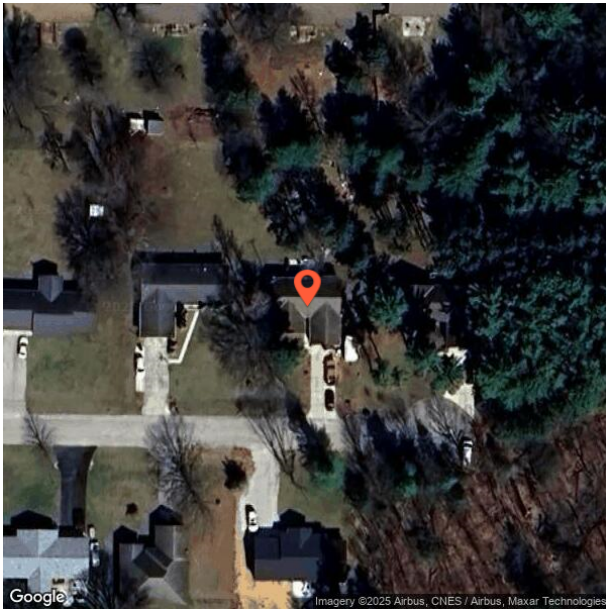




Property Address	Order #	6494490.3
226 E TRETT ST	Loan #	NA
WHEATFIELD, IN 46392 - JASPER COUNTY	Inspection Type	Exterior/Street
Address is consistent with client-submitted data	Assignment Type	Other: NA
Lender	Robert Steele Agency Inc	
Borrower	Evelyn Parrish	
Coborrower	NA	
Evaluated Value	\$272,000	Reasonable Exposure Time
Effective Date	6/3/2025	10 - 1000 Days

## PROPERTY DETAILS





Property Type	Single Family Residence	County	JASPER
Lot Size	16,640	Parcel Number	37-16-36-000-003.002-034
Year Built	2007	Assessed Year	2024
Gross Living Area	1,463	Assessed Value	\$178,200
Bedroom	3	Assessed Taxes	\$1,007
Baths	2.0	Sold Date	2/19/2013
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	R005	List Price	
HOA	No		
Location Comments	rural, small town		
Owner of Public Records	PARRISH EVELYN SANDRA		
Amenities	typical for area		
Legal Description	DIST:0013 CITY/MUNI/TWP:WHEATFIELD TOWNSHIP MARSHALL'S ADDITION LOT 17		

## MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	14	25	0	-100% ↓	-100% ↓
Absorption rate (total sales/month)	4	8	0	-100% ↓	-100% ↓
Total # of Comparable Active Listings	48	67	63	31.2% ↑	-6% ↓
Months of housing supply (Total listings / ab. rate)	10	8	0	-100% ↓	-100% ↓
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	\$230,157	\$399,900	\$315,000	36.9% ↑	-21.2% ↓
Median Comparable Sales Days on Market	109d	81d	21d	-80.7% ↓	-74.1% ↓
Median Sale Price as % of List Price	97%	100%	98%	1% -	-2% -
Median Comparable List Price (Currently Active)	\$299,999	\$360,000	\$369,900	23.3% ↑	2.8% -
Median Competitive Listings Days on Market (Currently Active)	98d	20d	20d	-79.6% ↓	0% -
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	226 E TRETT ST WHEATFIELD IN, 46392	162 E PINE ST WHEATFIELD IN, 46392		179 S MEADOW LN WHEATFIELD IN, 46392		10492 CORVAIR CT WHEATFIELD IN, 46392	
MLS Comments	--						
Proximity (mi)	--	0.11 SW		0.70 NW		1.35 S	
MLS#   DOC#	--	805034		808358   F202229		810941   F204251	
Sale Price / Price per Sq.Ft.	--	\$300,000 / \$200/sqft		\$291,900 / \$182/sqft		\$272,000 / \$201/sqft	
List Price / Price per Sq.Ft.	--	\$309,900 / \$207/sqft		\$289,900 / \$181/sqft		\$299,900 / \$222/sqft	
Sale Price % of List Price	--	0.97 / 97%		1.01 / 101%		0.91 / 91%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		07/26/24 48 DOM		09/18/24 38 DOM		02/11/25 160 DOM	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	rural, small town	rural, small town		rural, small town		rural, small town	
Site	16,640	14,244		22,564	-\$1,777	43,560	-\$8,076
View	none	NONE		NONE		NONE	
Design	1 story	similar		similar		similar	
Quality	Average	Average		Average		Average	
Age	2007	2024		2019		2010	
Condition	Average	Good	-\$30,000	Average		Average	
Bedrooms	3	3		3		3	
Full / Half Baths	2 / 0	2 / 0		2 / 0		2 / 0	
Gross Living Area	1,463	1,500	-\$2,220	1,600	-\$8,220	1,352	\$6,660
Basement	none	none		none		none	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		3	-\$5,000	2	
Pool	No	No		No		No	
Amenities	typical for area	similar		similar		similar	
Other							
Other							
Net Adj. (total)		-10.74%	-\$32,220	-5.14%	-\$14,997	-0.52%	-\$1,416
Gross Adj.		10.74%	\$32,220	5.14%	\$14,997	5.42%	\$14,736
Adj. Price			\$267,780		\$276,903		\$270,584
Price and Listing History		Sold	07/26/2024 \$300,000	Sold	09/16/2024 \$291,900	Sold	02/07/2025 \$272,000
		Pending	06/29/2024 \$309,900	Listed	08/11/2024 \$289,900	Pending	01/06/2025 \$299,900
		Listed	06/08/2024 \$309,900				

Subject Property		List Comp 1		
				
Address	226 E TRETT ST WHEATFIELD IN, 46392	57 W 1100 N WHEATFIELD IN, 46392		
MLS Comments	--			
Proximity (mi)	--	0.93 SE		
MLS#   DOC#	--	819596		
Sale Price / Price per Sq.Ft.	--			
List Price / Price per Sq.Ft.	--	\$325,000 / \$194/sqft		
Sale Price % of List Price	--			
Property Type	SFR	SFR		
	Value (Subject)	Value	Adj	
Sale/List Date		04/23/25 41 DOM		
Location	Neutral	Neutral		
Location Comment	rural, small town	rural, small town		
Site	16,640	54,450	-\$11,343	
View	none	NONE		
Design	1 story	1 story		
Quality	Average	Average		
Age	2007	2001		
Condition	Average	Average		
Bedrooms	3	3		
Full / Half Baths	2 / 0	2 / 0		
Gross Living Area	1,463	1,676	-\$12,780	
Basement	none	none		
Parking Type	Garage	Garage		
Parking Spaces	2	2		
Pool	No	No		
Amenities	typical for area	similar		
Other				
Other				
Net Adj. (total)		-7.42%	-\$24,123	
Gross Adj.		7.42%	\$24,123	
Adj. Price			\$300,877	
Price and Listing History		Contingent	05/02/2025	
		Price	\$325,000	
		Price Changed	04/28/2025	
		Price	\$325,000	
		Listed	04/23/2025	
		Price	\$335,000	

## SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject appears to be in average condition with no apparent signs of external obsolescence or deferred maintenance. The subject is located in a suburban neighborhood and generally conforms to surrounding properties. Subject data per public records

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. Foreclosures, REO, and short sales are not a significant factor in the market.

The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources.

## COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$267,780 to \$300,877

Due to a lack of recent and similar listings in the subject's area, only 1 comparable listing was found and deemed reasonable for comparison. No weight was given to comparable listings in developing the value opinion.

Due to a lack of similar comparables that closed within 3 months, it was necessary to expand search parameters going back 1 year.

Age difference were recognized beyond 20 years.

GLA was adjusted when difference is greater than 100 sf.

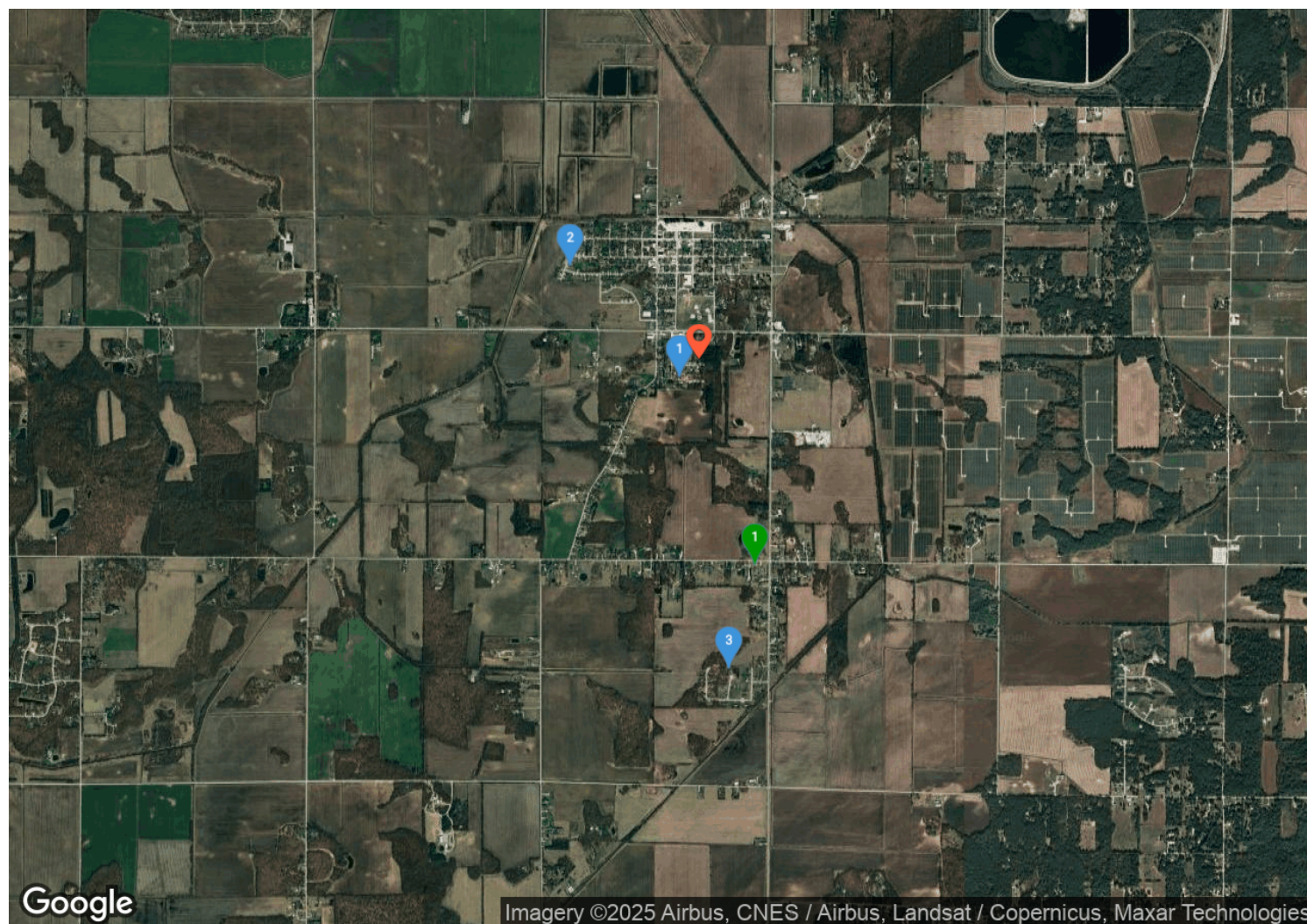
Lot size differences adjusted greater than 2,500 sf.

Garage adjusted \$5,000 per bay

Condition adjusted 10%



## SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	226 E TRETT ST WHEATFIELD, IN 46392	Single Family Residence				16640	2007	3	2	1463	0	No		Public Records
1	162 E PINE ST WHEATFIELD, IN 46392	Single Family Residence	\$300,000	07/26/2024	0.11	14244	2024	3	2	1500	0	No		MLS
2	179 S MEADOW LN WHEATFIELD, IN 46392	Single Family Residence	\$291,900	09/18/2024	0.70	22564	2019	3	2	1600	0	No		MLS, Public Records
3	10492 CORVAIR CT WHEATFIELD, IN 46392	Single Family Residence	\$272,000	02/11/2025	1.35	43560	2010	3	2	1352	0	No		MLS, Public Records
1	57 W 1100 N WHEATFIELD, IN 46392	Single Family Residence	\$325,000	04/23/2025	0.93	54450	2001	3	2	1676	0	No		MLS



## SELECTED COMPARABLES PHOTOS



Comp 1: 162 E PINE ST  
WHEATFIELD IN, 46392



Comp 2: 179 S MEADOW LN  
WHEATFIELD IN, 46392




Comp 3: 10492 CORVAIR CT  
WHEATFIELD IN, 46392



Listing 1: 57 W 1100 N  
WHEATFIELD IN, 46392

## PRICE AND LISTING HISTORY

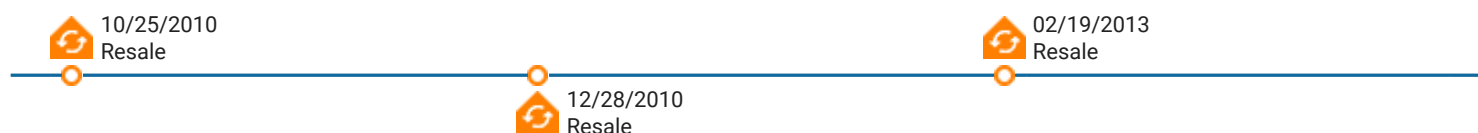
Price and Listing History provides changes in price over time for the specified property, where available.

Event	Date	Price	Source
 Sold	12/28/2010	\$102,025	Public Records
 Sold	10/25/2010	\$91,500	Public Records

Certain information contained herein is derived from information which is the property of, and copyrighted by, the applicable MLS. As such, the applicable MLS retains copyrights to all MLS provisioned data and images. Data through 06/03/2025.

## TRANSACTION HISTORY

### Timeline



### History

#### 02/19/2013 Resale

Recording Date	02/19/2013	Lender	N/A
Transaction Type	Resale	Title Co	COMMUNITY TITLE COMPANY
Value	N/A	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	F133122	Loan Type	N/A
Seller	GRAF,NATHAN W & NICOLE R	Rate Type	N/A
Buyer/Borrower	BRISTOL,EVELYN	Loan Doc #	N/A

#### 12/28/2010 Resale

Recording Date	12/28/2010	Lender	JPMORGAN CHASE BANK NA
Transaction Type	Resale	Title Co	FIDELITY NATIONAL TITLE
Value	\$102,025	1st Loan Amt	\$105,723
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	F119378	Loan Type	N/A
Seller	HELPING HANDS OF ILLINOIS LLC	Rate Type	N/A
Buyer/Borrower	GRAF,NATHAN W & NICOLE R	Loan Doc #	F119379

#### 10/25/2010 Resale

Recording Date	10/25/2010	Lender	N/A
Transaction Type	Resale	Title Co	FIDELITY NATIONAL TITLE
Value	\$91,500	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	F118384	Loan Type	N/A
Seller	PREMI,MARC A	Rate Type	N/A
Buyer/Borrower	HELPING HANDS OF ILLNOIS LLC	Loan Doc #	N/A

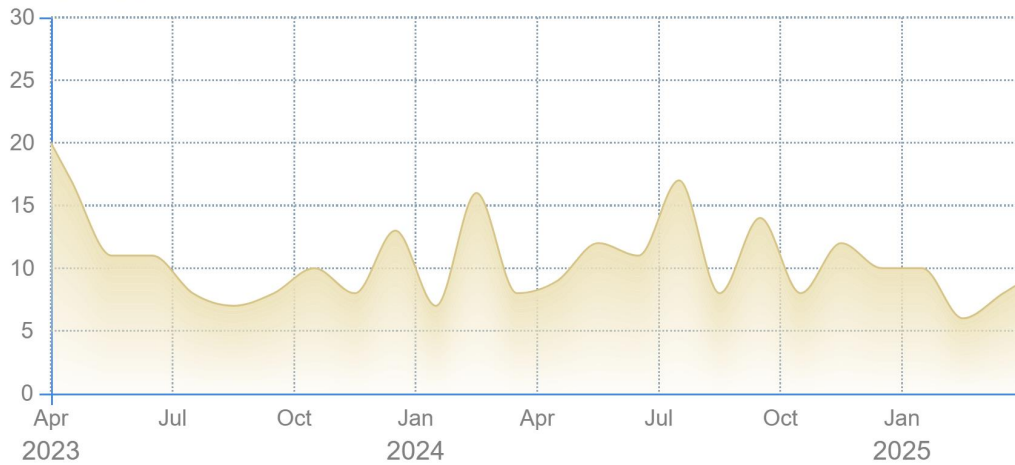


## ZIP-CODE DATA

### Number of Properties Sold in 46392

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

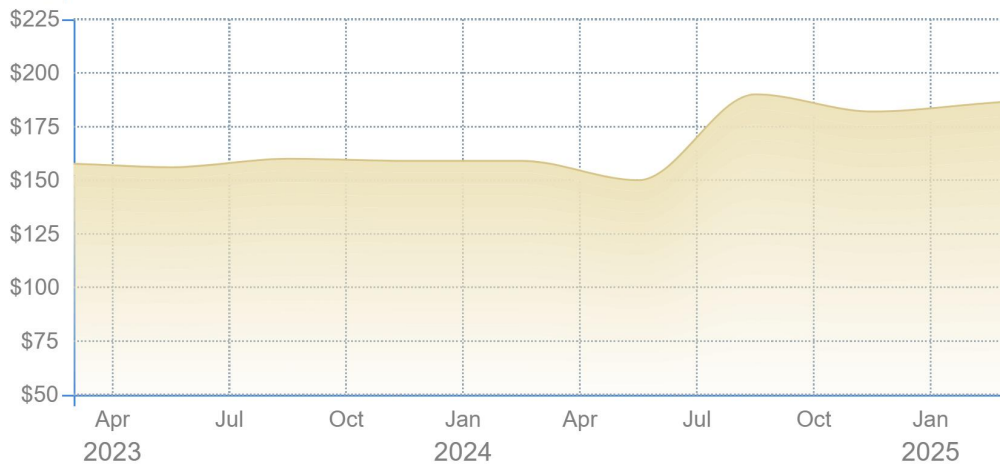
Number of Sales



### Median Sale Price/Sq.Ft. (quarterly) in 46392

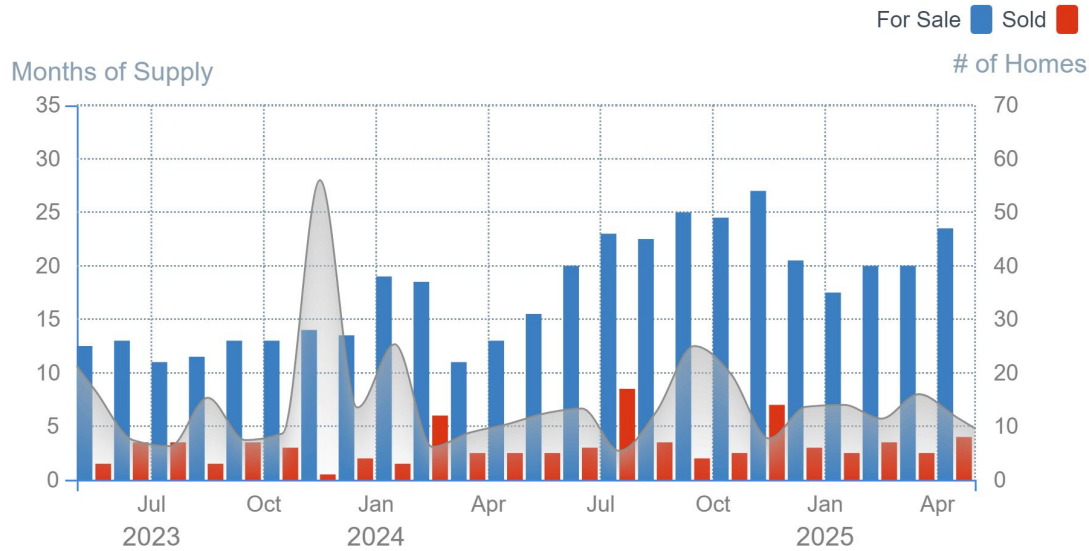
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



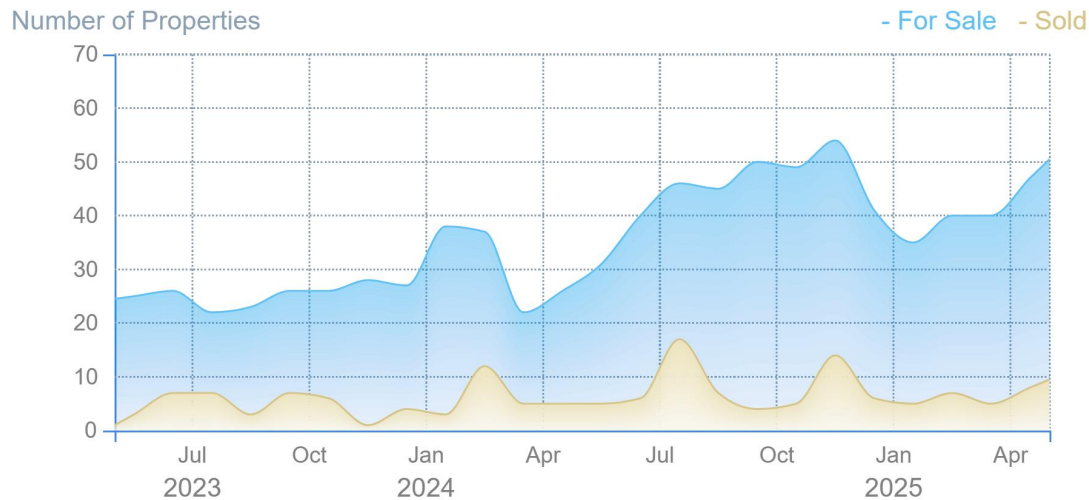
## Months of Supply in 46392

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.

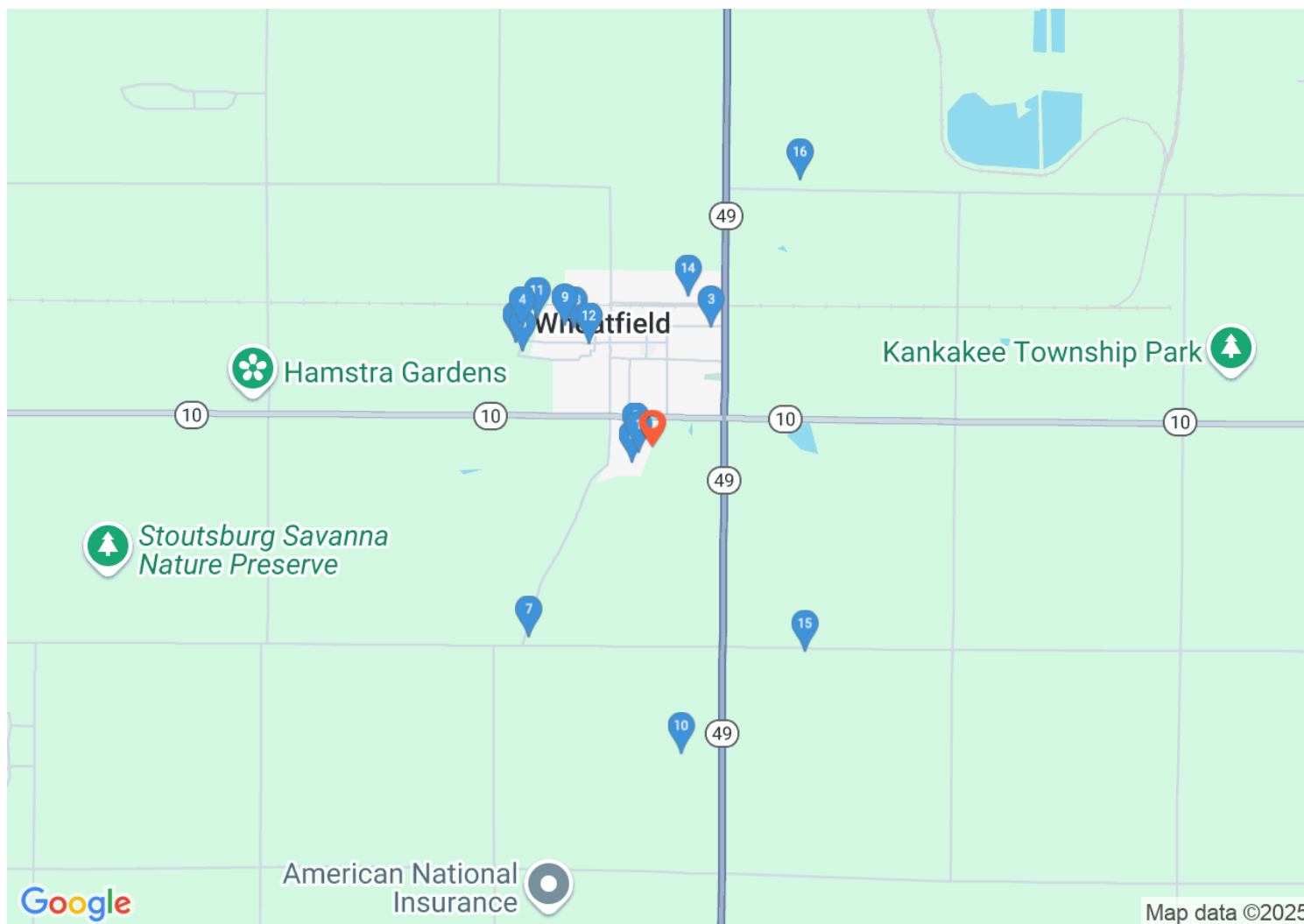


## Supply / Demand in 46392

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



## COMPARABLE PROPERTY SALES

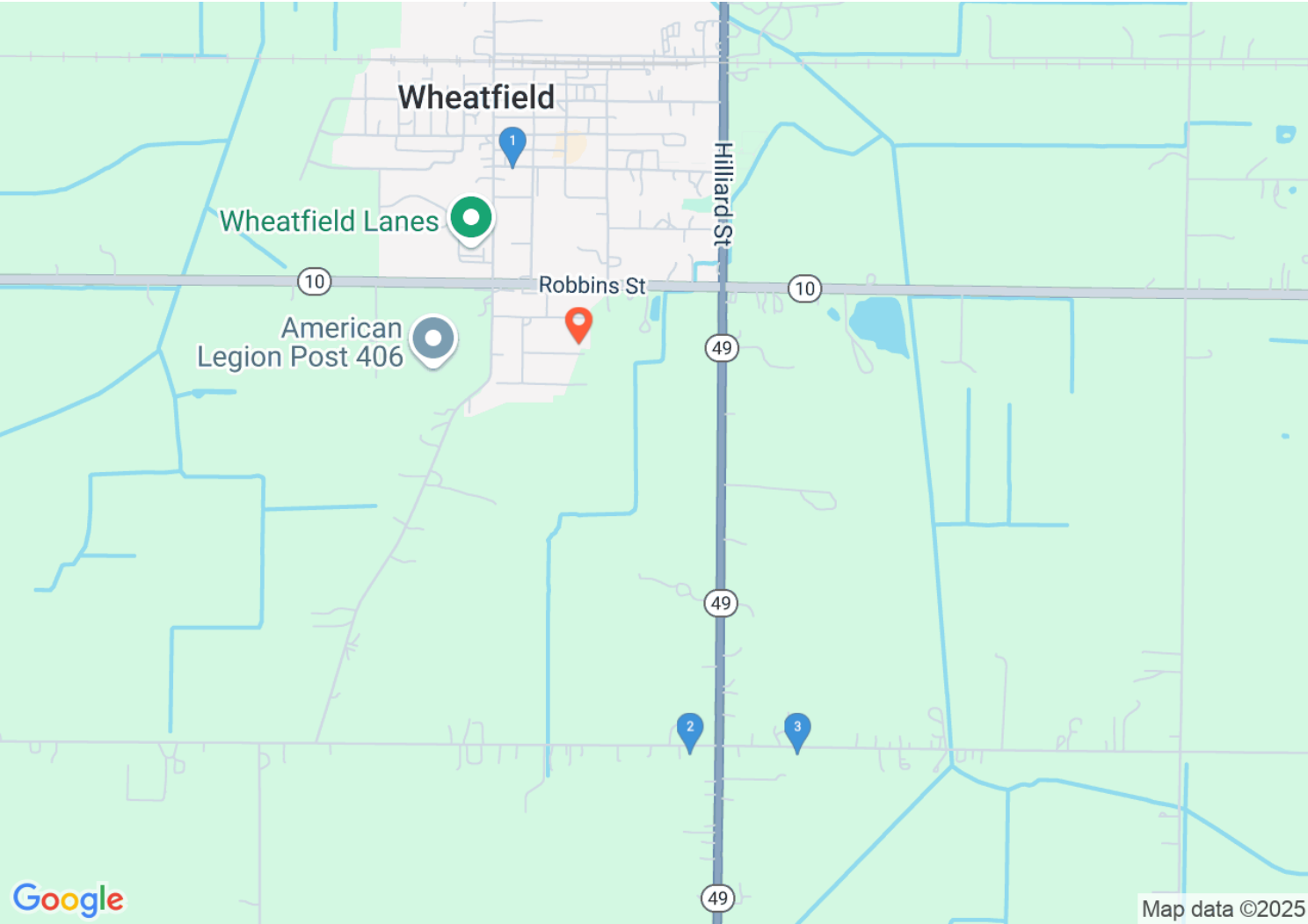


	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	<b>226 E TRETT ST, WHEATFIELD, IN 46392</b>	--	--	3	2	1,463	--	--	0.38	--	2007
1	165 E TRETT ST WHEATFIELD, IN 46392	\$255,000	Nov 13, 2024	3	2	1,404	\$181	0.06	0.33	97	2006
2	138 E TRETT ST WHEATFIELD, IN 46392	\$230,000	Apr 02, 2025	3	2	1,560	\$147	0.07	0.36	70	1980
3	489 E GROVE ST WHEATFIELD, IN 46392	\$155,000	Oct 18, 2024	3	1	1,296	\$119	0.58	0.26	70	1999
4	48 S MEADOW LN WHEATFIELD, IN 46392	\$300,000	Dec 02, 2024	3	2	1,562	\$192	0.77	0.37	67	2020
5	179 S MEADOW LN WHEATFIELD, IN 46392	\$291,900	Sep 18, 2024	3	2	1,600	\$182	0.70	0.52	62	2019
6	144 S MEADOW LN WHEATFIELD, IN 46392	\$315,000	Feb 28, 2025	3	2	1,596	\$197	0.75	0.37	61	2022
7	11023 N 80 W WHEATFIELD, IN 46392	\$307,000	Jul 29, 2024	3	2	1,595	\$192	1.00	0.68	60	2001
8	162 E PINE ST WHEATFIELD, IN 46392	\$300,000	Jul 26, 2024	3	2	1,500	\$200	0.11	0.33	56	2024
9	297 W GROVE ST WHEATFIELD, IN 46392	\$255,000	Jun 10, 2024	3	2	1,746	\$146	0.65	0.34	51	1915
10	10492 CORVAIR CT WHEATFIELD, IN 46392	\$272,000	Feb 11, 2025	3	2	1,352	\$201	1.35	1.00	46	2010
11	438 W GROVE ST WHEATFIELD, IN 46392	\$322,800	Apr 28, 2025	3	2	1,562	\$206	0.75	0.77	45	2020
12	137 W HIGH ST WHEATFIELD, IN 46392	\$209,900	Jul 23, 2024	2	1	1,380	\$152	0.52	0.19	38	1910

13	6 S BROADWAY ST WHEATFIELD, IN 46392	\$86,000	Dec 26, 2024	3	1	1,176	\$73	0.62	0.17	34	1910
14	524 E PENN ST WHEATFIELD, IN 46392	\$290,000	Sep 05, 2024	4	2	1,728	\$167	0.67	1.53	33	1980
15	351 E 1100 N WHEATFIELD, IN 46392	\$0	Nov 20, 2024	3	2	1,369	\$0	1.12	3.00	32	2006
16	310 E 1300 N WHEATFIELD, IN 46392	\$180,000	Jul 29, 2024	3	2	1,248	\$144	1.33	5.00	26	1985



COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	226 E TRETT ST, WHEATFIELD, IN 46392	--	--	3	2	1,463	--	--	0.38	--	2007
1	51 E SOUTH ST WHEATFIELD, IN 46392	\$230,000	May 19, 2025	3	3	1,680	\$136	0.41	0.32	51	1910
2	57 W 1100 N WHEATFIELD, IN 46392	\$325,000	Apr 23, 2025	3	2	1,676	\$193	0.93	1.25	41	2001
3	173 E 1100 N WHEATFIELD, IN 46392	\$474,900	May 02, 2025	3	3	1,737	\$273	1.02	2.23	27	2023

**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.

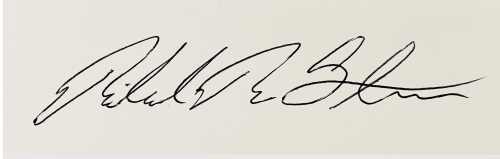
**WARNING: The use of assumptions may affect assignment results.**

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	Richard Rios-Stevens	
Evaluator Signature		
Signature Date	6/4/2025	



# PROPERTY INSPECTION ANALYSIS

File # 6494490.2

Loan #

SUBJECT & CLIENT				
Address 226 E Trett St		City Wheatfield	County Jasper	State IN Zip 46392
Borrower Evelyn Parrish		Co-Borrower		
Client Robert Steele Agency Inc		Address 11 Motif Boulevard	City Brownsburg	State IN Zip 46112

TYPE OF INSPECTION PERFORMED	EXTERNAL FACTORS	PROPERTY TYPE
<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	<b>Adverse External Factors</b> 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 [ ] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<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

EVIDENCE OF LISTING STATUS	MARKET INFLUENCES	CONDO OR PLANNED UNIT DEV	CAR STORAGE
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 [ ]	<b>Significant Area Non-Residential Use</b> 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	<input type="checkbox"/> Subject is in a Condo or PUD Dues [ ] Dues Term [ ] <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p><small>*Homeowner's association information is provided as available. Lender may wish to confirm with the association.</small></p>	<input type="checkbox"/> None <input type="checkbox"/> Carport # Cars [ ] <input checked="" type="checkbox"/> Garage # Cars [ 2 ] <input checked="" type="checkbox"/> Driveway # Cars [ 2 ] Surface [ Concrete ] <b>Garage/Carport Design</b> <input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached <input type="checkbox"/> Built-In

SUBJECT CONDITION	ADDITIONAL IMPROVEMENTS	ADDITIONS OR CONVERSIONS
<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	<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 checked="" type="checkbox"/> Other [ Shed ]	<input type="checkbox"/> Apparent Additions Added GLA [ ] SqFt Permitted? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Conversions <div style="border: 1px solid black; height: 50px; width: 100%;"></div>

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			
Siding Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Peeling Paint <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Broken Windows <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Foundation Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landscape Not Maintained <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landscape Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Under Construction <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other (Describe Below) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Roof Disrepair / Lifting Shingles <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Dry Rot / Decaying Wood <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Fire / Wildfire or Smoke Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Water or Flood Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Storm or Hurricane Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Earthquake Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Tornado Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	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 style="border: 1px solid black; height: 40px; width: 100%;"></div>	

SUBJECT SITE / LOT			
Lot Size [ 0.38 ]		Lot Shape [ Unknown ]	
Utilities	Public	Other	Description
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]
Water	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[ Well ]
Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[ Septic ]
Offsite Improvements	Public	Private	Description
Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ Asphalt ]
Alley	<input type="checkbox"/>	<input type="checkbox"/>	[ None ]
SUBJECT IMPROVEMENTS			
# Stories [ 1 ]	Year Built [ 2007 ]	Foundation / Basement	
Design [ Ranch ]		<input type="checkbox"/> Concrete Slab	
Construction [ Wood Frame ]		<input checked="" type="checkbox"/> Crawl Space	
Exterior Walls [ Other ]		<input type="checkbox"/> Basement	
Roof Surface [ Comp Shingle ]		<input type="checkbox"/> Full	
Fireplace # [ ] [ None ]		<input type="checkbox"/> Partial	
Heating Type [ Forced ]		% Finished [ % ]	
Cooling Type [ Central/Forced Air ]			

ROOM INFORMATION AND LOCATION
[ 6 ] # Total Rooms Above Grade [ 3 ] # Bedrooms Above Grade [ 2.0 ] # Bathrooms Above Grade

# PROPERTY INSPECTION ANALYSIS

File # 6494490.2

Loan #

## SUBJECT & CLIENT

Address 226 E Trett St	City Wheatfield	County Jasper	State IN	Zip 46392
Borrower Evelyn Parrish	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

## COMMENTS

Cul-de-sac. Rural area. Vinyl siding.

## 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 Double Diamond Real Estate LLC

Address 1158 W Lincolnway

City, St Zip Valparaiso, IN 46385

Phone (219) 462-6900

Location Validation (VPI Inspection Only)



JENNIFER WARD / 06/03/2025

Inspector / Inspection Date



PROPERTY INSPECTION ANALYSIS

File # 6494490.2  
Loan #

SUBJECT & CLIENT

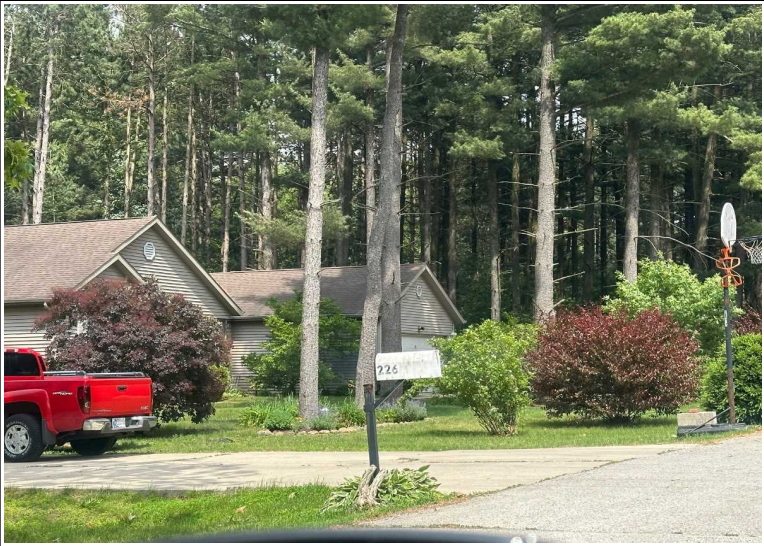
Address 226 E Trett St	City Wheatfield	County Jasper	State IN	Zip 46392
Borrower Evelyn Parrish	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

SUBJECT PROPERTY PHOTO ADDENDUM

Front View



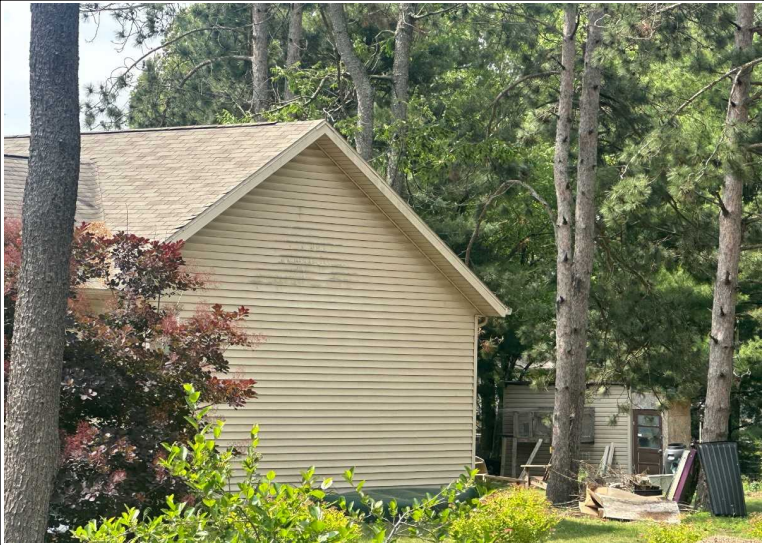
Address Verification



Left Side View



Right Side View



Left Street View



Right Street View





PROPERTY INSPECTION ANALYSIS

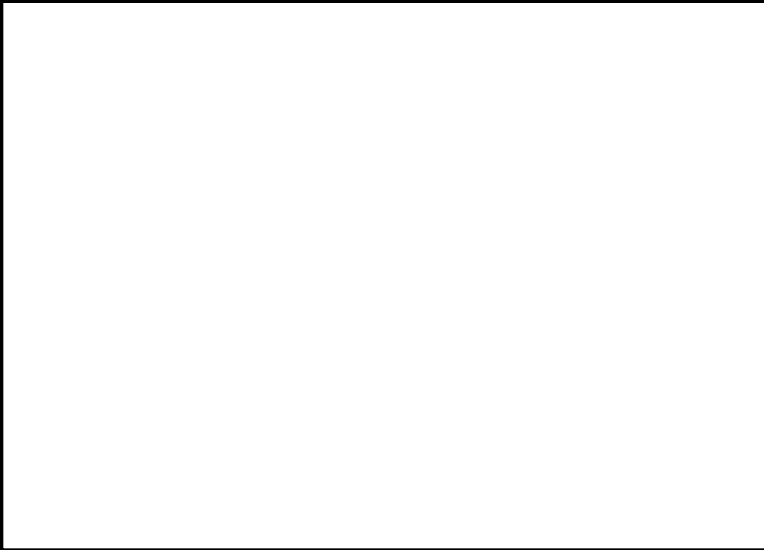
File # 6494490.2  
Loan #

SUBJECT & CLIENT

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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)



Side



Across the street



Front



Street Sign

