw		1gd3dw			+3,000	2gd2dw				2dw			+6,000	
Porch/Patio/Deck	CoveredPorch C		Covere	CoveredPorch			CvrdPorches/Wdk		/dk	0	Cvrd&UncPorches			0	
Porch/Patio/Deck															
Net Adjustment (Total)			-	_ K	7 .	9		K	7 .	\$ -9.300		_ N	1.	\$ -4.800	
Net Adjustment (Total) Adjusted Sale Price			Net Adj		∡ - 23.3 %	\$ -21,000	Net Ad		₫ -	9,300	Net Ad	+ 🔀	<u>1</u> - 6.6 %	\$ -4,800	
Adjusted Sale Price of Comparables			Gross A		23.3 % 30.0 %	\$ 00.000	Gross		2.4 %	\$ 05.700	Gross	•	3.0 %	\$ 68,200	
	the sale or transf	fer histo				rty and comparable sal				Ψ 65,700	uiuss	nuj. Z	3.0 /0	Ψ 68,200	
uld liot resourch	ino saio oi transi	ioi ilioto	ory or an	o oubjec	т ргоро	nty and comparable sai	00. 11 110	t, oxpiuii							
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) Coshocton Auditor's Records											sale.				
()															
My research 🔀 did 🗌 did		TOT Sale		isiers or			,								
My research 🔀 did 🗌 did	not reveal any pr ditor's Records				history	of the subject property		mparable	e sales	(report additional prior	sales or	page 3).			
My research	not reveal any pr ditor's Records	he prior			history	of the subject property COMPARABLE S	and co	mparable		(report additional prior s		· · ·		RABLE SALE #3	
My research did did did Data Source(s) Coshocton Au Report the results of the research	not reveal any pr ditor's Records	he prior	r sale or		history		and co			COMPARABLE SALE #2		· · ·		RABLE SALE #3	
My research did did did did Data Source(s) Coshocton Au Report the results of the research TEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	not reveal any pr ditor's Records	he prior	r sale or		history		and co		C	COMPARABLE SALE #2		· · ·		RABLE SALE #3	
My research did did did did Data Source(s) Coshocton Au Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	not reveal any pr ditor's Records	he prior SL	r sale or JBJECT	transfer			and co	(05/09/2 \$0	COMPARABLE SALE #2		C	OMPAI	RABLE SALE #3	
My research did did did did Data Source(s) Coshocton Au Report the results of the research TEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	not reveal any pr ditor's Records and analysis of the Coshocto 06/27/201	he prior SL nAudito	r sale or JBJECT or/NEOH	transfer		COMPARABLE S CoshoctonAuditor/NEO 06/27/2019	and co	(05/09/2 \$0	COMPARABLE SALE #2 018 tonAuditor/NEOHREX		C	OMPAI		
My research did did did did Data Source(s) Coshocton Au Report the results of the research ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	not reveal any pr ditor's Records and analysis of the Coshocto 06/27/201	he prior SL nAudito	r sale or JBJECT or/NEOH	transfer		COMPARABLE S CoshoctonAuditor/NEO 06/27/2019	and co ALE #1	(05/09/2 \$0 Coshoc	COMPARABLE SALE #2 018 tonAuditor/NEOHREX	2	Coshoct 06/27/20	OMPAI conAud	itor/NEOHREX	
My research did did did did Data Source(s) Coshocton Au Report the results of the research TEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	not reveal any pr ditor's Records and analysis of the Coshocto 06/27/201 story of the subj	he prior SL nAudito	r sale or JBJECT or/NEOH	transfer	arable s	COMPARABLE S CoshoctonAuditor/NEO 06/27/2019 cales Their	and co ALE #1 HREX	(((((nown ag	05/09/2 \$0 Coshoc 06/27/2 greemer	COMPARABLE SALE #2 018 tonAuditor/NEOHREX 019 nt of sale of option, or lis	2	Coshoct 06/27/20	OMPAI conAud	itor/NEOHREX	
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My research did did did did Data Source(s) Coshocton Au Report the results of the research : ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi any of the comparable sales in the	not reveal any pr ditor's Records and analysis of the Coshocto 06/27/201 story of the subj past year other the	nAudito	r sale or JBJECT or/NEOH perty an	transfer	arable s	COMPARABLE S Coshocton Auditor/NEO 06/27/2019 saleS Ther t. Comparable sale #4's	and co ALE #1 HREX	(((((((((((((((((((05/09/2 \$0 Coshoc 06/27/2 greementer was a	COMPARABLE SALE #2 018 tonAuditor/NEOHREX 019 nt of sale of option, or lis in exempt transaction.	esting on	Coshoct 06/27/20 the subje	omPAl	itor/NEOHREX se past three years or	
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