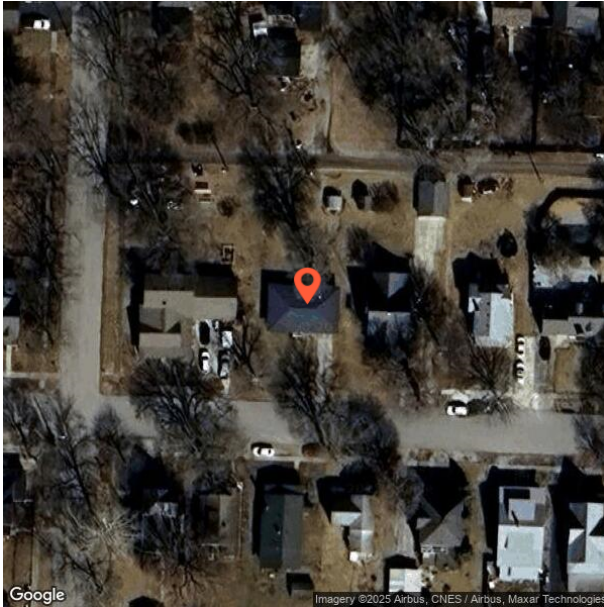




Property Address	Order #	6506988.3
104 E LINCOLN ST	Loan #	Not Provided
KENTLAND, IN 47951 - NEWTON COUNTY	Inspection Type	Exterior/Street
Address is consistent with client-submitted data	Assignment Type	Other: Other
Lender	Robert Steele Agency Inc	
Borrower	MARGARET TEAGUE	
Coborrower	N/A	
Evaluated Value	\$127,000	Reasonable Exposure Time
Effective Date	6/20/2025	29 - 107 Days

PROPERTY DETAILS







Property Type	Single Family Residence	County	NEWTON
Lot Size	9,300	Parcel Number	56-16-21-113-079.000-011
Year Built	1974	Assessed Year	2024
Gross Living Area	1,050	Assessed Value	\$101,700
Bedroom	2	Assessed Taxes	\$452
Baths	1.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	C001	List Price	
HOA	No		
Location Comments	Rural/Res		
Owner of Public Records	TEAGUE,MARGARET D		
Amenities	Porch/Patio		
Legal Description	LOT:15,16 SEC:21 DIST:0006 CITY/MUNI/TWP:JEFFERSON TOWNSHIP PT LOT 15 & ALL LOT 16 BLK 28 MCCRAY, ADE & CONES ADD KENTLAND MAP REF:15-21-113-052		

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	25	13	10	-60% ↓	-23.1% ↓
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	\$154,000	\$0	\$116,000	-24.7% ↓	0% -
Median Comparable Sales Days on Market	29d	0d	107d	269% ↑	0% -
Median Sale Price as % of List Price	97%	0%	95%	-2.1% -	0% -
Median Comparable List Price (Currently Active)	\$184,900	\$139,000	\$199,999	8.2% ↑	43.9% ↑
Median Competitive Listings Days on Market (Currently Active)	70d	20d	59d	-15.7% ↓	195% ↑
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	104 E LINCOLN ST KENTLAND IN, 47951	501 E LINCOLN ST KENTLAND IN, 47951		209 E IROQUOIS ST KENTLAND IN, 47951		213 W RAILROAD ST KENTLAND IN, 47951	
MLS Comments	--	So many possibilities with this unique property!!! This 1,029 sq ft ranch home...		Turn of the century 2-bedroom ranch with an extra-large cozy front porch. Home...		BACK ON THE MARKET AT NO FAULT TO THE SELLER!! Here is your opportunity to own...	
Proximity (mi)	--	0.39 E		0.14 E		0.49 SW	
MLS# DOC#	--	803863		810863		819441	
Sale Price / Price per Sq.Ft.	--	\$138,400 / \$134/sqft		\$125,000 / \$117/sqft		\$136,000 / \$119/sqft	
List Price / Price per Sq.Ft.	--	\$144,900 / \$141/sqft		\$134,900 / \$127/sqft		\$136,000 / \$119/sqft	
Sale Price % of List Price	--	0.96 / 96%		0.93 / 93%		1.00 / 100%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		07/26/24 70 DOM		10/31/24 32 DOM		05/20/25 29 DOM	
Location	Neutral	Adverse \$5,000		Adverse \$5,000		Neutral	
Location Comment	Rural/ Res	Rural/ Sides & Fronts Diagonally to Park and Sports Field		Rural/ fronts to Rail Road Tracks		Rural/ Res	
Site	9,300	7,480		7,500		19,360 -\$5,000	
View	None	NONE		NONE		NONE	
Design	Conventional	Typical		Typical		Typical	
Quality	Fair	Fair		Fair		Fair	
Age	1974	1954 \$2,000		1918 \$5,000		1900 \$7,000	
Condition	Average	Good -\$15,000		Average		Average	
Bedrooms	2	2		2		3 -\$10,000	
Full / Half Baths	1 / 0	1 / 0		1 / 0		1 / 0	
Gross Living Area	1,050	1,029		1,064		1,143	
Basement	None	None		Basement Unf. -\$3,000		None	
Parking Type	Garage	Driveway \$5,000		Garage		Garage	
Parking Spaces	1	2		2 -\$5,000		2 -\$5,000	
Pool	No	No		No		No	
Amenities	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Other	No Bonus Room	Bonus Room w/ bath -\$5,000		No Bonus Room		No Bonus Room	
Other							
Net Adj. (total)		-5.78% -\$8,000		1.60% \$2,000		-9.56% -\$13,000	
Gross Adj.		23.12% \$32,000		14.40% \$18,000		19.85% \$27,000	
Adj. Price		\$130,400		\$127,000		\$123,000	
Price and Listing History		Sold Price	07/26/2024 \$138,400	Sold Price	10/31/2024 \$125,000	Sold Price	05/20/2025 \$136,000
		Deleted Price	07/22/2024 \$144,900	Contingent Price	10/03/2024 \$134,900	Pending Price	04/26/2025 \$136,000
		Pending Price	05/27/2024 \$144,900	Listed Price	09/29/2024 \$134,900	Price Changed Price	04/21/2025 \$136,000
		Listed Price	05/17/2024 \$144,900			Listed Price	04/21/2025 \$130,000
		Relisted Price	05/17/2024 \$144,900				
		Price Changed Price	10/03/2023 \$144,900				
		Price Changed Price	07/05/2023 \$149,900				
		Listed Price	11/01/2022 \$159,900				

Subject Property		Sale Comp 4		
				
Address	104 E LINCOLN ST KENTLAND IN, 47951	107 W CARROLL ST KENTLAND IN, 47951		
MLS Comments	--	Very nice home located on a quiet street. Home has 2 bedrooms, 1 bath, large...		
Proximity (mi)	--	0.19 SW		
MLS# DOC#	--	809531		
Sale Price / Price per Sq.Ft.	--	\$125,000 / \$90/sqft		
List Price / Price per Sq.Ft.	--	\$129,900 / \$93/sqft		
Sale Price % of List Price	--	0.96 / 96%		
Property Type	SFR	SFR		
	Value (Subject)	Value Adj		
Sale/List Date		11/05/24 64 DOM		
Location	Neutral	Neutral		
Location Comment	Rural/ Res	Rural/ Res		
Site	9,300	15,000 -\$3,000		
View	None	NONE		
Design	Conventional	Typical		
Quality	Fair	Fair		
Age	1974	1945 \$3,000		
Condition	Average	Average		
Bedrooms	2	2		
Full / Half Baths	1 / 0	1 / 0		
Gross Living Area	1,050	1,394 -\$7,000		
Basement	None	Basement Unf. -\$3,000		
Parking Type	Garage	Garage		
Parking Spaces	1	2 -\$5,000		
Pool	No	No		
Amenities	Porch/Patio	Porch/Patio		
Other	No Bonus Room	No Bonus Room		
Other				
Net Adj. (total)		-12.00% -\$15,000		
Gross Adj.		16.80% \$21,000		
Adj. Price		\$110,000		
Price and Listing History		Sold 11/05/2024 Price \$125,000 Contingent 09/12/2024 Price \$129,900 Listed 09/02/2024 Price \$129,900		

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject appears to be in average condition with no apparent signs of obsolescence or deferred maintenance. 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.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$110,000 to \$130,400

The report displays 4 closed sales with transfer dates inside of 12 months. The report sale effectively bracket the subject's key property features and depict current buyer activity in the subject's immediate impact area.

Comp 1 was used for similar square footage and room count. This sale was adjusted for it's above average levels of condition and maintenance and was also for it inferior location as this property side and fronts to city park facilities. Based a review of the images published in MLS for Comp it has what appears to be an un-permitted Bonus room, with a make-shift interior consisting of a living space, kit., bath, sleep quarters and a loft area. on the 2nd lever It is given similar value as a 1 car garage.

Comp 2 was used for similar bed/bath count and similar GLA. Adjusted for inferior location as the home fronts to Rail Road Tracks.

Comp 3 is a recent 3 bedroom sale with similar square footage and is the most recent indicator of value. It was adjusted for superior bedroom count and a larger lot.

Comp 4 is a larger 2 bed 1 bath sale adjusted for superior GLA and site size.

Comps 3 and 4 site adjustments was based on -.50 cents per square foot.

Due to lack of homes sales that were constructed during the 1970's all comps are older in age and adjusted at \$1,000 for every 10 years difference.

- All adjustments rounded to the nearest \$500.
- Time adjustments or lack thereof are based on review of market data from Quantarium and/or supplemental sources.
- When applicable, comparables are adjusted for differences in location based on maps and aerial images.
- Site was only adjusted when difference exceeds 1,000 sf.
- GLA was only adjusted when difference exceeds 100 sf.
- Carports valued half as much as garages. • When applicable, quality and/or condition adjustments are applied based on evaluator's review of MLS photos and commentary. ...(see addendum for entire text)

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	104 E LINCOLN ST KENTLAND, IN 47951	Single Family Residence				9300	1974	2	1	1050	0	No		Public Records
1	501 E LINCOLN ST KENTLAND, IN 47951	Single Family Residence	\$138,400	07/26/2024	0.39	7480	1954	2	1	1029	0	No		MLS
2	209 E IROQUOIS ST KENTLAND, IN 47951	Single Family Residence	\$125,000	10/31/2024	0.14	7500	1918	2	1	1064	1064	No		MLS
3	213 W RAILROAD ST KENTLAND, IN 47951	Single Family Residence	\$136,000	05/20/2025	0.49	19360	1900	3	1	1143	0	No		MLS
4	107 W CARROLL ST KENTLAND, IN 47951	Single Family Residence	\$125,000	11/05/2024	0.19	15000	1945	2	1	1394	697	No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 501 E LINCOLN ST
KENTLAND IN, 47951



Comp 2: 209 E IROQUOIS ST
KENTLAND IN, 47951



Comp 3: 213 W RAILROAD ST
KENTLAND IN, 47951

So many possibilities with this unique property!!! This 1,029 sq ft ranch home features 2 spacious bedrooms, open kitchen, dining, living room concept. Main floor laundry, renovated full bath with large walk-in shower, double vanity and a large closet space, renovated half bath, newer windows throughout most of the home, newer carpet and new vinyl flooring in the dining area. Nice corner lot close to the community center and park. There is a finished story and a quarter out building that is currently being used as a Hobby Shop but can be used for many different purposes: craft room, office space, art room, man cave, she shed and many other possibilities. This finished space has 2 baths, kitchenette, heat, plumbing, electrical, and a loft space.

Turn of the century 2-bedroom ranch with an extra-large cozy front porch. Home has 9-foot ceilings, original hardwood floors and trim. Cozy living room has a brick gas fireplace with built-ins around the fireplace, ornate lead glass bookcase and a wood hideaway bench. Formal dining room has French doors and crown molding. Home has a full unfinished basement with many possibilities. The detached 18x24 garage with cozy side porch and a new roof has access from the alley.

BACK ON THE MARKET AT NO FAULT TO THE SELLER!! Here is your opportunity to own your home for less than that rent payment you are making!! Check out this newly renovated home situated on nearly one half acre in the quaint community of Kentland! Easy commute to Illinois or West Lafayette, this is a great location! The main level boasts tall ceilings, beautifully refinished hardwood floors, renovated kitchen and bath, and master bedroom. Upstairs you will find two generously sized bedrooms that have been freshly painted with brand new vinyl plank flooring. Enjoy coffee and your favorite book on the large covered porch or your favorite hobby in the huge two car garage. Additional updates include a new roof, windows, HVAC and more! This affordable home qualifies for NO MONEY DOWN financing! Call an agent today for more information.



Comp 4: 107 W CARROLL ST
KENTLAND IN, 47951

Very nice home located on a quiet street. Home has 2 bedrooms, 1 bath, large open concept of kitchen, dining room and living room. Beautiful hardwood floors under carpet. Basement is a basement not finished. 2 car garage and a utility shed. Priced to sell.

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

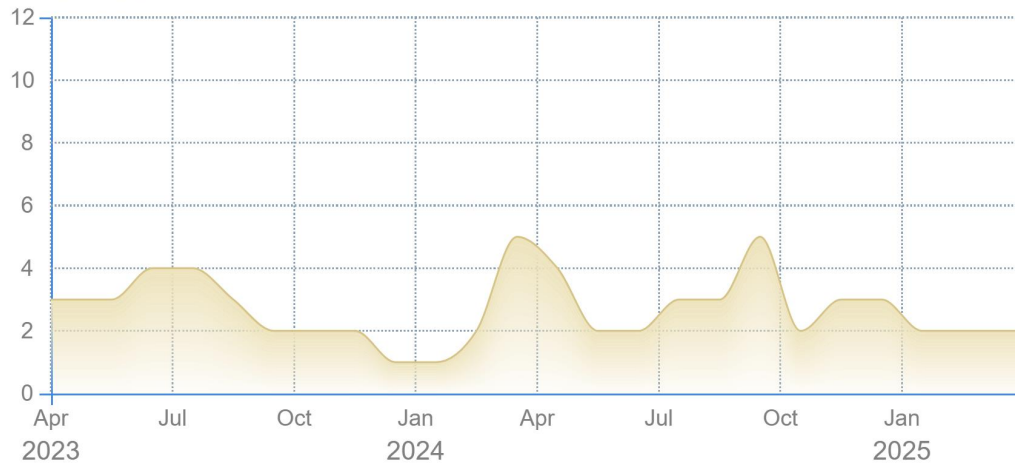
There is no property transaction history available.

ZIP-CODE DATA

Number of Properties Sold in 47951

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

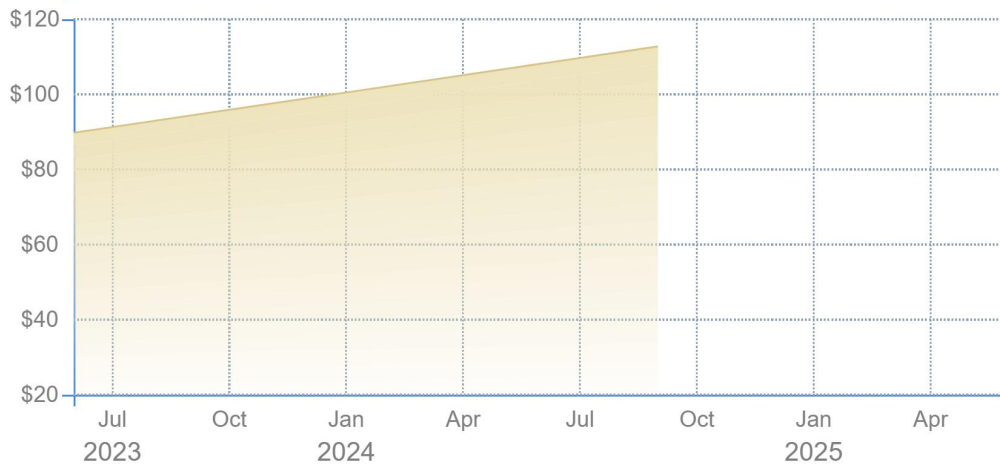
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 47951

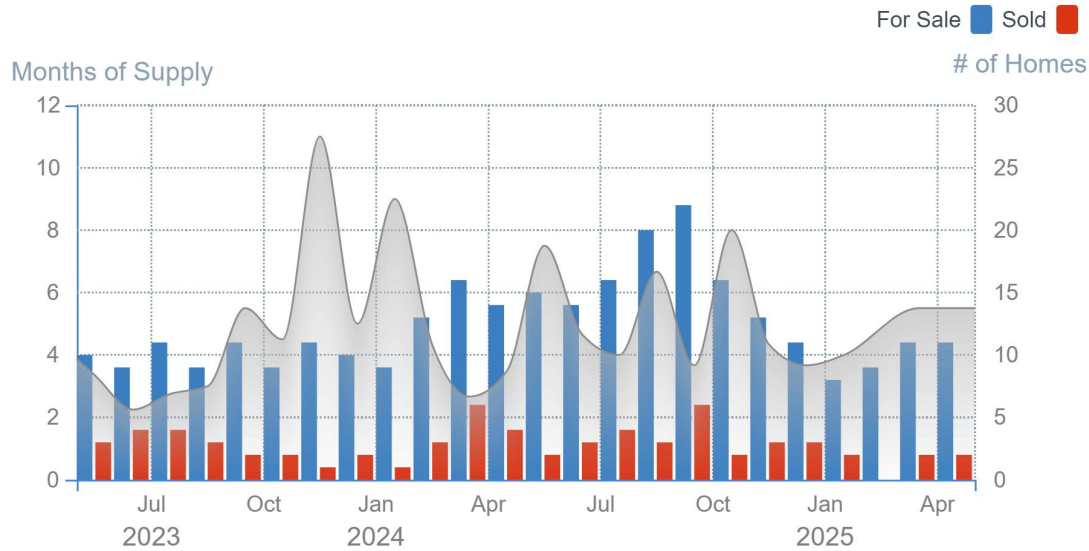
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



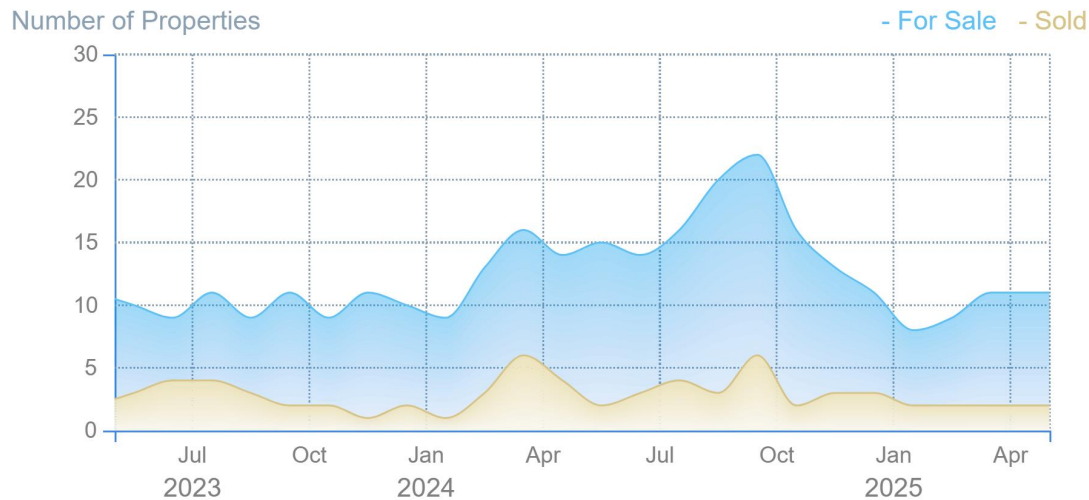
Months of Supply in 47951

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.

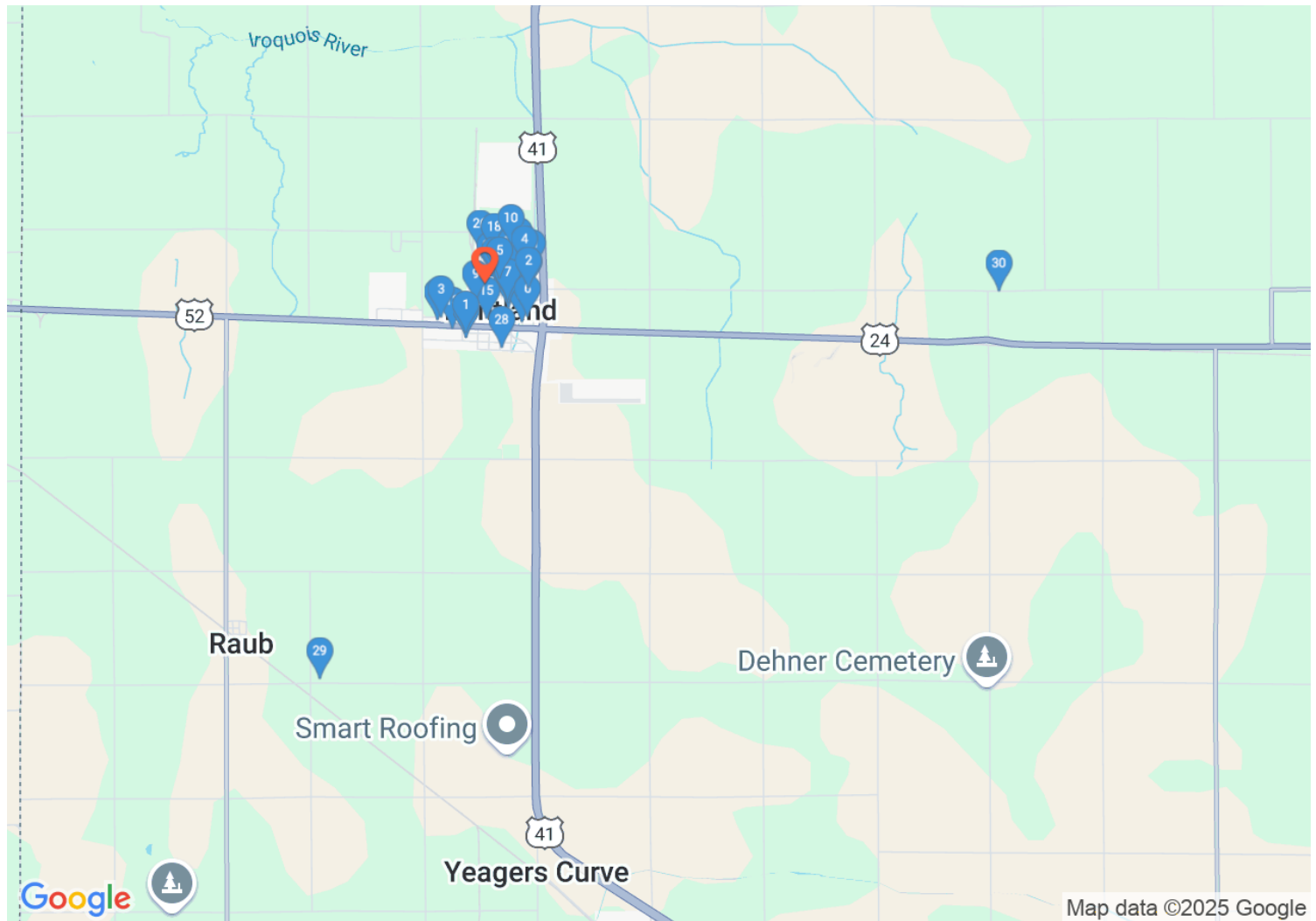


Supply / Demand in 47951

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



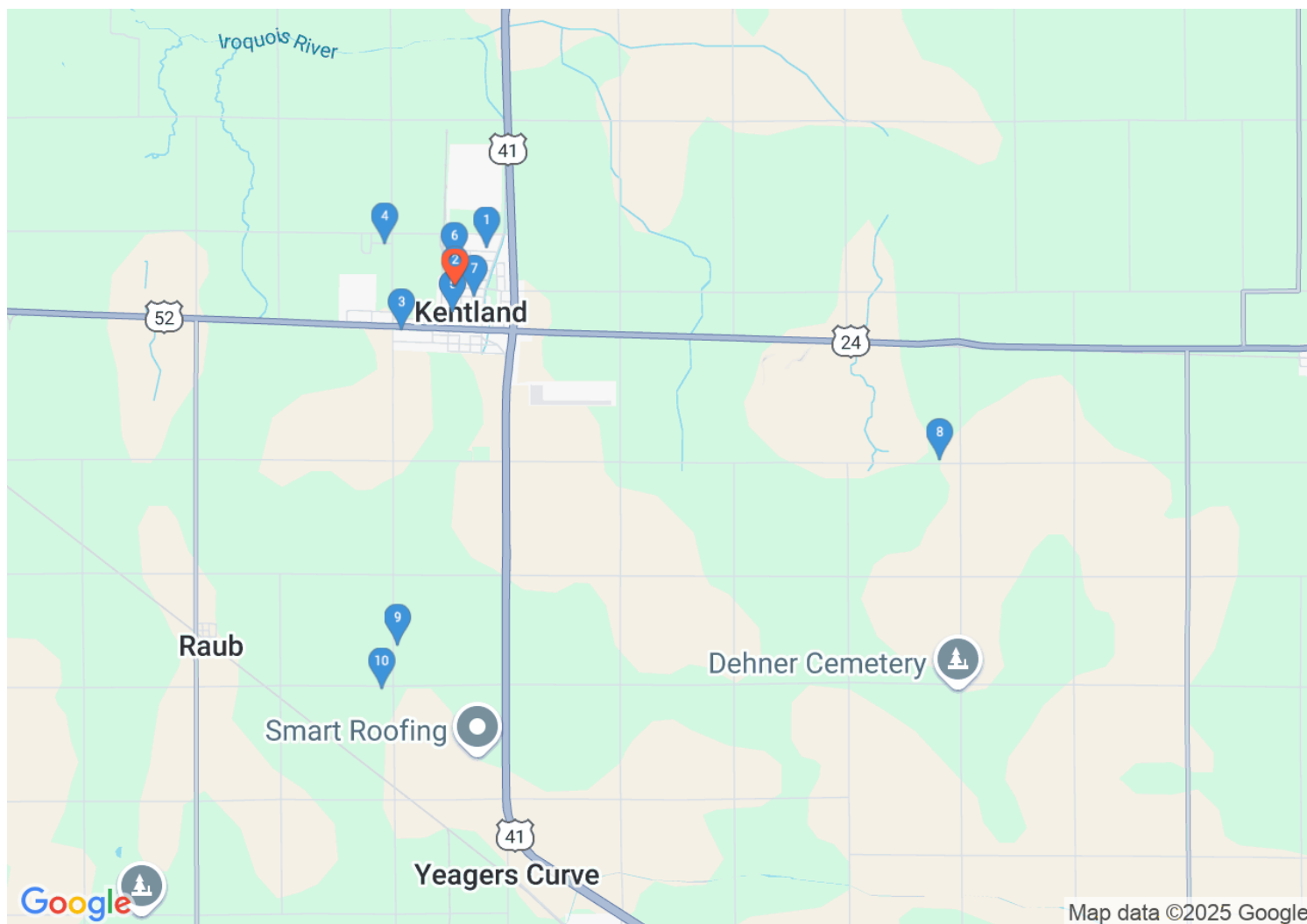
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	104 E LINCOLN ST, KENTLAND, IN 47951	--	--	2	1	1,050	--	--	0.21	--	1974
1	111 W GOSS ST KENTLAND, IN 47951	\$135,000	Sep 24, 2024	3	1	1,056	\$127	0.47	0.17	92	1981
2	501 E LINCOLN ST KENTLAND, IN 47951	\$138,400	Jul 26, 2024	2	2	1,029	\$134	0.39	0.17	86	1954
3	313 W GRAHAM ST KENTLAND, IN 47951	\$169,000	Aug 27, 2024	3	1	1,256	\$134	0.49	0.26	84	1958
4	606 N ADE ST KENTLAND, IN 47951	\$157,500	Sep 05, 2024	3	2	1,248	\$126	0.38	0.32	71	1972
5	209 E IROQUOIS ST KENTLAND, IN 47951	\$125,000	Oct 31, 2024	2	1	1,064	\$117	0.14	0.17	70	1918
6	506 E GRAHAM ST KENTLAND, IN 47951	\$167,400	Aug 30, 2024	2	2	1,452	\$115	0.49	0.24	65	1958
7	306 E CARROLL ST KENTLAND, IN 47951	\$75,500	Jun 28, 2024	2	1	1,213	\$62	0.26	0.17	61	1880
8	203 E IROQUOIS ST KENTLAND, IN 47951	\$104,000	Apr 08, 2025	3	2	1,440	\$72	0.10	0.26	54	1921
9	107 W CARROLL ST KENTLAND, IN 47951	\$125,000	Nov 05, 2024	2	1	1,394	\$89	0.19	0.34	52	1945
10	310 E HOLLEY DR KENTLAND, IN 47951	\$187,900	Jul 12, 2024	3	2	1,680	\$111	0.40	0.29	46	1964
11	110 W ALLEN ST KENTLAND, IN 47951	\$16,000	Sep 23, 2024	3	1	1,490	\$10	0.52	0.30	45	1910
12	307 E CARROLL ST KENTLAND, IN 47951	\$199,500	Aug 27, 2024	4	1	1,614	\$123	0.28	0.25	44	1923

13	213 W RAILROAD ST KENTLAND, IN 47951	\$136,000	May 20, 2025	3	1	1,143	\$118	0.49	0.44	44	1900
14	104 N 5TH ST KENTLAND, IN 47951	\$89,000	Jan 13, 2025	2	1	870	\$102	0.48	0.07	40	1945
15	109 E GRAHAM ST KENTLAND, IN 47951	\$116,000	Mar 21, 2025	4	1	1,794	\$64	0.32	0.21	36	1900
16	307 E RAY ST KENTLAND, IN 47951	\$197,000	Sep 20, 2024	3	2	1,962	\$100	0.27	0.31	35	1960
17	109 E DUNLAP ST KENTLAND, IN 47951	\$150,000	Jan 21, 2025	3	1	2,120	\$70	0.25	0.17	33	1940
18	202 E MAPLE ST KENTLAND, IN 47951	\$149,000	Sep 26, 2024	4	2	2,136	\$69	0.26	0.22	33	1951
19	319 E MAPLE ST KENTLAND, IN 47951	\$220,000	Jun 09, 2025	4	2	1,881	\$116	0.37	0.38	33	1962
20	408 N 6TH ST KENTLAND, IN 47951	\$198,000	Mar 03, 2025	3	3	1,993	\$99	0.40	0.33	33	1962
21	506 E CAPITOL ST KENTLAND, IN 47951	\$280,000	Nov 20, 2024	4	3	1,848	\$151	0.44	0.62	27	1956
22	314 W SEYMOUR ST KENTLAND, IN 47951	\$270,000	Oct 08, 2024	5	3	1,914	\$141	0.53	0.42	27	1920
23	306 E IROQUOIS ST KENTLAND, IN 47951	\$115,000	Dec 06, 2024	5	2	2,244	\$51	0.22	0.39	24	1900
24	114 E IROQUOIS ST KENTLAND, IN 47951	\$200,000	Dec 31, 2024	4	2	2,360	\$84	0.09	0.48	23	1941
25	310 E IROQUOIS ST KENTLAND, IN 47951	\$279,500	Nov 20, 2024	3	3	2,526	\$110	0.26	0.49	22	1940
26	906 N 1ST ST KENTLAND, IN 47951	\$190,000	Jun 12, 2025	4	2	2,128	\$89	0.27	0.89	21	1936
27	310 E DUNLAP ST KENTLAND, IN 47951	\$137,500	Apr 29, 2025	3	2	2,849	\$48	0.31	0.11	21	1927
28	307 S 3RD ST KENTLAND, IN 47951	\$80,000	Apr 17, 2025	4	2	3,393	\$23	0.60	0.31	20	1915
29	7911 W 800 RD N EARL PARK, IN 47942	\$280,000	Apr 16, 2025	4	2	1,922	\$145	3.79	2.67	16	1983
30	1587 E 1550 S KENTLAND, IN 47951	\$113,000	Jul 12, 2024	3	1	1,696	\$66	4.54	1.51	16	1900

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	104 E LINCOLN ST, KENTLAND, IN 47951	--	--	2	1	1,050	--	--	0.21	--	1974
	316 E HOLLEY DR KENTLAND, IN 47951	\$159,999	Jun 07, 2025	3	2	1,500	\$106	0.43	0.29	56	1965
	107 E LINCOLN ST KENTLAND, IN 47951	\$80,000	May 27, 2025	4	1	1,532	\$52	0.03	0.17	44	1900
	315 W RAILROAD ST KENTLAND, IN 47951	\$280,000	Mar 05, 2025	4	4	1,784	\$156	0.62	0.38	33	1968
	3567 W 1508 S KENTLAND, IN 47951	\$230,000	Apr 03, 2025	3	2	1,811	\$127	0.71	0.55	30	1980
	103 E DUNLAP ST KENTLAND, IN 47951	\$245,500	Feb 09, 2025	4	2	2,261	\$108	0.25	0.31	26	1907
	805 N 1ST ST KENTLAND, IN 47951	\$240,000	Jun 20, 2025	4	3	2,115	\$113	0.18	0.76	21	1905
	407 N 3RD ST KENTLAND, IN 47951	\$240,000	Jun 03, 2025	4	3	2,988	\$80	0.21	0.37	20	1904
	1312 E 1700 RD S GOODLAND, IN 47948	\$300,000	Jan 04, 2025	3	2	1,344	\$223	4.55	1.00	20	1935
	8333 N 700 W EARL PARK, IN 47942	\$345,000	Apr 12, 2025	5	2	2,160	\$159	3.22	1.83	15	1902
	7104 W 800 N EARL PARK, IN 47942	\$375,000	Jan 06, 2025	3	3	2,492	\$150	3.62	3.10	13	1910

ADDENDUM

COMPARABLE COMMENTS AND FINAL RECONCILIATION

The report displays 4 closed sales with transfer dates inside of 12 months. The report sale effectively bracket the subject's key property features and depict current buyer activity in the subject's immediate impact area.

Comp 1 was used for similar square footage and room count. This sale was adjusted for it's above average levels of condition and maintenance and was also for it inferior location as this property side and fronts to city park facilities. Based a review of the images published in MLS for Comp it has what appears to be an un-permitted Bonus room, with a make-shift interior consisting of a living space, kit., bath, sleep quarters and a loft area. on the 2nd lever It is given similar value as a 1 car garage.

Comp 2 was used for similar bed/bath count and similar GLA. Adjusted for inferior location as the home fronts to Rail Road Tracks.

Comp 3 is a recent 3 bedroom sale with similar square footage and is the most recent indicator of value. It was adjusted for superior bedroom count and a larger lot.

Comp 4 is a larger 2 bed 1 bath sale adjusted for superior GLA and site size.

Comps 3 and 4 site adjustments was based on -.50 cents per square foot.

Due to lack of homes sales that were constructed during the 1970's all comps are older in age and adjusted at \$1,000 for every 10 years difference.

- All adjustments rounded to the nearest \$500.
 - Time adjustments or lack thereof are based on review of market data from Quantarium and/or supplemental sources.
 - When applicable, comparables are adjusted for differences in location based on maps and aerial images.
 - Site was only adjusted when difference exceeds 1,000 sf.
 - GLA was only adjusted when difference exceeds 100 sf.
 - Carports valued half as much as garages.
 - When applicable, quality and/or condition adjustments are applied based on evaluator's review of MLS photos and commentary.
- Due to a lack of recent and similar listings in the subject's area, there were none found that were deemed reasonable for comparison.

Additional Notes:

- All comparables were verified with MLS comments & photos from Quantarium or online sources. Some properties listed in the comparable section of this report which may appear similar to the subject were not considered for use if they were not listed on MLS.
- It may be necessary to use comparables over 1 mile distant, across major roadways/highways, from competing municipalities, or which sold over 120 days ago. Comparables used in this report are among the most recent, proximate, and similar available. All are similar to the subject in marketability and are considered to be competing properties.
- All disparities between the subject and utilized comparables were given careful consideration while compiling this report. Where disparities exist and adjustments have not been applied, there was either insufficient market data from which to extract an adjustment or the subject and comparables are considered to be acceptably similar and adjustments were deemed unwarranted.
- Outbuildings have only been reported as an amenity and in the grid if they appear to be built on a permanent foundation. If foundation is unknown, no amenity rating or value is given as they are considered personal property. Similarly, above ground pools/spas are considered personal property and given no value in this report. Solar panels are only given value if owned; if leased, under PPA, or ownership is unknown, no amenity rating or value is given.
- Porches/patios/decks are considered typical amenities, and no adjustments are deemed warranted.
- Some single-line, net, or gross adjustments may exceed 10%, 15%, or 25% respectively. Comparables used in this report are among the most similar available and considered reasonable indicators of market value and activity.
- 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. Quantitative analysis may also be employed, and adjustments made reflective of apparent market preferences.

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:

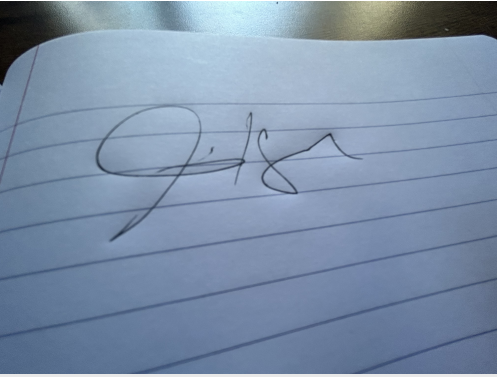
- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have 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

Jerry Kyer

Evaluator Signature



Signature Date

6/24/2025

PROPERTY INSPECTION ANALYSIS

File # 6506988.2

Loan #

SUBJECT & CLIENT			
Address 104 E LINCOLN ST		City KENTLAND	County Newton State IN Zip 47951
Borrower MARGARET TEAGUE		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	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 [None] <input type="checkbox"/> Yes <input checked="" 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 [Residential] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [None] <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	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 []	<input type="checkbox"/> Subject is in a Condo or PUD Dues [] Dues Term [] <div style="border: 1px solid black; height: 80px; margin-top: 5px;"></div> <p style="font-size: small;">*Homeowner's association information is provided as available. Lender may wish to confirm with the association.</p>	<input type="checkbox"/> None <input type="checkbox"/> Carport # Cars [] <input checked="" type="checkbox"/> Garage # Cars [1] <input checked="" type="checkbox"/> Driveway # Cars [2] Surface [Aggregate] Garage/Carport Design <input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached <input type="checkbox"/> Built-In

MARKET INFLUENCES	ADDITIONAL IMPROVEMENTS	ADDITIONS OR CONVERSIONS
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 [Residential] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Accessory Unit <input type="checkbox"/> Outbuildings <input type="checkbox"/> Solar Panels [] <input type="checkbox"/> Porch [] <input type="checkbox"/> Patio [] <input type="checkbox"/> Pool [] <input type="checkbox"/> Fence [] <input type="checkbox"/> Other []	<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; margin-top: 5px;"></div>

SUBJECT CONDITION																
<div style="display: flex;"> <div style="flex: 1;"> <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 </div> <div style="flex: 1; border-left: 1px solid black; padding-left: 5px;"> 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 [] </div> </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 <table style="width:100%; font-size: small;"> <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 checked="" type="checkbox"/> No</td> <td>Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> </table> 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; padding: 5px; min-height: 40px;"> There does not appear to be any damage to the area. </div>	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 checked="" type="checkbox"/> No	Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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 checked="" type="checkbox"/> No	Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No															

SUBJECT SITE / LOT																				
Lot Size [0.21] Lot Shape [Rectangular]																				
<table style="width:100%; font-size: small;"> <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>	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"/>	[]
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"/>	[]																	
<table style="width:100%; font-size: small;"> <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 type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[None]</td> </tr> </table>	Offsite Improvements	Public	Private	Description	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[Asphalt]	Alley	<input type="checkbox"/>	<input type="checkbox"/>	[None]								
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 [1974]	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 # [0] [None]		<input type="checkbox"/> Partial
Heating Type [Forced]		% Finished [%]
Cooling Type [Central/Forced Air]		

ROOM INFORMATION AND LOCATION
[5] # Total Rooms Above Grade
[2] # Bedrooms Above Grade
[1.0] # Bathrooms Above Grade

PROPERTY INSPECTION ANALYSIS

File # 6506988.2

Loan #

SUBJECT & CLIENT

Address 104 E LINCOLN ST	City KENTLAND	County Newton	State IN	Zip 47951
Borrower MARGARET TEAGUE	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

The subject is a ranch style home that sits in a residential neighborhood. The surrounding houses vary widely as to style, size, and age. Most are maintained in average to good condition.

There is not an alley so there is no picture of the back of the house.

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 Pamela J Drangmeister

Address 13425 Delaware Street

City, St Zip Crown Point, IN 46307

Phone _____

Location Validation (VPI Inspection Only)

Pamela Drangmeister / 06/20/2025

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6506988.2
Loan #

SUBJECT & CLIENT

Address 104 E LINCOLN ST	City KENTLAND	County Newton	State IN	Zip 47951
Borrower MARGARET TEAGUE	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



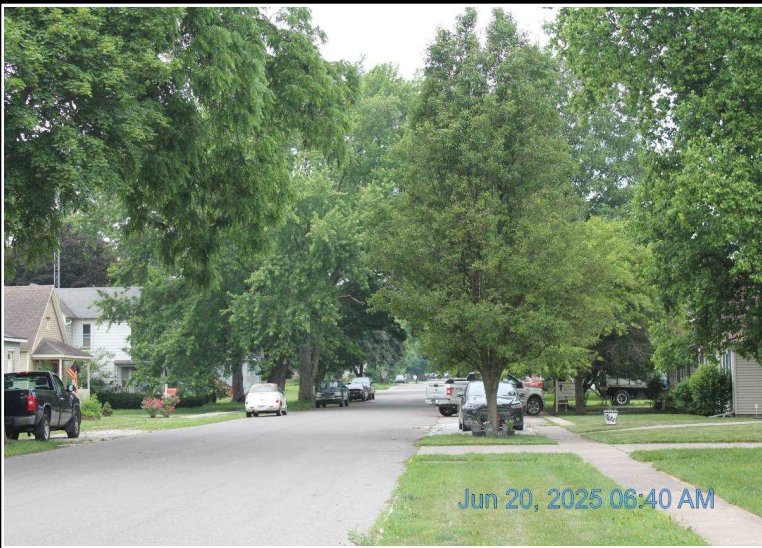
Left Side View



Right Side View



Left Street View



Right Street View



File # 6506988.2
Loan #

SUBJECT & CLIENT

Address 104 E LINCOLN ST	City KENTLAND	County Newton	State IN	Zip 47951
Borrower MARGARET TEAGUE	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

SUBJECT PROPERTY PHOTO ADDENDUMRear View (If accessible)

Street sign



Jun 20, 2025 06:40 AM