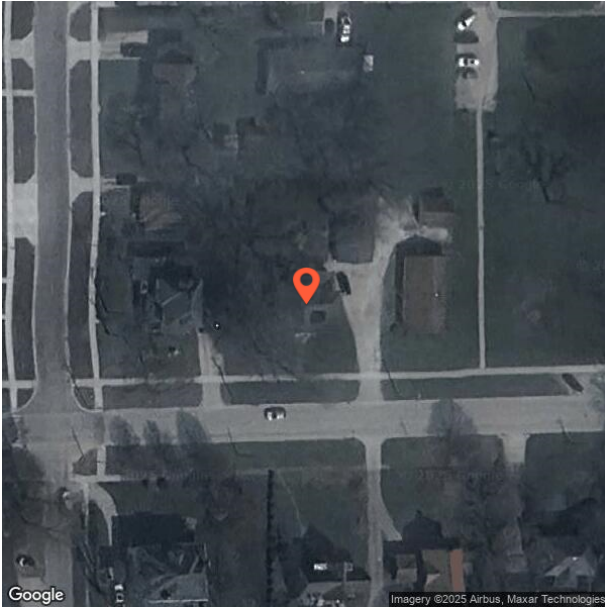




Property Address	511 E 2ND ST	Order #	6434532
	GILMAN, IL 60938 - IROQUOIS COUNTY	Loan #	N/A
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Unknown
Lender	Robert Steele		
Borrower	BRADLEY SAYLER		
Coborrower	N/A		
Evaluated Value	\$215,000	Reasonable Exposure Time	
Effective Date	4/8/2025		55 - 95 Days

PROPERTY DETAILS




Property Type	Single Family Residence	County	IROQUOIS
Lot Size	13,178	Parcel Number	17-31-451-023
Year Built	1900	Assessed Year	2023
Gross Living Area	1,870	Assessed Value	\$37,730
Bedroom	4	Assessed Taxes	\$2,445
Baths	2.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	9/8/2024
Carrier Route	C001	List Price	\$169,900
HOA	No		
Location Comments	School		
Owner of Public Records	SAYLER BRADLEY H / SAYLER MARCIA L		
Amenities	Unfinished Basement		
Legal Description	CITY/MUNI/TWP:DOUGLAS TOWNSHIP S 127' LT 22 OL 11 SE4		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	0	0	0	0% -	0% -
Absorption rate (total sales/month)	0	0	0	0% -	0% -
Total # of Comparable Active Listings	19	13	6	-68.4% ↓	-53.8% ↓
Months of housing supply (Total listings / ab. rate)	0	0	0	0% -	0% -
Median Sale & List Price, DOM, Sale/List %	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Median Comparable Sale Price	\$53,500	\$0	\$179,500	235.5% ↑	0% -
Median Comparable Sales Days on Market	94d	0d	104d	10.6% ↑	0% -
Median Sale Price as % of List Price	79%	0%	99%	25.3% ↑	0% -
Median Comparable List Price (Currently Active)	\$125,000	\$125,000	\$221,000	76.8% ↑	76.8% ↑
Median Competitive Listings Days on Market (Currently Active)	91d	60d	93d	2.2% -	55% ↑
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	0	0	0	0% -	0% -
REO Sales	0	0	0	0% -	0% -
Short Sales	0	0	0	0% -	0% -
Foreclosure % of Regular & REO Sales	0%	0%	0%	0% -	0% -

SELECTED COMPARABLES SALES AND LISTINGS

Subject Property		Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	511 E 2ND ST GILMAN IL, 60938	510 E FRONT ST GILMAN IL, 60938		515 S MAPLE ST GILMAN IL, 60938		414 N THOMAS ST GILMAN IL, 60938	
MLS Comments	--	Beautiful Scraped hardwood flooring, solid wood interior doors, cedar lined...		This 3 bedroom mostly all brick home has many nice features that includes a...		Well-kept 4-bedroom home you need to see in person. Large, heated garage with...	
Proximity (mi)	--	0.10 S		0.40 S		0.30 NW	
MLS# DOC#	--	12031135 24R3052		12015028		12163953 25R0828	
Sale Price / Price per Sq.Ft.	--	\$235,000 / \$163/sqft		\$209,900 / \$101/sqft		\$221,500 / \$144/sqft	
List Price / Price per Sq.Ft.	--	\$249,000 / \$172/sqft		\$209,900 / \$101/sqft		\$229,900 / \$150/sqft	
Sale Price % of List Price	--	0.94 / 94%		1.00 / 100%		0.96 / 96%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		09/26/24 161 DOM		05/20/24 52 DOM		03/10/25 132 DOM	
Location	Adverse	Adverse		Neutral	-\$3,000	Neutral	-\$3,000
Location Comment	School	School		Typical		Typical	
Site	13,178	19,577	-\$3,000	23,522	-\$5,000	11,190	\$1,000
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1900	1954		1929		1950	
Condition	Average	Good	-\$23,500	Average		Average	
Bedrooms	4	2	\$8,000	3	\$4,000	4	
Full / Half Baths	2 / 0	1 / 1	\$2,000	2 / 0		1 / 1	\$2,000
Gross Living Area	1,870	1,444	\$6,500	2,078	-\$3,000	1,536	\$5,000
Basement	Full Basement	Full Basement		Partial Basement	\$10,000	Full Basement	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		2		4	-\$5,000
Pool	No	No		No		No	
Amenities	Unfinished Basement	Unfinished Basement		Unfinished Basement		Unfinished Basement	
Other	Typical	Typical		Typical		Guest Unit	-\$15,000
Other							
Net Adj. (total)		-4.26%	-\$10,000	1.43%	\$3,000	-6.77%	-\$15,000
Gross Adj.		18.30%	\$43,000	11.91%	\$25,000	14.00%	\$31,000
Adj. Price			\$225,000		\$212,900		\$206,500
Price and Listing History		Sold	09/24/2024	Sold	05/20/2024	Sold	03/07/2025
		Price	\$235,000	Price	\$210,000	Price	\$221,500
		Pending	09/13/2024	Pending	05/10/2024	Pending	02/28/2025
		Price	\$249,000	Price	\$209,900	Price	\$229,900
		Contingent	08/19/2024	Contingent	04/03/2024	Contingent	01/30/2025
		Price	\$249,000	Price	\$209,900	Price	\$229,900
		Price Changed	06/02/2024	Listed	03/29/2024	Price Changed	12/27/2024
		Price	\$249,000	Price	\$209,900	Price	\$229,900
		Price Changed	05/08/2024			Listed	10/29/2024
		Price	\$294,900			Price	\$244,900
		Listed	04/18/2024				
		Price	\$350,000				

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject is proximate to a school. The subject is in a suburban area. Subject conforms to the area. No significant foreclosure rate present.

Per Zillow, the subject was listed for sale on 09/08/2024 for \$169,900. This is significantly smaller than the subject's estimated value opinion. The most similar comparables have been utilized and are indicative of the subject's market value.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$206,500 to \$225,000

Summary of Sales Comparison Approach

Due to a lack of recent and similar comparables, it was deemed necessary to utilize comparables with a date of sale time over 120 days. Market conditions data from QVM and supplemental sources are conflicting. Review of sales data and supplemental sources indicate time adjustments for the presented comparable sales are not warranted. Sale #1 location was given similar value to the subject and no adjustment was applied. Sales #2 and #3 adjusted for superior location. Subject year built not bracketed, but all sales are within 70 years and no adjustments were applied. Sale #1 adjusted for condition based on listing photos and/or listing remarks.

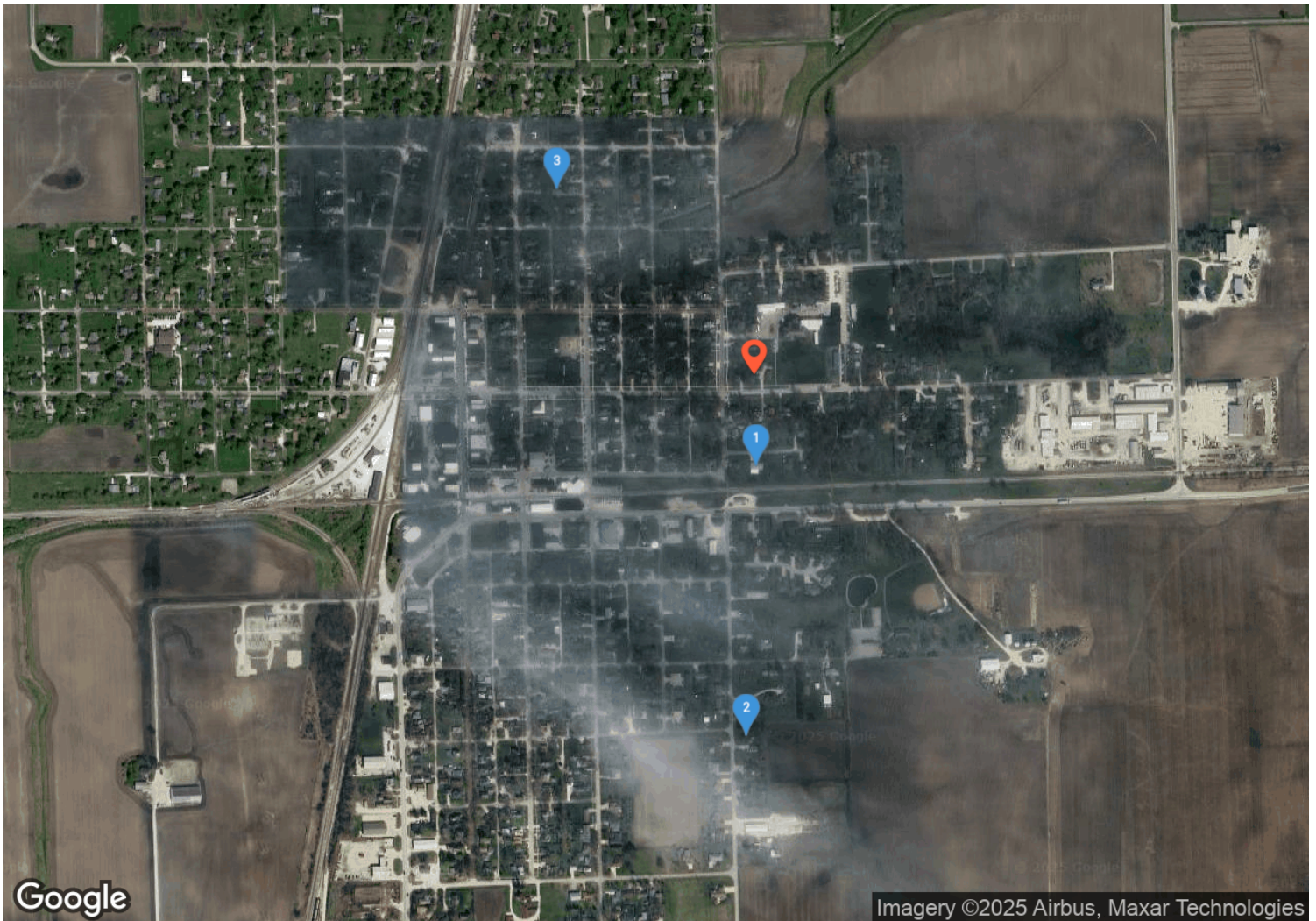
Summary of Listings Comparison Approach

An attempt was made to find comparable listings in the subject's area. Secondary data sources did not appear to provide any similar comparable listings in the area; therefore, none were provided in the grid for comparison.

ADDITIONAL NOTES

1. Outbuildings have only been reported as an amenity and in the grid if appear to be located on permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. Similarly, above ground pools are considered personal property and no value was given.
2. Due to a lack of similar and more proximate comparables, it was deemed necessary to expand search parameters across major roadways and highways.
3. All adjustments are rounded to the nearest \$500.
4. The subject and all comparables are proximate to a highway. This is deemed typical for the area and no value was given in the grid.
5. Due to how room counts are reported by utilized data sources, subject and comparable room counts might include below grade bedrooms and bathrooms.
6. No adjustments were applied for comparables up to 70 years similar to the subject due to similar marketability.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	511 E 2ND ST GILMAN, IL 60938	Single Family Residence				13178	1900	4	2	1870		No		Public Records
1	510 E FRONT ST GILMAN, IL 60938	Single Family Residence	\$235,000	09/26/2024	0.10	19577	1954	2	2	1444		No		MLS, Public Records
2	515 S MAPLE ST GILMAN, IL 60938	Single Family Residence	\$209,900	05/20/2024	0.40	23522	1929	3	2	2078		No		MLS, Public Records
3	414 N THOMAS ST GILMAN, IL 60938	Single Family Residence	\$221,500	03/10/2025	0.30	11190	1950	4	2	1536		No		MLS, Public Records

SELECTED COMPARABLES PHOTOS



Comp 1: 510 E FRONT ST
GILMAN IL, 60938

Beautiful Scraped hardwood flooring, solid wood interior doors, cedar lined closet, and Pocket doors too! Open floor plan has spacious living area with a bay window, dining area and large kitchen with high quality Amish Cabinetry, and Quartz countertops. Plenty of storage too. Main bath includes Tiled stand-up shower with new cabinetry and double sink. New furnace, ceilings, walls, tankless hot water heater, sprayed insulation, windows, electrical and all new appliances. Beautiful sliding doors lead to a large 22 X 40 covered patio that provides a fantastic space for outdoor family gatherings and cookouts. Finished 2car garage has built in storage.



Comp 2: 515 S MAPLE ST
GILMAN IL, 60938

This 3 bedroom mostly all brick home has many nice features that includes a 15x19 family room with engineered hardwood flooring overlooking a generous back yard with a 18x20 wood deck for evening cookouts and family gatherings. Newer addition built in 1999 main floor Master bedroom boasts a tall ceiling, gas fireplace, and a very unique overhead loft. Right out the bedroom door is a walk-in closet and full bath. You will love the 16x14 kitchen with solid surface countertops which includes a peninsula for dining and extra seating, integrated sink, newer cabinets, and self-closing drawers. The main level also includes a dining room and front area living room with built in cabinetry. Upstairs there are 2 bedrooms with a full bath to finish out the living space for this magnificent home. The oversized 32 x26 2-car detached heated garage has additional space for a work area, storage, golf cart, or even another car.



Comp 3: 414 N THOMAS ST
GILMAN IL, 60938

Well-kept 4-bedroom home you need to see in person. Large, heated garage with enough room to park 4 cars plus attached 1-bedroom furnished apartment with a full bath. Full basement with poured wall foundation. New roof on house and garage in 2018, house furnace replaced in 2016, and new garage furnace in 2020. Fenced yard.

PRICE AND LISTING HISTORY

There is insufficient data to provide Price and Listing History for this property.

TRANSACTION HISTORY

Timeline

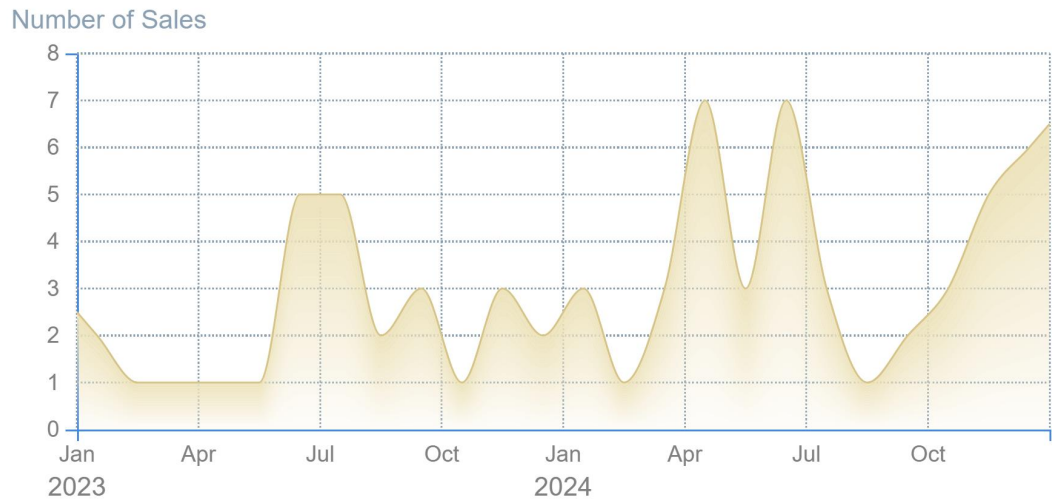
There is no timeline available.

History

ZIP-CODE DATA

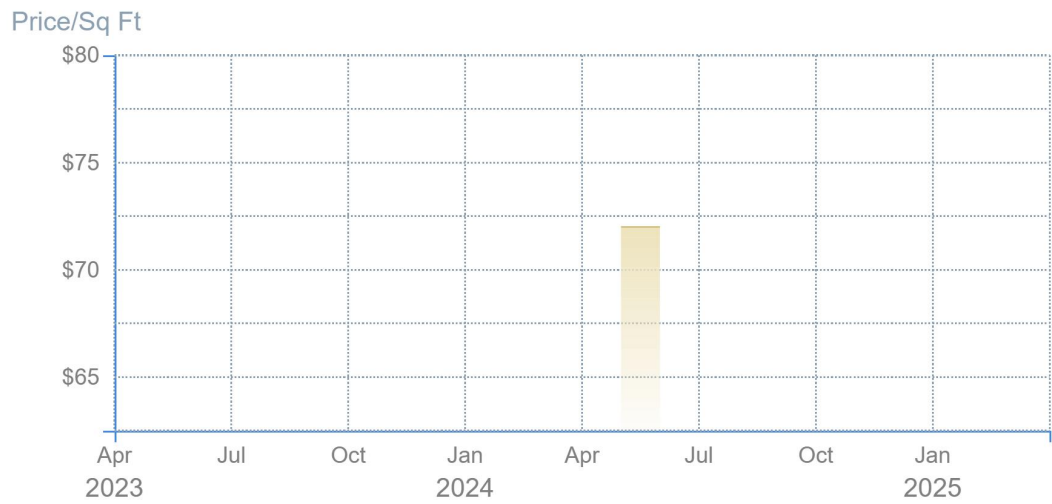
Number of Properties Sold in 60938

This chart tells you how many properties have sold in the selected area over time.



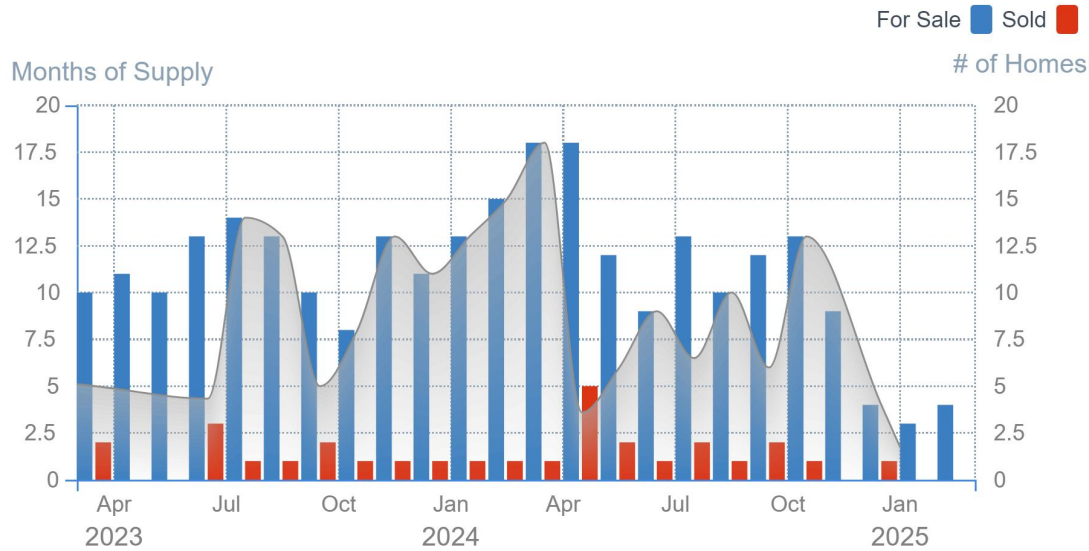
Median Sale Price/Sq.Ft. (quarterly) in 60938

Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.



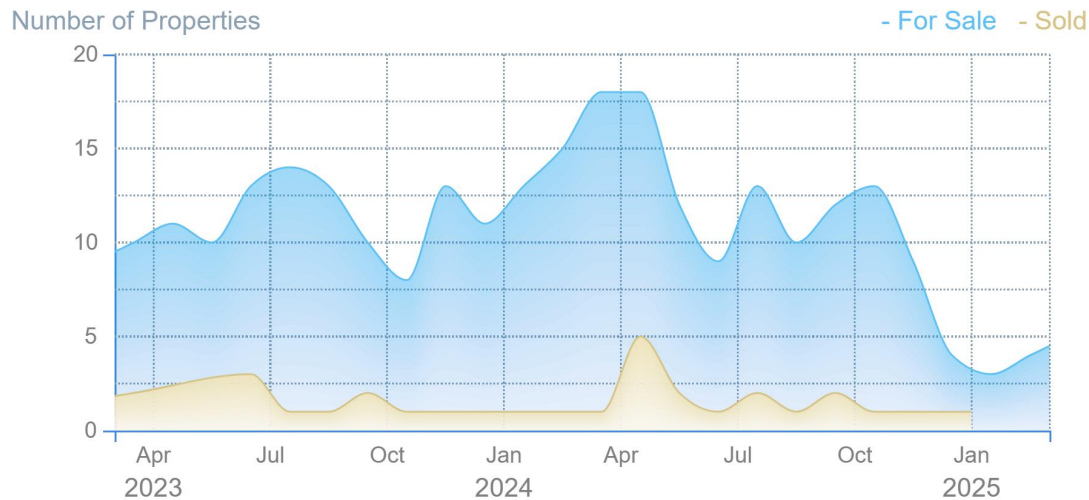
Months of Supply in 60938

This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.



Supply / Demand in 60938

The following chart shows the relationship between properties for sale (supply) and properties sold (demand) in the specified market, where available.

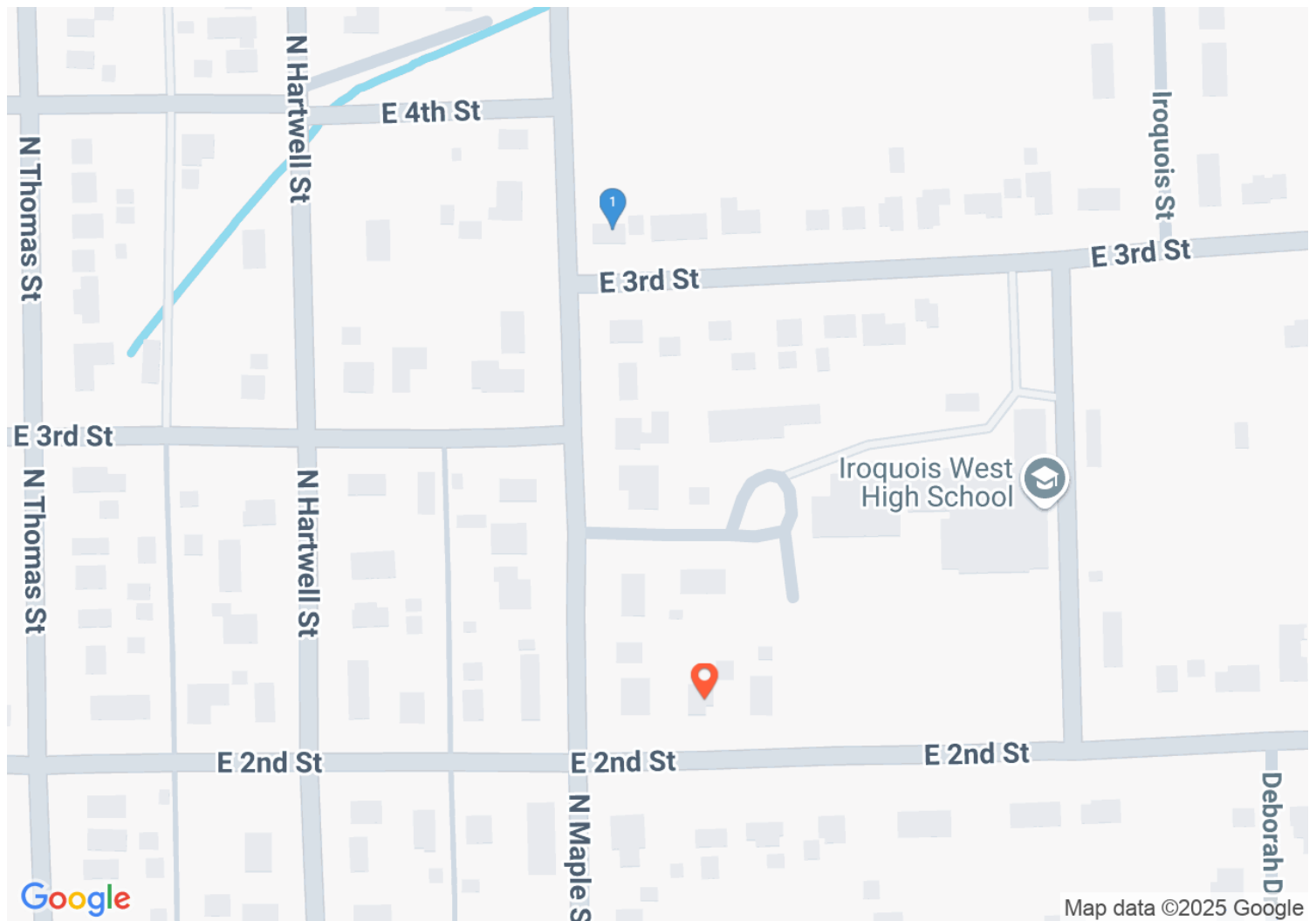


COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	511 E 2ND ST, GILMAN, IL 60938	--	--	4	2	1,870	--	--	0.30	--	1900
1	414 N THOMAS ST GILMAN, IL 60938	\$221,500	Mar 10, 2025	4	2	1,536	\$144	0.30	0.26	74	1950
2	515 S MAPLE ST GILMAN, IL 60938	\$209,900	May 20, 2024	3	2	2,078	\$101	0.40	0.54	60	1929
3	511 S CENTRAL ST GILMAN, IL 60938	\$105,000	Apr 15, 2024	3	2	1,768	\$59	0.52	0.16	58	1913
4	110 N HARTWELL ST GILMAN, IL 60938	\$55,000	Aug 23, 2024	2	3	1,500	\$36	0.14	0.17	52	1945
5	510 E FRONT ST GILMAN, IL 60938	\$235,000	Sep 26, 2024	2	2	1,444	\$162	0.10	0.45	52	1954
6	326 N SECOR ST GILMAN, IL 60938	\$216,500	Jun 06, 2024	3	2	1,517	\$142	0.71	0.52	48	1970

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	511 E 2ND ST, GILMAN, IL 60938	--	--	4	2	1,870	--	--	0.30	--	1900
	501 E 3RD ST GILMAN, IL 60938	\$54,000	Feb 03, 2025	3	2	1,800	\$30	0.13	0.25	95	1912

EVALUATION LIMITING CONDITIONS AND CERTIFICATIONS

REPORTING OPTION AND PURPOSE OF EVALUATION: This is an Evaluation as defined by the Interagency Appraisal and Evaluation Guidelines. The purpose of this Evaluation is to develop an opinion of market value (as defined) for the identified subject property.

INTENDED USE: The intended use of this Evaluation report is to assist the client in evaluating the suitability of the subject property as collateral for a lending transaction. This report is not intended for any other use.

INTENDED USER: The only intended user of this Evaluation report is the client identified on the first page of the report. Use of this report by any others is not intended. If you are not identified as the client, you are an unauthorized party and are warned not to use this report. As an unauthorized party, your interpretation of the information contained in this report may be incorrect.

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 and 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 acting in what they consider their own best interests;
- (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. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C)

REAL PROPERTY INTEREST: The real property interest is Fee Simple interest, unless otherwise indicated in this report.

SCOPE OF WORK: The scope of this assignment includes analysis of the subject data and comparable data, as well as, other relevant information by the evaluator. If an inspection is included within this report, the subject data is provided by a qualified third party and assumed to be accurate. The evaluator has reviewed and validated the inspection data. The evaluator also relies on varied sources of additional data about the subject property and comparables from public record data services, multiple listing services, automated valuation models and/or other data sources considered relevant to the opinion of value.

Comparables or comparable data includes, but is not limited to, closed sales, available listings, pending sales, or any other transaction(s) that the evaluator determines to be comparable applying the criteria that would be used by a perspective buyer for the subject property. The confirmation of closed sales is from public data sources, unless otherwise noted in the report. Any photographs of comparables used in the report are taken from Multiple Listing Service (MLS) or other online sources, unless otherwise noted in the report.

The type and extent of analyses applied to arrive at opinions or conclusions in the sales comparison approach is based on qualitative analysis. This method of analysis accounts for differences between comparables but without quantified, numerical adjustments. Common qualitative techniques include ranking and relative comparison analyses. In ranking analysis, the comparables are ranked to determine each of their positions relative to the subject property's relevant characteristics. Relative comparison analysis is used to determine if the relative characteristics of a comparable are inferior, superior or similar to those of the subject property. Quantitative analysis may also be employed, and adjustments made reflective of market preferences.

Certain automated adjustments are generated based on an application of Quantarium's AVM (QVM) technologies. Such adjustments leverage machine learning valuation adjustments derived from a broad analysis of location relevant larger data sets, including among other, statistically reliable common factors of gla, lot size, age and other property characteristics. Some or all of those adjustments MAY have been overridden by the evaluator based on local market expertise.

INTENDED USER (CLIENT) SCOPE OF WORK AGREEMENT: All data is collected, confirmed and analyzed in accordance with the scope of work; determined appropriate by the evaluator given the intended use. The client agrees, by use of this evaluation report, such limitations of the assignment will not affect the credibility of the opinions and conclusions given the intended use; and, is consistent with the client's level of risk tolerance. **WARNING:** From the perspective of the client, this scope of work may result in an opinion of value that is not as reliable in comparison to a full appraisal that includes a personal viewing of the interior and exterior of the subject property, overall neighborhood or market area and comparables used and, if employed, providing a qualitative analysis in the sales comparison approach.

SUBJECT PROPERTY EXISTING USE AND HIGHEST AND BEST USE: Given the zoning and other relevant legal and physical characteristics, the highest and best use continues to be its present use, unless otherwise indicated in the report.

APPROACHES TO VALUE: The sales comparison approach is used exclusively, unless otherwise indicated in the report.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The evaluator's certification in this report is subject to the following assumptions and limiting conditions and to such other specific and limiting conditions as are set forth by the evaluator in the report.

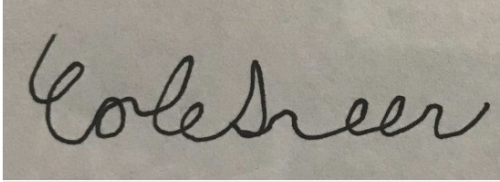
WARNING: The use of assumptions may affect assignment results.

1. The evaluator will not be responsible for matters of a legal nature that affect either the property being evaluated or the title to it. The evaluator assumes that the title is good and marketable, and will not render any opinions about the title.
2. The evaluator will not give testimony or appear in court because he or she made an evaluation of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this evaluation report, the evaluator has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property or surroundings (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 made an assumption that there are no such conditions or influences; the evaluator makes no guarantees, or warranties, express or implied. The evaluator will not be responsible for any such conditions or influences that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the evaluator is not an expert in the field of environmental hazards, this evaluation report must not be considered as an environmental assessment of the property.
4. The evaluator obtained the information, estimates, and opinions that were expressed in the evaluation report from sources he or she considers to be reliable and believes them to be true and correct. However, the evaluator does not assume responsibility for the accuracy of such items furnished by other parties.
5. The evaluator has based the valuation conclusion on the identified and available data sources, which are considered reliable and include, but are not limited to, public records, and MLS data.
6. The evaluator assumes the subject property complies with zoning, environmental and land use regulations, and that the present use is the Highest and Best Use as improved.
7. The evaluator will not disclose the contents of this report except as required by applicable law.
8. When an interior viewing of the subject is not performed as part of an assignment, the interior of the subject is assumed to be consistent with the condition of the exterior of the property, and that interior appointments and amenities are consistent with similar properties located within the area.
9. Factors such as easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature that would significantly affect the evaluator's opinion of value are not apparent.
10. Components, such as mechanical, electrical, plumbing that constitute the subject property are fundamentally sound and in good working order.
11. The source and data collected and provided by a qualified professional inspector is assumed reliable and believed to be true and correct; and, the evaluator has a reasonable basis to believe that such a professional is competent.

EVALUATOR'S CERTIFICATION: The evaluator certifies and agrees that:

- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5) my engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6) my compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this evaluation.
- 7) I have **not** made a personal inspection (viewing) of the property that is the subject of this report.
- 8) I have personally prepared all opinions and conclusions concerning the subject property that were set forth in the evaluation report.

EVALUATOR SIGNOFF

Evaluator Name	Cole Green
Evaluator Signature	
Signature Date	4/11/2025

PROPERTY INSPECTION ANALYSIS

File # 6434532.2

Loan #

SUBJECT & CLIENT				
Address 511 EAST SECOND STREET		City GILMAN	County Iroquois	State IL Zip 60938
Borrower BRADLEY SAYLER		Co-Borrower		
Client Robert Steele Agency Inc		Address 11 Motif Boulevard	City Brownsburg	State IN Zip 46112

TYPE OF INSPECTION PERFORMED
<input checked="" type="checkbox"/> Exterior-Only From Street <input type="checkbox"/> Walk-In Interior & Exterior <input type="checkbox"/> Virtual Exterior-Only From Street <input type="checkbox"/> Virtual Walk-In Interior & Exterior

EVIDENCE OF LISTING STATUS
Evidence Subject For Sale <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, Distressed Listing <input type="checkbox"/> Yes <input type="checkbox"/> No List Price [\$] List Date [] DOM []

MARKET INFLUENCES
Significant Area Non-Residential Use
Commercial <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Industrial <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Agricultural <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Golf/Recreational <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Lake or Ocean <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No National Park/Forest <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vacant <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

SUBJECT CONDITION
<input type="checkbox"/> New / Like New <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair / Below-Average <input type="checkbox"/> Poor / Uninhabitable
Occupancy
<input checked="" type="checkbox"/> Occupied <input type="checkbox"/> Vacant (If Vacant, Is Home Secured? <input type="checkbox"/> Yes <input type="checkbox"/> No) <input type="checkbox"/> Tenant Occupied Rent [] Terms [] Length []

Subject Condition Related to Neighboring Properties
<input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior <input type="checkbox"/> Superior <input type="checkbox"/> Unknown

Deferred Maintenance																
<table> <tr> <td>Siding Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Roof Disrepair / Lifting Shingles <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Peeling Paint <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Dry Rot / Decaying Wood <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Broken Windows <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Fire / Wildfire or Smoke Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Foundation Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Water or Flood Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Landscape Not Maintained <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Storm or Hurricane Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Landscape Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Earthquake Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Under Construction <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Tornado Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Other (Describe Below) <input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td>Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> </table>	Siding Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Roof Disrepair / Lifting Shingles <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Peeling Paint <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dry Rot / Decaying Wood <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Broken Windows <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Fire / Wildfire or Smoke Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Foundation Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Water or Flood Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Landscape Not Maintained <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Storm or Hurricane Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Landscape Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Earthquake Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Under Construction <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Tornado Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Other (Describe Below) <input type="checkbox"/> Yes <input type="checkbox"/> No	Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Was any of the above deferred maintenance caused by a recent natural disaster? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, does it appear the interior suffered significant damage? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the property located in an active FEMA disaster area? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Rate the disaster related damage to the property: [] Percent of neighborhood properties that suffered damage: [%] Estimate of total cost to repair: [\$] Estimated time to repair: [] Describe the damage to the subject and any damage to neighborhood: <div></div>

ROOM INFORMATION AND LOCATION
[7] # Total Rooms Above Grade [4] # Bedrooms Above Grade [2.0] # Bathrooms Above Grade

EXTERNAL FACTORS
Adverse External Factors
Fronts/Sides/Backs Busy Street <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No High Tension Electrical Wires <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vacant/Abandoned Property <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landfill or Transfer Station <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Commercial/Industrial Influences <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Railroad Tracks <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Freeway/Highway Influence <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Private or Public Airport <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [School] <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Positive External Factors
Golf Course <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Waterfront <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Beach Access <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Lake Access <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Marina/Boat Ramp Access <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Gated Community / Security Gate <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No View [] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

PROPERTY TYPE
<input checked="" type="checkbox"/> SFR - Detached <input type="checkbox"/> Condo - Garden Style <input type="checkbox"/> SFR - Attached <input type="checkbox"/> Condo - Mid-Rise or High-Rise <input type="checkbox"/> SFR - Semi-Detached / End <input type="checkbox"/> Condo - Other <input type="checkbox"/> SFR - With Accessory Unit <input type="checkbox"/> Manufactured [Add Date] <input type="checkbox"/> Duplex <input type="checkbox"/> Commercial / Mixed-Use <input type="checkbox"/> Triplex <input type="checkbox"/> Other [] <input type="checkbox"/> Quadplex

CONDO OR PLANNED UNIT DEV
<input type="checkbox"/> Subject is in a Condo or PUD Dues [] Dues Term [] <div></div>

CAR STORAGE	
<input type="checkbox"/> None <input type="checkbox"/> Carport # Cars [] <input checked="" type="checkbox"/> Garage # Cars [2] <input checked="" type="checkbox"/> Driveway # Cars [2] Surface [Aggregate] <th>Garage/Carport Design</th> <input type="checkbox"/> Attached <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Built-In	Garage/Carport Design

ADDITIONAL IMPROVEMENTS
<input type="checkbox"/> Accessory Unit <input type="checkbox"/> Outbuildings <input type="checkbox"/> Solar Panels [] <input checked="" type="checkbox"/> Porch [front] <input type="checkbox"/> Patio [] <input type="checkbox"/> Pool [] <input type="checkbox"/> Fence [] <input type="checkbox"/> Other []

ADDITIONS OR CONVERSIONS
<input type="checkbox"/> Apparent Additions Added GLA [] SqFt Permitted? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Conversions <div></div>

SUBJECT SITE / LOT																																
Lot Size [0.30] Lot Shape [Rectangular] <table> <tr> <th>Utilities</th> <th>Public</th> <th>Other</th> <th>Description</th> </tr> <tr> <td>Electricity</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[]</td> </tr> <tr> <td>Gas</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[]</td> </tr> <tr> <td>Water</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[]</td> </tr> <tr> <td>Sewer</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[]</td> </tr> </table> <table> <tr> <th>Offsite Improvements</th> <th>Public</th> <th>Private</th> <th>Description</th> </tr> <tr> <td>Street</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[Asphalt]</td> </tr> <tr> <td>Alley</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[Gravel]</td> </tr> </table>	Utilities	Public	Other	Description	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]	Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]	Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]	Offsite Improvements	Public	Private	Description	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[Asphalt]	Alley	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[Gravel]
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PROPERTY INSPECTION ANALYSIS

File # 6434532.2

Loan #

SUBJECT & CLIENT

Address 511 EAST SECOND STREET	City GILMAN	County Iroquois	State IL	Zip 60938
Borrower BRADLEY SAYLER	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

Large older home in average condition with two car garage on large lot.

SCOPE, CERTIFICATION AND LIMITING CONDITIONS

SCOPE OF WORK: The scope of this property inspection assignment is as follows:

- An inspector has conducted either a property inspection of the described property via use of a personal physical inspection or remotely utilizing proprietary video/audio technology (inspection type is noted within the report), and this inspection is the source of the photographs and salient information contained within this report. Information obtained from county websites, local MLS, and other public sources of data has, in some cases, also been relied upon and or reported.
- Unless otherwise indicated, the use of this technology has allowed the inspector to optically view all areas of the subject property which are typically viewed during a physical inspection. When needed, the inspector has also interfaced with the borrower to obtain and confirm information about the features and characteristics of the property. Any items of deferred maintenance will be photographed and included within the report.
- Information about the neighborhood, site and surrounding property characteristics have been, when available, obtained from secondary online sources. Aerial imagery, unless unavailable for the property in question, has been analyzed in the course of this inspection.

CERTIFICATION: The inspector, hereby certifies and agrees that:

- I have personally conducted the inspection, as defined herein, of the subject property identified in this report.
- The subject photos, contained herein, were taken at the time of the inspection.
- I have viewed subject from all sides, as possible, and have reported any external influences.
- If identified within the report as a physical inspection, I have completed an exterior or interior (as noted) inspection of subject property and have reported all observable factors that have an effect on subject value and marketability.
- If identified within the report as a virtual inspection, I have completed an exterior and/or interior (as noted) inspection of the subject property via proprietary video technology, and have reported all observable factors that have an effect on the subject value and marketability.
- The statements of fact contained in this report are true and correct and I have not knowingly withheld any information.
- The reported opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- I have adequate knowledge and training to complete this inspection assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- In completion of this assignment I have utilized technology sufficient to perform a complete and adequate visual inspection of the interior and exterior areas of the subject property. I have reported the condition of the improvements in factual, specific terms, and have identified and reported the physical deficiencies that could affect the livability, soundness and/or structural integrity of the property.

CONTINGENT AND LIMITING CONDITIONS: The above certification is subject to the following conditions:

Unless otherwise stated in this report, the inspector has no knowledge of any concealed or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and make no guarantees or warranties, expressed or implied, regarding the condition of the property. Inspector 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. This report must not be considered as an environmental assessment of the property. In addition, this inspection report is not an estimate of value, but may be utilized as part of a valuation assignment. This report is intended to help determine the existence and condition of the subject property on the date and time of the inspection for a mortgage finance transaction.

Any intentional or negligent misrepresentation(s) contained in this report may result in civil liability and/or criminal penalties including, but not limited to fine, imprisonment, or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

Company Smith's Real Estate Services LTD

Address 535 E Walnut St

City, St Zip Watseka, IL 60970

Phone (815) 432-2900

Location Validation (VPI Inspection Only)

Richard Smith / 04/08/2025

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6434532.2

Loan #

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SUBJECT PROPERTY PHOTO ADDENDUM

Front View



Address Verification



Left Side View



Right Side View



Left Street View



Right Street View



PROPERTY INSPECTION ANALYSIS

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SUBJECT PROPERTY PHOTO ADDENDUM	
Rear View (If accessible)	
