

Tax year 2025 BOR no. #1
County Coshocton Date received 1/5/26

Complaint Against the Valuation of Real Property
Answer all questions and type or print all information. Read instructions on back before completing form.

Attach additional pages if necessary.

This form is for full market value complaints only. All other complaints should use DTE Form 2

☒ Original complaint ☐ Counter complaint
Notices will be sent only to those named below.

	Name	Street address, City, State, ZIP code
1. Owner of property	Family Harmony, LLC	425. S. 4TH St, Cosh, OH 43812
2. Complainant if not owner		
3. Complainant's agent	William Todd Drown	504 Main St, Coshocton, OH 43812
4. Telephone number and email address of contact person	740-291-8080	williamtodd@drownlawoffices.com
5. Complainant's relationship to property, if not owner		
If more than one parcel is included, see "Multiple Parcels" Instruction.		
6. Parcel numbers from tax bill	Address of property	
043-00002493-00	5 628 Walnut Street, Cosh, OH	
043-0000 4305-00		
043-00000197-00		
043-0000 4259-00		
Principal use of property	043-00000459-00	

Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
All above	\$275,000	469,400	194,400

9. The requested change in value is justified for the following reasons:
Property was actively marketed for a year or more with no buyers. This was an arms length transaction. Home Loan Savings Bank has permitted an immediate refinance but only for \$175,000 which is what they think the true value is.

10. Was property sold within the last three years? ☒ Yes ☐ No ☐ Unknown If yes, show date of sale 6-18-25
and sale price \$ 275,000 ; and attach information explained in "Instructions for Line 10" on back.

11. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.

12. If any improvements were completed in the last three years, show date _____ and total cost \$ _____

13. Do you intend to present the testimony or report of a professional appraiser? ☒ Yes ☐ No ☐ Unknown
my real estate agent





Notes			

Property Information

Owner	FAMILY HARMONY LLC
Location	628 WALNUT ST COSHOCOTON OH 43812
District	043-COSHOCOTON CORP - CSD
Map - Routing	0151-05 - 119-00
Neighborhood	C0008-EAST OF 5TH-00
Land Use	465-LODGE HALLS AND AMUSEMENT PARKS
Class	Commercial
Living Area	0
Acres	0.0000
Legal	IN-LOT 413 PT N END 45 X 102.78 DOC 11-2883



Notes

ARMY NAVY CLUB
OLD BLDG RAZED; NEW STARTED 2013



Permits

No Permits Available

Sales

06/20/2025	#000769	GW: GENERAL WARRANTY	Parcels	6	V	275,000
UNGER THOMAS M &						

Valuation

Tax Year	Land	Improvement	Total	Change
2025	15,610	369,520	385,130	
2024	15,610	369,520	385,130	17,600 ↑ (4.79%)
2021	15,610	351,920	367,530	-55,810 ↓ (-13.18%)
2015	8,330	415,010	423,340	4,580 ↑ (1.09%)
2014	8,880	409,880	418,760	409,880 ↑ (4615.77%)
2013	8,880	0	8,880	-55,140 ↓ (-86.13%)



Site Characteristics

Public Utilities		Restrictions		Street / Road		Topography		Traffic	
Y	ALL PUBLIC		100YR FLOOD PLAIN		LANDLOCKED		ABOVE STREET	Y	HEAVY
	GAS			Y	PAVED		BELOW STREET		LIGHT
	NONE				PRIVATE	Y	LEVEL		MEDIUM
	PUBLIC SEWER				PROPOSED		LOW		NONE
	PUBLIC WATER				SEMI-IMPROVED		ROLLING		
	SEPTIC			Y	SIDEWALK		STEEP		
	WELL				UNPAVED		SWAMPY		

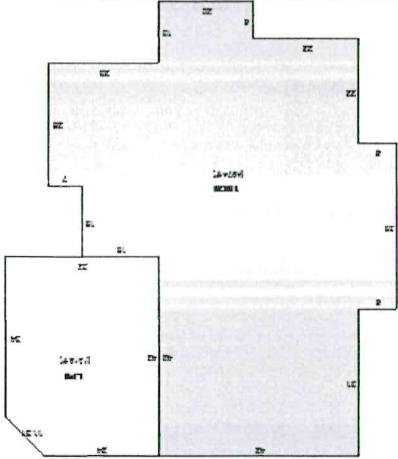
Land										
S1-PRIMARY SITE	Square Feet 4,625	Unit Rate 4.50	Rate OR	Rate Factor	Factor OR	Base Value 20,813	Adjustment Reason			
								5-ECONOMIC MISIMPROVEMENT		
									Factor	
										BOR Case
Trend Factor										
	Trend Value									
		Final Value 15,610								

Notes

Total Acres	0.1062		Total Value	15,610
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Geometry									
Base Value & Grade									
Structure		Total Story Height		Base Value		Grade		Grade Factor	
367-SOCIAL/FRATERNAL HALL		1		414,024		C0		100.00	
								Grade Value	
Value Adjustments									
Adjustment		Adj Factor		Adjustment Value		Total Value		Multip	
		100.00		0		414,024		1	
								Total Value	
Age & Depreciation									
Year Built/Remod/Eff		Depreciation Table			Physical Condition			Depr %	
2014/ - /2014					GD-GOOD			15.00	
Phys Depr Value		Obs %		Obs Value		Total Depr		RCNLD Value	
-62,103						-62,103 (15.00%)		351,921	
BOR & Final values									
BOR Case		BOR Adjustment		Trend Factor		Trend Value		Final Value	
				105.00		17,596		369,520	

Geometry									
Base Value & Grade									
Structure		Total Story Height		Base Value		Grade		Grade Factor	
367-SOCIAL/FRATERNAL HALL		1		414,024		C0		100.00	
								Grade Value	
Value Adjustments									
Adjustment		Adj Factor		Adjustment Value		Total Value		Multip	
		100.00		0		414,024		1	
								Total Value	
Age & Depreciation									
Year Built/Remod/Eff		Depreciation Table			Physical Condition			Depr %	
2014/ - /2014					GD-GOOD			15.00	
Phys Depr Value		Obs %		Obs Value		Total Depr		RCNLD Value	
-62,103						-62,103 (15.00%)		351,921	
BOR & Final values									
BOR Case		BOR Adjustment		Trend Factor		Trend Value		Final Value	
				105.00		17,596		369,520	



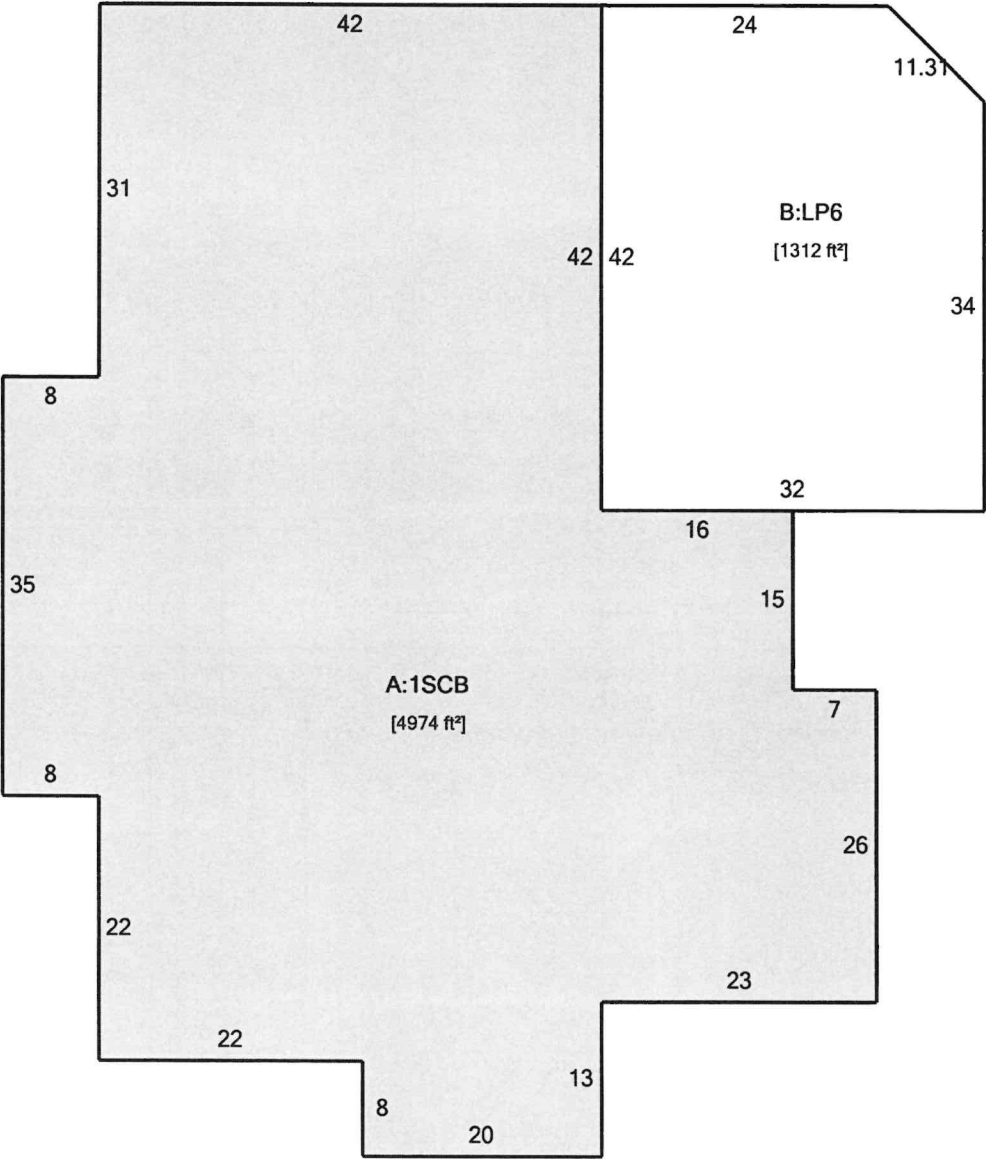
SECTION 01 (Building Section)							
Geometry	General	PAR	Floor	Parent Section	Parent Area Factor	Physical Condition	Age & Depreciation
Area	4,974	7	1			GD-GOOD	
Perimeter	338	Construction		Base Value	Grade Value	RCN Value	Depreciation Value
		2-FIRE RESISTENT		414,024	0	414,024	-62,103
							RCNLD Value
							351,921


Occupancy: 064-SOCIAL/FRATERNAL HALL			
Interior	Values		
Finish 2-NORMAL	Area Factor 100.00	Story Height 16	Base Value 314,755
Heating 2-NORMAL	Grade Value 0	Adjustment Value 0	RCN Value 314,755
Cooling 1-CENTRAL	Year Built	Year Remodeled	Year Effective
Lighting 3-NORMAL	Physical Condition	Physical Depreciation OR	Physcial Depreciation Value -47,213
Plumbing 2-NORMAL	Observed Depreciation Value -47,213	RCNLD Value 267,542	
Occupancy: BLANK			
Interior	Values		
Finish	Area Factor	Story Height	Base Value
Heating	Grade Value	Adjustment Value	RCN Value
Cooling	Year Built	Year Remodeled	Year Effective
Lighting	Physical Condition	Physical Depreciation OR	Physcial Depreciation Value
Plumbing	Observed Depreciation Value	RCNLD Value	
Component: 03-CONCRETE BLOCK			
Attributes	Values		
Percent of Exterior Wall 100.00%	Base Value 86,149	Grade Value 0	RCN Value 86,149
	Year Built	Year Remodeled	Physical Condition
	Physical Depreciation OR	Physical Depreciation Value -12,922	RCNLD Value 73,227
Component: LP6-PATIO, FLGST-CON-BSE			
Attributes	Values		
Number Of 1	Base Value 13,120	Grade Value 0	RCN Value 13,120
Area in Square Feet 1,312	Year Built	Year Remodeled	Physical Condition
	Physical Depreciation OR	Physical Depreciation Value -1,968	RCNLD Value 11,152

Observed Reasons										Reason							
										Physical Depreciation OR		Physical Depreciation Value	RCNLD Value				
										Year Built				Year Remodeled	Physical Condition		
										Base Value							
Attributes										Values			Notes		BUILDING 1		Percent
Component: BLANK																	
										Area Factor		Story Height	Adjustment Value	RCN Value			
										Grade Value							
										Year Built							
										Physical Condition							
										Observed Depreciation Value							
										RCNLD Value							
Interior										Values			Occupancy: BLANK				
										Finish		Area Factor	Story Height	Base Value			
										Heating							
										Cooling							
										Lighting		Physical Condition	Physical Depreciation OR	Physical Depreciation Value			
										Plumbing							
										Observed Depreciation Value							
Attributes										Values			Component: BLANK				
										Base Value		Year Remodeled	Physical Condition	RCNLD Value			
										Year Built							
										Physical Depreciation OR							
Geometry										General		Age & Depreciation					
Area		PAR		Floor		Parent Section		Parent Area Factor		Physical Condition		Year Built/Remod/Eff		Depreciation OR			
Perimeter		Construction				Base Value		Grade Value		RCN Value		Depreciation Value		RCNLD Value			
Section: BLANK																	
										Base Value		Year Remodeled	Physical Depreciation Value	RCNLD Value			
										Year Built							
										Physical Depreciation OR							
Attributes										Values			Component: BLANK				

Sketch

ID	Description	Size
A	1SCB	4,974
B	LP6	1,312




2025 - 1/7/2026 10:32:09 AM										COSHOCTON County - GRANT K. DAUGHERTY (ISSG Inc.)										043-00000197-00																																							
Land Data										Card 1																																																	
Type	Dims	Unit Rate	FCTR	Base Value	Adjust	BOR	ADJ FCTR	Trend	Final Value	Parcel 043-00000197-00																																																	
S1-PRIMARY SIT*	10,825	4.50		48,713	5		75.00		36,530	Property WALNUT ST																																																	
										Address COSHOCTON OH 43812																																																	
										District 043-COSHOCTON CORP - CSD																																																	
										Map Number 0151-05																																																	
										Routing 120-00																																																	
										Land Use 456-PARKING GARAGE, STRUCTURES AND LOTS																																																	
										Class Commercial																																																	
										Neighborhood C0008-EAST OF 5TH-00																																																	
										Living Area 0																																																	
Total 0.2485										36,530										Site Characteristics																																							
										Topography										Public Utilities										Street / Road										Neighborhood																			
										Y ABOVE										Y ALL PUBLIC										Y LANDLOCKED																													
										Y BELOW										Y GAS										Y PAVED																													
										Y LEVEL										Y NONE										Y PRIVATE																													
										Y LOW										Y PUBLIC SEWER										Y PROPOSED																													
										Y ROLLING										Y PUBLIC WATER										Y SEMI-																													
										Y STEEP										Y SEPTIC										Y SIDEWALK																													
										Valuations																																																	
										Assessment										2024										2025																													
										Appraised										Land										36,530										36,530																			
																				Improvement										4,160										4,160																			
																				Total										40,690										40,690																			
										Assessed										Land										12,790										12,790																			
																				Improvement										1,460										1,460																			
																				Total										14,250										14,250																			
										Land										Improvement										Total																													
										Owner										FAMILY HARMONY LLC																																							
										Legal										IN-LOT 412 PT 52.8 X 205.01 .248AC DOC 11-2883																																							
										Permits																																																	
										Permit										Date										CD										Description										% Amount									

ID	Description	Size
1	CIT	10,000

Notes

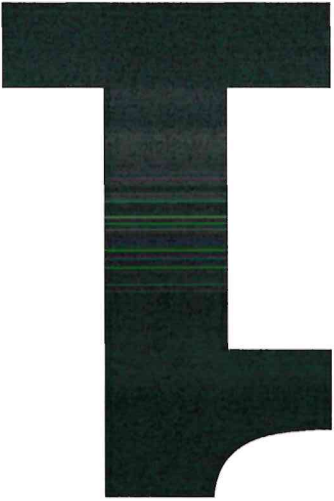
41ARMY NAVY LOT
SEE ALSO 043-4305

T

Land Data										Card 1											
Type	Dims	Unit Rate	FCTR	Base Value	Adjust	BOR	ADJ FCTR	Trend	Final Value	Parcel	043-00004299-00										
S1-PRIMARY SIT*	4,625	4.50		20,813	5		75.00		15,610	Property	WALNUT ST										
										Address	COSHOCTON OH 43812										
										District	043-COSHOCTON CORP - CSD										
										Map Number	0151-05										
										Routing	118-00										
										Land Use	456-PARKING GARAGE, STRUCTURES AND LOTS										
										Class	Commercial										
										Neighborhood	C0008-EAST OF 5TH-00										
										Living Area	0										
Total	0.1062								15,610	Site Characteristics											
										Topography	Public Utilities	Street / Road	Neighborhood								
										Y	ABOVE	Y	ALL PUBLIC	Y	LANDLOCKED						
											BELOW		GAS		PAVED						
											LEVEL		NONE		PRIVATE						
											LOW		PUBLIC SEWER		PROPOSED						
											ROLLING		PUBLIC WATER		SEMI-						
											STEEP		SEPTIC	Y	SIDEWALK						
										Valuations											
										Assessment					2024	2025					
										Appraised	Land					15,610	15,610				
											Improvement					1,170	1,170				
											Total					16,780	16,780				
										Assessed	Land					5,460	5,460				
											Improvement					410	410				
											Total					5,870	5,870				
										Land	Improvement					Total					
										Owner	FAMILY HARMONY LLC										
										Legal	IN-LOT 413 PT S END 45 X 102.78 DOC 11-2883										
																					
										Permits											
										Permit	Date	CD	Description	%	Amount						
										Notes											
</																					

ID	1
Description	C11
Size	4,500

Notes	
41ARMY NAVY LOT	



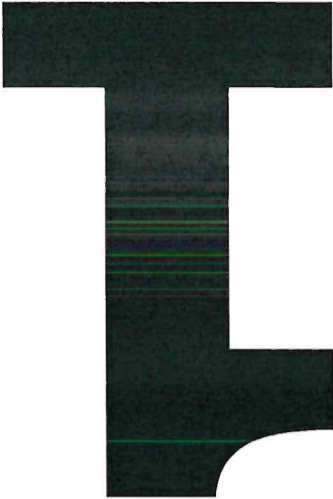
Land Data										Card 1									
Type	Dims	Unit Rate	FCTR	Base Value	Adjust	BOR	ADJ FCTR	Trend	Final Value										
S1-PRIMARY SIT*	457	4.50		2,057	5		75.00		1,540										

043-0004304-00		COSSHOCKTON County - GRANT K. DAUGHERTY (ISSG Inc.)		043-0004304-00	
ID	Description	Size			
			Notes		
			41ARMY NAVY LOT		

ID	Description	Size
1	C11	2,000

PARKING LOT

Notes



14. If you have filed a prior complaint on this parcel since the last reappraisal or update of property values in the county, the reason for the valuation change requested must be one of those below. Please check all that apply and explain on attached sheet. See R.C. section 5715.19(A)(2) for a complete explanation. N/A

- ☐ The property was sold in an arm's length transaction. ☐ The property lost value due to a casualty.
- ☐ A substantial improvement was added to the property. ☐ Occupancy change of at least 15% had a substantial economic impact on my property.

15. If the complainant is a legislative authority and the complaint is an original complaint with respect to property not owned by the complainant, R.C. 5715.19(A)(8) requires this section to be completed. N/A

- ☐ The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 6-19-25 Complainant or agent (printed) William Drown Title (if agent) Attorney and Owner/Managing Member

Complainant or agent (signature) [Signature]

Sworn to and signed in my presence, this 19th day of June 2025
(Date) (Month) (Year)

Notary [Signature]



Brittany L. Howell
Notary Public, State of Ohio
Commission No.: 2018-RE-744545
My Commission Expires 10-16-2028

facebook

email or phone

password

Work

Log In Forget Account?

Karla Norris-Howard Hanna Real Estate Services's post X



Karla Norris-Howard Hanna Real Estate Services

February · 1

START YOUR OWN BUSINESS!

628 Walnut St. Coshocton, Ohio

Offered at \$359,000

This building cost over

A HALF MILLION

to build and that's without all of the equipment they are leaving!

You will have positive equity the minute you buy this amazing property!

This turn-key commercial property was built new in 2014 and has everything you need to start your own business. Originally built and used as a private club/bar/restaurant, this property comes complete with a large bar, commercial kitchen, outdoor patio, and entertainment stage with sound system. All fixtures and equipment in the bar and kitchen will convey to the new owner. Also, all tables and chairs, dinnerware, bar stools, outdoor furniture, mounted TVs, security system, and the D-5 and D-6 liquor licenses. The property is spread across six parcels and has 40+ parking spaces. You really need to see this property to appreciate the 4,900+ sq.ft. of possibilities!

Listing provided by Karla Norris, Howard Hanna Real Estate Services.

740-502-1881



+27



0 comments · 11 shares

74°F
Mostly cloudy

Search

12:39 PM
6/19/2021

← Search

Gallery

Overview

Details

Schools

Sale & Tax



626 WALNUT STREET
COSHOCTON, OH 43812

626 WALNUT STREET
COSHOCTON, OH 43812

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COSHOCTON, OH 43812

626 WALNUT STREET
COSHOCTON, OH 43812

626 WALNUT STREET
COSHOCTON, OH 43812

\$432,900

628 Walnut Street, Coshocton, OH 43812

Est. \$3,489/mo Get Pre-Qualified

Save

Share

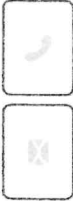
Contact

Message

Tour

Chat

Broker
Realty.com
BRKP.2016003714



-

0

4,974

Beds

Baths

Sq Ft

Built in 2014, this commercial property is now for available for new owners. The current owners fully operated on the property for years as a private club bar and grill, therefore this property boasts a large bar, commercial kitchen, outdoor patio, and entertainment stage with sound system. The sellers are conveying most of the fixtures and equipment to the new owners, including the D-5 Liquor license (Sunday Sales Permitted), 2 pool tables, tables & chairs, security system and the large fresh air unit. The property is spread across six parcels and has 40+ parking spaces. This property provides lots of business opportunity. Contact your agent today for a private showing.

^ Show Less

Listing By: Karla Norris - HER REALTORS

OH / Coshocton / 43812 / 628 Walnut Street

MLS#

4202521

Date Listed

07/03/2020

Bedrooms

-

Bathrooms

-

Lot Size

0.63 acres (27,395 sq. ft)

County

Coshocton

Message

Tour

Chat

COMMERCIAL REAL ESTATE PURCHASE CONTRACT

Subject to the conditions contained herein, the undersigned Buyer, **WILLIAM TODD DROWN**, hereby offers and agrees to buy, and the undersigned Sellers, **THOMAS M. UNGER, married, AND JANA L. UNGER (NKA JANA L. EVERHART)**, a single woman, hereby agree to sell, upon the terms hereinafter set forth, the property commonly known as 628 Walnut Street, Coshocton, Ohio 43812 (which is more particularly described as Coshocton County Auditor Permanent Parcel Numbers: 043-00002493-00; 043-00004304-00; 043-00000197-00; 043-00004299-00; 043-00004305-00; 043-00000459-00 and specifically described in Deed Record Volume 63, Page 967 and Official Records Volume 551, Pages 113-117, Coshocton County, Ohio, Recorder's Office attached hereto and incorporated fully herein by reference with all improvements thereon and appurtenances thereto (the "property"):

ON THE FOLLOWING TERMS:

1. **PURCHASE PRICE AND METHOD OF PAYMENT.** The total purchase price for the real estate shall be TWO HUNDRED SEVENTY-FIVE THOUSAND AND 00/100 United States Dollars (U.S. \$275,000.00) shall be payable to the Seller at the time of closing.

2. CONTINGENCIES:

Financing: This contract is expressly contingent upon Buyer's good faith efforts to obtain financing at a reasonable rate of interest and upon reasonable terms.

3. **POSSESSION:** Possession shall be given at the time of closing. At the time Seller delivers possession, the property will be in the same condition as the date of acceptance of this contract, normal wear and tear excepted.

4. **RENTALS AND OTHER PRORATIONS AND SECURITY DEPOSITS.** Not Applicable.

5. **FIXTURES AND EQUIPMENT:** The consideration shall include fixtures owned by the Seller including, but not limited to: built-in appliances, heating, ventilating, air conditioning (HVAC) and humidifying equipment and their control apparatus; stationary tubs; pumps; water softening equipment; roof antennae; attached wall-to-wall carpeting and attached floor coverings, curtain rods and window coverings including draperies and curtains; attached mirrors; light, bathroom and lavatory fixtures; storm and screen doors and windows, awnings, blinds and window air conditioners, whether now in or on the premises or in storage; security systems and controls; signage; smoke alarms; all exterior plants and trees, if any. *Includes PS + DC*

Liquor License.

6. **EVIDENCE OF TITLE:** Sellers shall furnish a title search, an owner's title insurance commitment, and policy (ALTA Form B (1992 REV. 10-17-92) in the amount of the purchase price of the real estate. Buyer shall pay for any title insurance, title insurance endorsements, binder, or title evidence required by his lender. If Buyer or Buyer's lender desires a survey, Buyer shall pay the cost thereof. At the closing, the title company shall delete the "standard exceptions" to the Commitment. The Commitment shall be made effective as of the time of filing of the deed of record, and all requirements to issue the title policy shall be satisfied; provided however, Buyer acknowledges that the survey exception will not be deleted without an updated metes and bounds survey.

If title to all or part of the real estate is unmarketable, as determined by Ohio law with reference to the Ohio State Bar Association's Standards of Title Examination, or is subject to liens,

encumbrances, easements, conditions, restrictions or encroachments other than those acceptable to Buyer, Seller shall within 30 days after written notice thereof, remedy or remove any such defect, lien, encumbrance, easement, condition, restriction or encroachment in a manner acceptable to Buyer, or if acceptable to Buyer, obtain title insurance without exception therefor. If Seller is unable to so remedy or remove any such defect, lien, encumbrance, easements, condition, restriction, or encroachment or obtain title insurance without exception therefore, the Buyer may terminate this Agreement and Seller shall refund the deposit to the Buyer.

7. SETTLEMENT AND CLOSING FEES. Seller and Buyer shall split the cost of any settlement and/or closing fees not to exceed more than \$200.00 each.

8. DEED: Seller shall pay for and convey to Buyer marketable title in fee simple by transferable and recordable general warranty deed, with release of dower, if any, or fiduciary deed, as appropriate, free and clear of all liens and encumbrances not excepted by this contract, and excepting the following: NONE. At the closing, Seller shall execute and deliver an affidavit with respect to off-record title matters to the benefit of Buyer and the title company in a form reasonably required by Buyer and the title company.

9. TAXES AND ASSESSMENTS: At closing, Seller shall pay or credit on the purchase price all delinquent taxes and taxes for years prior to the date of closing, including penalty and interest, all assessments which are a lien on the date of contract and all agricultural use tax recoupment, if any, due on the date of closing. At closing, Seller shall also pay or credit on the purchase price all other unpaid real estate taxes for the year of closing prorated through date of closing and based on 365-day year and, if undetermined, on most recent available tax rate and valuation, giving effect to applicable exemptions, recently voted millage, change in valuation, etc., whether or not certified. Seller shall pay for the conveyance tax and transfer fee charged by the Auditor.

10. DAMAGE AND DESTRUCTION OF PROPERTY: Risk of loss to the real estate and appurtenances shall be borne by Seller who shall until closing.

11. DEPOSIT: N/A

12. Seller hereby makes the following warranties and representations to Buyer to induce Buyer to enter into this Agreement and to consummate the transactions contemplated by this Agreement:

- (a) Seller is the owner of the fee simple to the property, subject only to the lien of real estate taxes and assessments, to any mortgage of record which will be released at or before the closing, and to easements, conditions and restrictions of record.
- (b) All labor and work performed upon and all machinery, materials and fuel delivered or furnished to the property for the improvement thereof within the ninety (90) day period immediately preceding the date of the closing have been or will be paid for, and no unpaid improvements which might form the basis of a mechanics' lien have been or will be made to the property within said ninety (90) day period.
- (c) Seller has not been notified within the two (2) year period immediately preceding the date of this Agreement of any condemnation proceedings against the property or of any contemplated improvements to the property or other property by public or governmental authority, the cost of which is to be assessed against the property in the future.
- (d) Seller has no knowledge of any off-record or undisclosed legal or equitable interest in any part of the property owned by any other person, firm or corporation.

(e) There is no action, temporary restraining order, injunction, suit, proceeding, inquiry or investigation at law or in equity, before or by any court, public board, regulatory agency or body, pending or threatened, or to the best of Seller's knowledge, any basis for any such action, temporary restraining order, injunction, suit, proceeding, inquiry or investigation affecting, or which might affect the property or the use thereof.

(f) There are no written commitments, understandings or agreements with, or orders or notices from, any person, firm, entity or governmental authority or agency affecting, or which might affect, the property which have not been disclosed in writing by Seller to Buyer. No change is contemplated in any applicable zoning ordinances pertaining specifically to the property.

(g) Seller shall not transfer or encumber all or any part of the property or any interest therein, or create any easement, restriction or condition upon all or any part of the property or any interest therein, or permit any of the foregoing, without the prior written consent of Buyer.

(h) Neither the property nor the ownership, operation or use thereof, are presently in violation of any code, law, statute, ordinance, rule, regulation or order of any governmental official or authority (herein collectively called "Governmental Regulations") which relate to zoning, building, health, fire, safety, environmental or other matters and which regulates or otherwise affects the property.

(i) During Seller's ownership of the property, Seller has not done, or caused or permitted to be done, and, to the best of Seller's knowledge, no prior owner and no former or existing tenant of the property has done, or caused or permitted to be done, any of the following: (i) Hazardous Materials (as defined below) have not been located or stored on the property, have not been released into the environment and have not been discharged placed or disposed of on or under the property; (ii) underground storage tanks have not been located on the property; and (iii) the property has not been used as a dump for waste material. In addition, the property and its present uses comply with and at all times have complied with, and, to the best of Seller's knowledge, the property and its prior uses did at all times comply with, any applicable Governmental Regulations relating to environmental and occupational health and safety matters and Hazardous Materials. The term "Hazardous Materials" shall mean any substance, waste, gas, particulate matter or other material which is regulated by Governmental Regulations, including but not limited to, any substance or material which is (i) defined as a "hazardous waste", "hazardous material", "hazardous substance", or "restricted hazardous waste" under any provision of Governmental Regulations; (ii) petroleum; (iii) asbestos; (iv) polychlorinated biphenyl; or (v) radioactive material.

(j) To the best of Seller's knowledge: (i) There are no surface impoundment's, lagoons, waste piles, waste pits, burial pits, landfills, injection wells, underground storage areas or other man-made facilities located on or under the property; (ii) there has never been any of the foregoing on or under the property; (iii) neither Seller nor any other person dumped, discharged, buried, or otherwise place Hazardous Materials on or under the property, including into the soil, surface water and ground water, and (iv) there are not buried, partially buried, above-ground or other tanks, storage vessels, drums or containers located on the property.

(k) The building located on the property, including, without limitation, the windows, roofs, load bearing walls and floor slabs is structurally sound, wind and water tight, and free of leaks; (ii) all existing plumbing, heating, ventilation, air-conditioning, electrical and other mechanical systems, equipment and fixtures are in good operating order and condition; (iii) the capacities of such systems are sufficient to adequately service the property; (iv) the building has not been damaged by fire or other casualty; and (v) there are no latent or other defects,

structural or otherwise, in the building or the foregoing systems, which would render them unfit for their continued use in the manner in which they are presently used.

Seller further covenants and agrees that the foregoing warranties and representations shall remain true as of the date of the closing, and that Seller will reaffirm the same as the time of the closing by virtue of an affidavit executed and delivered by Seller at closing.

13. MISCELLANEOUS: This contract constitutes the entire agreement and there are no representations, oral or written, which have not been incorporated herein. TIME IS OF THE ESSENCE TO THIS CONTRACT. This Agreement shall be binding upon the parties hereto, their heirs, administrators, executors, successors, and assigns. All provisions of this contract shall survive the closing. In compliance with fair housing laws, no party shall in any manner discriminate against any buyer or buyers because of race, color, religion, creed, sex, familial status, handicap, or national origin. Except as to the representation and warranties contained in paragraph 10 and the general warranty covenants contained in the deed executed in connection with the transactions contemplated herein, this property is being sold "As Is". Buyer is relying solely upon his/her own examination of the real estate and personal property and inspections herein required, if any, for its physical condition, character, and suitability for buyers' intended use.

14. DURATION OF OFFER AND CLOSING: This offer shall be open for acceptance until 12:00 noon on March 18, 2025. This contract shall be performed and this transaction closed within 60 DAYS.

15. REAL ESTATE BROKER. Each party hereby: (i) represents and warrants to the other party that it has not knowledge of any agreement, understanding or fact which would entitle any real estate broker, finder or other person, firm or entity to any commission, fee or other compensation as a result of the sale of the property or the closing of this transaction; and (ii) agrees to indemnify, defend and hold harmless the other party from and against any liability, cost or expense, including attorney's fees, as a result of a claim for a commission, fee or other compensation made by any real estate broker, finder or other firm or entity and asserted against the other party be reason of an arrangement made or alleged to have been made by the indemnifying party.

16. ADDITIONAL PROVISIONS. Buyer may assign this contract to an entity formed by Buyer for the purpose of taking title to the real estate.

Dated this day of 2025.

The undersigned agrees to and accepts the foregoing offer.

Buyer: William Todd Drown

Address

425 S. 4TH ST

Coshocton, OH

Phone

43812

614-679-1732

Seller: Thomas M. Unger

THOMAS M. UNGER

Address 45 Sunset Dr.

Shelby, OH 44875

Phone

+17405023277

Seller: Spouse of Thomas M. Unger

SP/THOMAS M. UNGER

Address 45 Sunset Dr.

Shelby, OH 44875

Phone

Seller: Jana L. Unger (nka Jana L. Everhart)

Jana L. Everhart

Address

1006 Highland Blvd

740-502-3254

Phone

ALAN DONAKER SURVEYING
19849 TR 383
WALHONDING, OHIO 43843
Telephone: (740) 327-7001
Fax: (740) 327-1083

MORTGAGE LOCATION SURVEY (M2543)

Certified to: Home Loan Savings Bank
Westcoast Title
Insurance Company
c/o Fidelity Title
504 Main Street
Coshocton, Ohio 43812

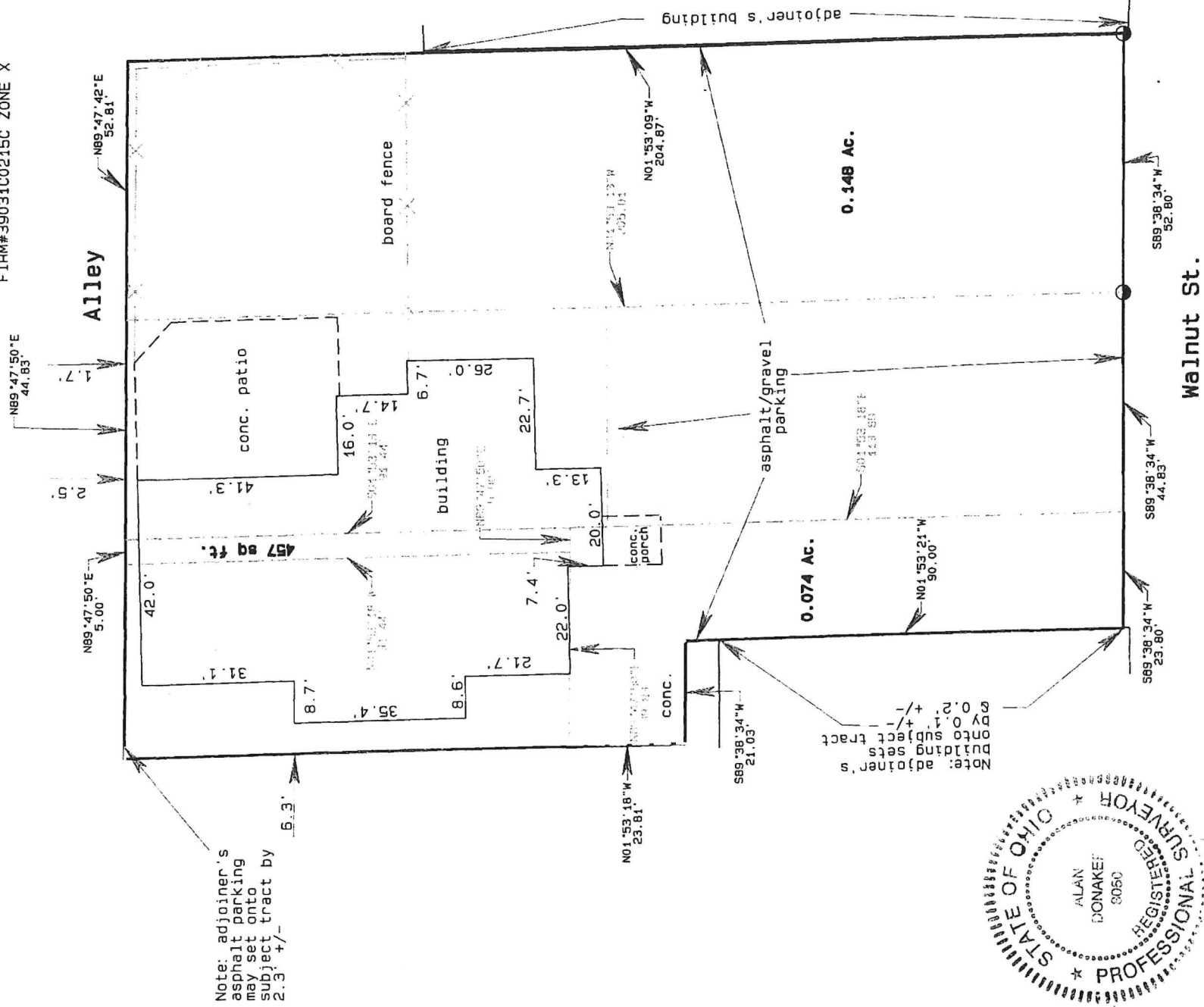
Location: 628 Walnut St.
Coshocton, Ohio 43812

Being: part of Lots 412 & 413
(old lots 6 & 7)
D. L. Triplets Sub. of parts
of Out Lots 9 thru 13
pg. 1, pg. 84
City of Coshocton
County of Coshocton
State of Ohio

Owners: Thomas M. Unger
Jana L. Everhart aka
Jana L. Unger
OR 551-113 OR 63-967

Buyers: William Todd Drown

FIRM#39031C0215C ZONE X



THIS SURVEY IS A MORTGAGE SURVEY PREPARED IN ACCORDANCE WITH CHAPTER 4733-38 OF THE OHIO ADMINISTRATIVE CODE, AND IS NOT A BOUNDARY SURVEY PURSUANT TO CHAPTER 4733-37 OF SAID CODE. THIS SURVEY IS PREPARED FOR MORTGAGE LOAN AND TITLE PURPOSES ONLY AND IS NOT TO BE CONSTRUED AS HAVING BEEN PREPARED FOR THE OWNER OR FOR USE OF THE OWNER FOR ANY PURPOSE.

Alan Donaker 5/20/25
ALAN DONAKER P. S. 8050 DATE

THIS SURVEY WAS DONE WITHOUT THE BENEFITS OF A TITLE POLICY. THERE MAY BE EASEMENTS OR RIGHTS-OF-WAYS, WHICH EXISTS BUT ARE NOT SHOWN.

GRAPHIC SCALE

1"=30'



A.

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT
SETTLEMENT STATEMENT

B. TYPE OF LOAN:

1.☐ FHA

2.☐ FmHA

3.☐ CONV. UNINS.

4.☐ VA

5.☐ CONV. INS.

6. FILE NUMBER:
25-086DROWN

7. LOAN NUMBER:

8. MORTGAGE INS CASE NUMBER:

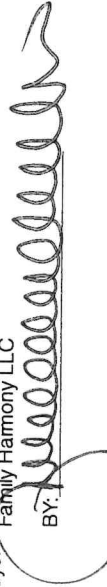
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BUYER: Family Harmony LLC 425 S. 4th Street Coshocton, OH 43812	E. NAME AND ADDRESS OF SELLER: Thomas M. Unger Jana L. Unger (Everhart)	F. NAME AND ADDRESS OF LENDER:
G. PROPERTY LOCATION: 628 Walnut Street Coshocton, OH 43812 Coshocton County, Ohio	H. SETTLEMENT AGENT: Fidelity Title & Closing Services Agency, Inc. PLACE OF SETTLEMENT 504 Main Street Coshocton, Ohio 43812	I. SETTLEMENT DATE: June 18, 2025

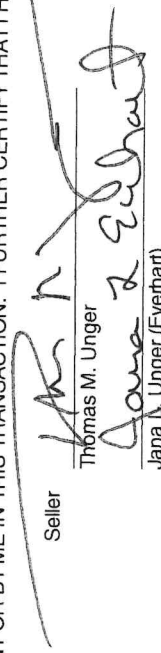
J. SUMMARY OF BUYER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BUYER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract Sales Price	275,000.00	401. Contract Sales Price	275,000.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	423.00	403.	
104.		404.	
105.		405.	
Adjustments For Items Paid By Seller in advance		Adjustments For Items Paid By Seller in advance	
106. City/Town Taxes	to	406. City/Town Taxes	to
107. County Taxes	to	407. County Taxes	to
108. Assessments	to	408. Assessments	to
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BUYER	275,423.00	420. GROSS AMOUNT DUE TO SELLER	275,000.00
200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)		502. Settlement Charges to Seller (Line 1400)	12,911.06
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller		Adjustments For Items Unpaid By Seller	
210. City/Town Taxes	to	510. City/Town Taxes	to
211. County Taxes	01/01/25 to 06/18/25	511. County Taxes	01/01/25 to 06/18/25
212. Assessments	to	512. Assessments	to
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BUYER	4,595.33	520. TOTAL REDUCTION AMOUNT DUE SELLER	17,506.39
300. CASH AT SETTLEMENT FROM/TO BUYER:		600. CASH AT SETTLEMENT TO/FROM SELLER:	
301. Gross Amount Due From Buyer (Line 120)	275,423.00	601. Gross Amount Due To Seller (Line 420)	275,000.00
302. Less Amount Paid By/For Buyer (Line 220)	(4,595.33)	602. Less Reductions Due Seller (Line 520)	(17,506.39)
303. CASH (X FROM) (TO) BUYER	270,827.67	603. CASH (X TO) (FROM) SELLER	257,493.61

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein. I HAVE CAREFULLY REVIEWED THE HUD-1 SETTLEMENT STATEMENT AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, IT IS A TRUE AND ACCURATE STATEMENT OF ALL RECEIPTS AND DISBURSEMENTS MADE ON MY ACCOUNT OR BY ME IN THIS TRANSACTION. I FURTHER CERTIFY THAT I HAVE RECEIVED A COPY OF THE HUD-1 SETTLEMENT STATEMENT.


Buyer, Family Harmony LLC

BY: 

Seller


Thomas M. Unger
Jana L. Unger (Everhart)

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.



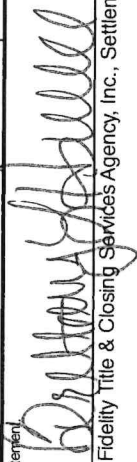
Fidelity Title & Closing Services Agency, Inc., Settlement Agent

WARNING: IT IS A CRIME TO KNOWINGLY MAKE FALSE STATEMENTS TO THE UNITED STATES ON THIS OR ANY SIMILAR FORM. PENALTIES UPON CONVICTION CAN INCLUDE A FINE AND IMPRISONMENT. FOR DETAILS SEE: TITLE 18 U.S. CODE SECTION 1001 & SECTION 1010.

HUD-1 (3-96) RESPA, HB4305.2

L. SETTLEMENT CHARGES									
700. TOTAL COMMISSION Based on Price				\$	@	%	PAID FROM BUYERS FUNDS AT SETTLEMENT		PAID FROM SELLERS FUNDS AT SETTLEMENT
Division of Commission (line 700) as Follows:									
701. \$	to								
702. \$	to								
703. Commission Paid at Settlement									
704.	to								
800. ITEMS PAYABLE IN CONNECTION WITH LOAN									
801. Loan Origination Fee	%	to							
802. Loan Discount	%	to							
803. Appraisal Fee		to							
804. Credit Report		to							
805. Lender's Inspection Fee		to							
806. Mortgage Ins. App. Fee		to							
807. Assumption Fee		to							
808.									
809.									
810.									
811.									
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE									
901. Interest From	to	@	\$	/day	(days	%)		
902. MIP Totlins. for LifeOfLoan	for	months to							
903. Hazard Insurance Premium for	years to								
904.									
905.									
1000. RESERVES DEPOSITED WITH LENDER									
1001. Hazard Insurance		months @	\$			per month			
1002. Mortgage Insurance		months @	\$			per month			
1003. City/Town Taxes		months @	\$			per month			
1004. County Taxes		months @	\$			per month			
1005. Assessments		months @	\$			per month			
1006.		months @	\$			per month			
1007.		months @	\$			per month			
1008.		months @	\$			per month			
1100. TITLE CHARGES									
1101. Settlement or Closing Fee	to								
1102. Abstract or Title Search	to								
1103. Title Examination	to	Fidelity Title & Closing Services Agency, Inc.							500.00
1104. Title Insurance Binder/Report	to								
1105. Wire Fee	to	Fidelity Title & Closing Services Agency, Inc.						30.00	
1106. Courier Fees	to								
1107. Attorney's Fees	to								
(includes above item numbers:)									
1108. Title Insurance	to	Westcor Title Insurance Company							1,400.00
(includes above item numbers:)									
1109. Lender's Coverage	\$								
1110. Owner's Coverage	\$	275,000.00				1,400.00			
1111.									
1112.									
1113.									
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES									
1201. Recording Fees: Deed	\$	115.00 ; Mortgage	\$			Releases	\$	115.00	
1202. City/County Tax/Stamps: Deed						Mortgage			
1203. State Tax/Stamps: Deed						Mortgage			
1204. Transfer / Conveyance Fees		to Coshocton County Auditor							
1205. Real Estate Taxes		to Coshocton County Treasurer				Delinq. + 2nd 1/2 2024		3.00	1,100.00
1300. ADDITIONAL SETTLEMENT CHARGES									
1301. Survey	to	Alan Donaker						275.00	
1302. Pest Inspection	to								
1303. Attorney Fee		Bratton Law LLC				POC-S			
1304.									
1305.									
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)									
								423.00	12,911.06

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.


Fidelity Title & Closing Services Agency, Inc., Settlement Agent

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Buyer : Family Harmony LLC

Seller: Thomas M. Unger

Jana L. Unger (Everhart)

Settlement Agent: Fidelity Title & Closing Services Agency, Inc.
(740)291-8080

Place of Settlement: 504 Main Street
Coshocton, Ohio 43812

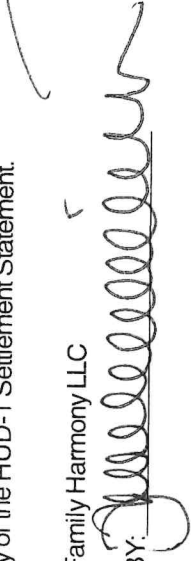
Settlement Date: June 18, 2025

Property Location: 628 Walnut Street
Coshocton, OH 43812
Coshocton County, Ohio

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Family Harmony LLC

BY:



Thomas M. Unger


Jana L. Unger (Everhart)

To the best of my knowledge, the HUD-1 Settlement Statement is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.



Fidelity Title & Closing Services Agency, Inc.
Settlement Agent

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

