

Tax year 2023BOR no. 2022-009DTE 1
Rev. 12/22County SanduskyDate received 2-13-2023**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	Isaac N. Decker	2507 E. State St. Apt. 2
2. Complainant if not owner		Fremont, Ohio, 43420
3. Complainant's agent		

4. Telephone number and email address of contact person

419-680-6798 isaacdecker22@gmail.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

34-50-00-4364-00

Address of property

801 Chestnut St. Fremont, Ohio, 43420

7. Principal use of property Single Family

8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.

Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
34-50-00-4364-00	\$23,000	\$74,700	\$51,700

9. The requested change in value is justified for the following reasons:

The property was listed for \$73,700 on 6-30-22 and then adjusted multiple times until it hit \$24,400. In late December I gave an offer for \$23,000 and it was accepted..

10. Was property sold within the last three years? ☒ Yes ☐ No ☐ Unknown If yes, show date of sale 1-31-2023and sale price \$ 23,000 ; 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

FILED

FEB 13 2023

AUDITOR
SANDUSKY COUNTY
FREMONT OHIO

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.

- ☐ 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.

- ☐ 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 2-13-23 Complainant or agent (printed) Isaac N. Decker Title (if agent) _____

Complainant or agent (signature) Isaac N. Decker

Sworn to and signed in my presence, this _____ day of _____ (Date) (Month) (Year)

Notary _____

A. Settlement Statement

U.S. Department of Housing and
Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 22296778REO	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

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 "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: ISAAC DECKER	E. Name & Address of Seller: US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST	F. Name & Address of Lender:
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G. Property Location: 801 CHESTNUT STREET FREMONT, OH 43420 (SANDUSKY)	H. Settlement Agent AVENUE 365 LENDER SERVICES, LLC 1100 VIRGINIA DRIVE, SUITE# 130, FORT WASHINGTON, PA 19034 (484) 594- Place Of Settlement: 1100 VIRGINIA DRIVE, SUITE# 130, FORT WASHINGTON, PA 19034	I. Settlement Date / Disbursement Date 1/31/2023 / 1/31/2023
--	--	---

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower

101. Contract sales price	\$23,000.00
102. Personal Property	
103. Settlement Charges to Borrower (line 1400)	\$510.50
104.	
105.	

Adjustments for items paid by seller in advance

106. City/town taxes	
107. County taxes	
108. Assessments	
109.	
110.	
111.	
112.	

120. Gross Amount Due From Borrower

\$23,510.50

200. Amounts Paid By Or In Behalf Of Borrower

201. Deposit or Earnest Money	\$1,000.00
202. Principal amount of new loan	
203. Existing loan taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	

Adjustments for items unpaid by seller

210. City/town taxes	
211. County taxes 1/1/2023 to 1/31/2023 @ \$1,011.52/Year	\$83.14
212. Assessments	
213.	
214.	
215.	
216.	
217.	
218.	
219.	

220. Total Paid By/For Borrower

\$1,083.14

300. Cash At Settlement From/To Borrower

301. Gross Amount Due From Borrower (line 120)	\$23,510.50
302. Less Amounts Paid By/For Borrower (line 220)	\$1,083.14
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$22,427.36

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller

401. Contract sales price	\$23,000.00
402. Personal Property	
403.	
404.	
405.	

Adjustments for items paid by seller in advance

406. City/town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	

420. Gross Amount Due To Seller

\$23,000.00

500. Reductions in Amount Due To Seller

501. Excess deposit (see instructions)	
502. Settlement Charges to Seller (line 1400)	\$4,652.52
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506. Earnest money retained by	
507. Disbursed as proceeds (\$1,000.00)	
508.	
509.	

Adjustments for items unpaid by seller

510. City/town taxes	
511. County taxes 1/1/2023 to 1/31/2023 @ \$1,011.52/Year	\$83.14
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	

520. Total Reduction Amount Due Seller

\$4,735.66

600. Cash At Settlement To/From Seller

601. Gross Amount Due To Seller (line 420)	\$23,000.00
602. Less Deduction in Amt. Due To Seller (line 520)	\$4,735.66
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$18,264.34

A. Settlement Statement

U.S. Department of Housing and
Urban Development

OMB Approval No. 2502-0265

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602. Less Deduction in Amt. Due To Seller (line 520)	\$4,735.66		
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	\$18,264.34		

L. Settlement Charges		
700. Total Sales/Broker's Commission		
Division of Commission (line 700) as follows:		
701. \$814.50 to KP Premier Realty	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
702. \$814.50 to (NA) Howard Hanna		
703. Commission paid at Settlement		
704. Referral Fee to Shellpoint Mortgage Servicing		\$1,629.00
800. Items Payable In Connection With Loan		\$500.00
801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
900. Items Required By Lender To Be Paid In Advance		
901. Interest		
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
1000. Reserves Deposited With Lender		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City property taxes		
1004. County property taxes		
1005. Annual assessments		
1008. Aggregate accounting adjustment		
1100. Title Charges		
1101. Settlement or closing fee		
1102. Abstract or title search		
1103. Title examination		
1104. Title insurance binder		
1105. Document preparation		
1106. Notary fees		
1107. Attorney's fees		
(includes above item numbers:)		
1108. Title Insurance to Avenue 365 Lender Services, LLC		\$175.00
(includes above item numbers:)		
1109. Lender's coverage Premium \$0.00 to Avenue 365 Lender Services, LLC		
1110. Owner's coverage \$23,000.00 Premium \$175.00 to Avenue 365 Lender Services, LLC		
1112. Express delivery service fees to Avenue 365 Lender Services, LLC	\$35.00	
1113. Deed Preparation to Avenue 365 Lender Services, LLC		\$100.00
1114. REO Search Grading and Commitment to Avenue 365 Lender Services, LLC		\$800.00
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed \$58.00; Mortgage ;Release ;	\$58.00	
1202. County tax/stamps: Deed \$69.50; Mortgage ;	\$69.50	
1203. State tax/stamps: Deed \$23.00; Mortgage ;	\$23.00	
1204. City tax/stamps: Deed ;Mortgage ;		
1205. Power of Attorney Fee to Sandusky County Recorder		\$66.00
1300. Additional Settlement Charges		
1301. Survey		
1302. Pest Inspection		
1304. Technology Fee to Pyramid Platform		\$371.00
1305. 2022 County Taxes to Sandusky County Treasurer		\$1,011.52
1306. Administrative fee to (NA) Howard Hanna	\$325.00	
1400. Total Settlement Charges (enter on line 103, Section J and 502, Section K)	\$510.50	\$4,652.52

BORROWERS

SELLERS

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or I will cause the funds to be disbursed in accordance with this statement.

Settlement Coordinator

Date _____

1/31/2023

MICHELE BROWN

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



Address, City, ZIP, or Neighborhood



Public

Owner



Check Your Equity Today

Off Market

Interested in selling your home?

Estimated home value*

\$74,900

See your selling options

*Estimation is calculated based on tax assessment records, recent sale prices of comparable properties, and other factors.

2 bed 2 bath 1,403 sqft 0.27 acre lot

801 Chestnut St,
Fremont, OH 43420

[View on Map](#)

Single Family
Property Type

1900
Year Built

\$35K in 1988
Last Sold

\$25
Price per sqft

1 Car
Garage

Share this home

Edit Facts

54.61%

Less expensive than nearby properties ⓘ

\$39.9K

↑ Since last sold in 1988 ⓘ



801 Chestnut St, Fremont, OH 43420

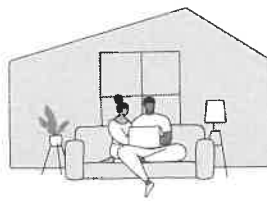


N/A

Median rent for nearby properties ⓘ

Owner View

Connect with an agent



Get your home value updates

Claim your home and get an email whenever there's an update to your home value.

I'm the owner, send me updates

Property Details



Property Features

Room description

- Total bath(s): 2
- Total full bath(s): 2
- Total rooms: 4

SEE MORE ▾

Find out more about this property.

Contact agent

Local Home Services

Advertisement

Financial Services

US Military & Veterans \$75,000 Home Giveaway.

See Off Rules

ENTER NOW

PRESENTED BY



801 Chestnut St, Fremont, OH 43420



Contact agent

Property History

Price History

Date	Event	Price
11/28/2022	Price Changed	\$24,900
10/07/2022	Price Changed	\$34,900
09/12/2022	Price Changed	\$44,900
06/30/2022	Listed	\$73,700
10/21/1988	Sold	\$35,000

Tax History

Year	Taxes	Total assessments
2020	\$938	\$23,140
2018	\$938	\$23,140
2017	\$826	\$20,300
2016	\$724	\$20,300
2015	\$712	\$20,300
2014	\$837	\$22,760
2013	\$819	\$22,760

SEE MORE ▾

Schools

Nearby Schools Elementary Middle High Private

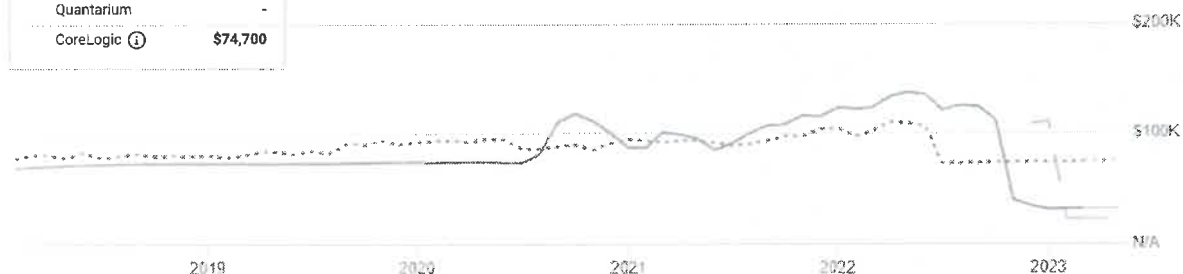
9/10 **Croghan Elementary School**
Public, PK - 5 | 273 Students | 0.2 mi
Fremont City School District
Parent rating ★★★★★

801 Chestnut St, Fremont, OH 43420

5/10 **Fremont Middle School**
Public, 6 - 8 | 852 Students | 1.7 mi

October 2022

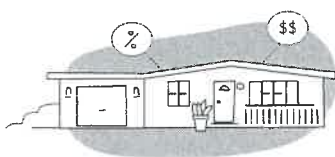
Valuation provider	Estimate
Collateral Analytics	\$113,000
Quantarium	-
CoreLogic ⓘ	\$74,700



SHOW CHART SUMMARY ▾

The estimate(s) shown, which come from one or more automated valuation model providers independent of Realtor.com®, represent information that may provide a helpful starting point for discussions with a real estate agent.

[Learn about RealEstimateSM data\(https://www.realtor.com/estimates/\)](https://www.realtor.com/estimates/)



Find out how much home equity you can use

If you're looking to fund a home renovation project or a down payment on a new place, the equity in your home could help. Connect with a lender to see if you qualify.

[Connect with a lender\(https://www.realtor.com/mortgage/home-loan/?loan_type=equity&zip=43420&utm_source=Pdp&utm_campaign=integrated&utm_content=PdpHE&utm_medium=referral\)](https://www.realtor.com/mortgage/home-loan/?loan_type=equity&zip=43420&utm_source=Pdp&utm_campaign=integrated&utm_content=PdpHE&utm_medium=referral)

[Latest home equity rates\(https://www.realtor.com/mortgage/home-equity-rates/?iid=PDP\)](https://www.realtor.com/mortgage/home-equity-rates/?iid=PDP)

Similar Homes For Sale

Comparison of 801 Chestnut St, Fremont, OH 43420 with Nearby Homes:



\$89,000
3 bed 1 bath 1,376 sqft
1013 Dorr St

(1013-Dorr-St Fremont OH 43420 M43705-30581)



2 bed 1.5 bath 1,168 sqft
912 Franklin Ave

(912-Franklin-Ave Fremont OH 43420 M31942-30219)

Interested in any of these homes?

801 Chestnut St, Fremont, OH 43420



Have a local agent show you around.

Fremont City School District
Parent rating ★★★★★


3/10 **Fremont Ross High School**
Public, 9 - 12 | **1091** Students | 1.6 mi
Fremont City School District
Parent rating ★★★★★

School data provided by National Center for Education Statistics, Pitney Bowes, and GreatSchools Independent for reference only. GreatSchool Ratings compare a school's test performance to statewide results. To verify enrollment eligibility, contact the school or district directly.

 **Neighborhood** Noise, Commute

Facts about 801 Chestnut St

 Commute time: [Add a commute](#)

 **Noise Level: Low** ⓘ
This home has a low noise level for the surrounding area

Explore Schools, Safety, and Lifestyle around 801 Chestnut St



Checkout other home values in [Chestnut St, Fremont, OH \(https://www.realtor.com/propertyrecord-search/43420/Chestnut-St\)](https://www.realtor.com/propertyrecord-search/43420/Chestnut-St)

\$139,900
Median Listing Price

\$165,000
Median Sales Price

60
Median Days on Market

\$95
Median Price Per Sq Ft



801 Chestnut St, Fremont, OH 43420



Nearby Neighborhoods in Fremont, OH

Beverly Harvard ...

Median listing: \$147,450

Point Place (htt...

Median listing: \$129,700

South Side (http...

Median listing: \$59,900

East Toledo (htt...


Median listing: \$57,500

Ask an agent

Popular searches in Fremont include: [Big Lot](#), [Pond](#), [Rental Property](#), [Gated Community](#), [Two Car Garage](#), [Fenced Yard](#), [Farm](#), [Modern Kitchen](#), [Waterfront](#), [Updated Kitchen](#), [Big Yard](#), [Corner Lot](#), [Vaulted Ceiling](#), [Open Floor Plan](#), [Fixer Upper](#), [Well Water](#), [Single Family Homes Fremont](#), [Multi-Family Homes Fremont](#), [Mfd/Mobile Homes Fremont](#), [Lands Fremont](#), [Newest Listings Fremont](#), [Recently Sold Homes Fremont\(/realestateandhomes-search/Fremont_OH/show-recently-sold\)](#)


Address	RealEstimate SM data
This Home: 801 Chestnut St	\$74,900
805 Chestnut St, Fremont, OH 43420 (805-Chestnut-St Fremont OH 43420 M38583-48659)	\$127,800
719 Chestnut St, Fremont, OH 43420 (719-Chestnut-St Fremont OH 43420 M38581-99595)	\$89,400
717 Chestnut St, Fremont, OH 43420 (717-Chestnut-St Fremont OH 43420 M38584-23191)	\$116,800
334 N Buchanan St, Fremont, OH 43420 (334-N-Buchanan-St Fremont OH 43420 M38583-85925)	\$122,200
332 N Buchanan St, Fremont, OH 43420 (332-N-Buchanan-St Fremont OH 43420 M39832-60798)	\$142,400
SEE MORE ▾	

More about this property


**Environmental Risk**

Flood, Wildfire

^



Email

**Flood Factor™: Minimal**


This property's flood risk is not changing.

Are you selling or buying?

LEARN MORE ▾

☐

I have served in the U.S. military. ⓘ

**Fire Factor™: Minimal**

This property's wildfire risk is not changing.

By proceeding, you agree to receive communications, including marketing by autodialer and prerecorded and artificial voice, and email, from realtor.com and others about your inquiry and other home-related matters, but not as a condition of any purchase; this applies regardless of whether you check, or leave un-checked, any box above. [More...](#)

LEARN MORE ▸

Homes Around \$74,900
Environmental Risk Factor is provided by Risk Factor™, a product of First Street Foundation®. The Risk Factor models are designed to approximate risk and not intended to include all possible scenarios.

FOR SALE

\$30,000

515 6th St
(515-6th-St_Fremont_OH_43420_M36339-33153)

PENDING

\$58,800

3 bed 1.5 bath 1,540 sqft
626 N 5th St

3
1:

Homes near 801 Chestnut St a median list price of \$139,900 and a median price per square foot of \$95.

Recenty Sold Homes Near 801 Chestnut St

SOLD

3 bed 1.5 bath 1,227 sqft
327 N Buchanan St

SOLD

\$144,900

3 bed 1 bath 1,206 sqft
618 Chestnut St

4
2:

Nearby Homes with Pools around 43420

FOR SALE

\$147,500

4 bed 2 bath 1,784 sqft
229 S Collinwood Blvd

Editor's Picks

Unique Homes



5 Beautiful Barndominiums You Can Buy for a Bargain
(<https://www.realtor.com/news/unique-homes/5-beautiful-barndominiums-all-under-500k/>).

Trends



Seller's Market, Buyer's Market, 'Nobody's Market'? The Weird State of Housing Right Now
(<https://www.realtor.com/news/trends/sellers-market-buyers-market-nobodys-market-the-weird-state-of-housing-right-now/>).

Celebrity Real Estate



NFL Cribbs: Let's Look at the Horrible State of Housing
(<https://www.realtor.com/news/celebrity-real-estate/>).



801 Chestnut St, Fremont, OH 43420



Additional Information About 801 Chestnut St, Fremont, OH 43420

See 801 Chestnut St, Fremont, OH 43420, a single family home located in the neighborhood. View property details, similar homes, and the nearby school and neighborhood information. Use our heat map to find crime, amenities, and lifestyle data for 801 Chestnut St.

The property-related information displayed on this page is obtained from public records and other sources. While such information is thought to be reliable, it is not guaranteed and should be independently verified. Properties labeled Not for Sale are classified as such either because we do not have a record of such properties currently being for sale or because we are not permitted, by contract, law, or otherwise, to designate such properties as currently for sale. For the most accurate and up to date status of this or any other property, please contact a REALTOR®.

Nearby Cities

- Port Clinton Homes for Sale (https://www.realtor.com/realestateandhomes-search/Port-Clinton_OH)
- Sandusky Homes for Sale (https://www.realtor.com/realestateandhomes-search/Sandusky_OH)
- Clyde Homes for Sale (https://www.realtor.com/realestateandhomes-search/Clyde_OH)

SEE MORE

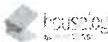
Nearby ZIPs


- 43420 Homes for Sale (<https://www.realtor.com/realestateandhomes-search/43420>)
- 44870 Homes for Sale (<https://www.realtor.com/realestateandhomes-search/44870>)
- 43452 Homes for Sale (<https://www.realtor.com/realestateandhomes-search/43452>)

SEE MORE

Nearby Neighborhoods

- Beverly Hills (https://www.realtor.com/realestateandhomes-search/Beverly-Hills_CA)
- Point Place Homes for Sale (https://www.realtor.com/realestateandhomes-search/Point-Place_Toledo_OH)
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City of Fremont
323 SOUTH FRONT STREET
FREMONT OH 43420
419-334-8963

DEMOLITION PERMIT
D-23-000016

This application and any permit issued hereunder shall not relieve the applicant from the responsibility of ensuring that all improvements comply with the building, plumbing, electrical, gas, and mechanical codes, zoning ordinances, and any and all other applicable codes as adopted by the City of Fremont and State of Ohio Building Department. Compliance with the aforesaid codes and ordinances is the responsibility of the applicant and the property owner. IF ANY PERSON COMMENCES ANY WORK BEFORE OBTAINING A PERMIT, INSPECTION FEES SHALL BE DOUBLED.

Date Issued: 2/13/2023

Location: 801 CHESTNUT ST 43420

Permit issued to: OWNER

Subdivision: City of Fremont

Zoned As: R-1

Parcel ID: 34-50-00-4364-00

Legal: 4364

Owner: DECKER, ISAAC

Address: 801 CHESTNUT ST

City ST ZIP: FREMONT OH

43420

PH: 419-680-6798

Contractor: Self

Address:

City ST ZIP:

PH:

Improvement Desc: Demo of an existing house on this property to rebuild a new house.

Remarks:

Fee Paid

50.00

Applicant: Isaac D. Decker

ISSUED BY: [Signature]









