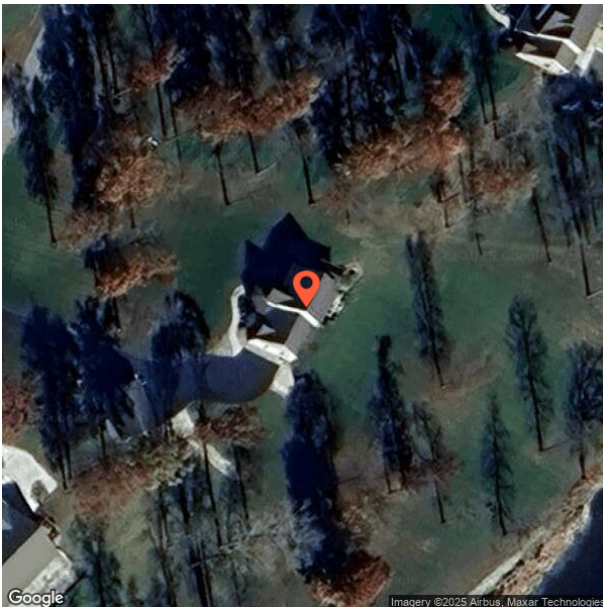




Property Address	2880 S CRESTVIEW DR	Order #	6507864
	WINAMAC, IN 46996 - PULASKI COUNTY	Loan #	Not Specified
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: N/A
Lender	Robert Steele		
Borrower	Charles Dilts		
Coborrower	Not Specified		
Evaluated Value	\$535,000	Reasonable Exposure Time	
Effective Date	6/17/2025		20 - 60 Days

## PROPERTY DETAILS



Property Type	Single Family Residence	County	PULASKI
Lot Size	105,546	Parcel Number	66-07-25-300-063.000-010
Year Built	2005	Assessed Year	2024
Gross Living Area	2,884	Assessed Value	\$414,400
Bedroom	3	Assessed Taxes	\$2,172
Baths	3.1	Sold Date	3/5/2021
Pool	No	Sold Price	\$405,000
Condition	Average	List Date	
Carrier Route	R002	List Price	
HOA	No		
Location Comments	Riverfront		
Owner of Public Records	DILTS,CHARLES M & CARA B		
Amenities	Partially Finished Basement		
Legal Description	DIST:0007 CITY/MUNI/TWP:MONROE TOWNSHIP 010-01747-00 PT SE SW SEC. 25 2.423A MAP REF:MP 30N-R2W		

## 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	54	46	62	14.8% ↑	34.8% ↑
Months of housing supply (Total listings / ab. rate)	0	0	0	0% -	0% -
Median Sale & List Price, DOM, Sale/List %	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Median Comparable Sale Price	\$142,500	\$194,900	\$195,000	36.8% ↑	0.1% -
Median Comparable Sales Days on Market	114d	54d	92d	-19.3% ↓	70.4% ↑
Median Sale Price as % of List Price	100%	94%	96%	-4% -	2.1% -
Median Comparable List Price (Currently Active)	\$205,000	\$224,900	\$215,000	4.9% -	-4.4% -
Median Competitive Listings Days on Market (Currently Active)	103d	125d	24d	-76.7% ↓	-80.8% ↓
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	2880 S CRESTVIEW DR WINAMAC IN, 46996	5525 N WEST SHAFER DR MONTICELLO IN, 47960		421 E 100 RD S WINAMAC IN, 46996		1113 E STATE ROAD 14 WINAMAC IN, 46996	
MLS Comments	--	LEVELS ABOVE THE REST, CRAFTSMANSHIP AT IT'S BEST! Once inside you will admire...		See tour link for full listing description, photos and videos. Discover a rare...		This 8000+ sq ft home is tucked away on 1.3 acres, beautifully landscaped, and...	
Proximity (mi)	--	16.11 SW		1.88 N		2.88 N	
MLS#   DOC#	--	<b>202233057   N/A</b>		<b>202517277   N/A</b>		<b>21980228   N/A</b>	
Sale Price / Price per Sq.Ft.	--	\$512,500 / \$173/sqft		\$550,000 / \$162/sqft		\$470,000 / \$157/sqft	
List Price / Price per Sq.Ft.	--	\$539,900 / \$182/sqft		\$635,000 / \$188/sqft		\$499,900 / \$167/sqft	
Sale Price % of List Price	--	0.95 / 95%		0.87 / 87%		0.94 / 94%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		10/03/22 55 DOM		06/16/25 35 DOM		01/13/25 241 DOM	
Location	Beneficial	Beneficial	-\$20,000	Neutral	\$20,000	Neutral	\$20,000
Location Comment	Riverfront	Lakefront		None		None	
Site	105,546	10,710	\$76,000	130,680	-\$20,000	57,499	\$38,500
View	Water	Water (Superior)	-\$20,000	None	\$20,000	Water	\$20,000
Design	Typical	Typical		Typical		Typical	
Quality	Good	Good		Good		Good	
Age	2005	2004		1998		1975	
Condition	Average	Average		Average		Average	
Bedrooms	3	3		5	-\$5,000	4	
Full / Half Baths	3 / 1	3 / 0	\$2,500	5 / 0	-\$7,500	2 / 1	\$5,000
Gross Living Area	2,884	2,959		3,385	-\$15,000	2,988	-\$3,000
Basement	Full Basement	Full Basement		Full Basement		Full Basement	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		3	-\$5,000	2	
Pool	No	No		Yes	-\$25,000	Yes	-\$25,000
Amenities	Partially Finished Basement	Partially Finished Basement		Partially Finished Basement		Partially Finished Basement	
Other	None	None		None		None	
Other							
Net Adj. (total)		7.51%	\$38,500	-6.82%	-\$37,500	11.81%	\$55,500
Gross Adj.		23.12%	\$118,500	21.36%	\$117,500	23.72%	\$111,500
Adj. Price			\$551,000		\$512,500		\$525,500

Price and Listing History	Sold	10/03/2022	Sold	06/16/2025	Sold	01/13/2025
	Price	\$512,500	Price	\$550,000	Price	\$470,000
	Pending	09/28/2022	Pending	05/19/2025	Pending	11/08/2024
	Price	\$539,900	Price	\$635,000	Price	\$499,900
	Listed	08/09/2022	Listed	05/12/2025	Withdrawn	09/21/2024
	Price	\$539,900	Price	\$635,000	Price	\$499,900
	Sold	05/06/2022			Price Changed	08/14/2024
	Price	\$499,000			Price	\$499,900
	Pending	05/05/2022			Price Changed	08/06/2024
	Price	\$509,900			Price	\$480,000
					Price Changed	07/17/2024
					Price	\$489,900
					Price Changed	07/09/2024
					Price	\$494,900
					Price Changed	06/26/2024
					Price	\$499,999
					Price Changed	06/15/2024
					Price	\$500,000
					Relisted	05/17/2024
					Price	\$525,000
					Expired	01/02/2024
					Price	\$525,000
					Temporarily off market	09/14/2023
					Price	\$525,000
					Listed	08/04/2023
					Price	\$525,000

Subject Property		Sale Comp 4		
				
Address	2880 S CRESTVIEW DR WINAMAC IN, 46996	2668 E 600 N MONTEREY IN, 46960		
MLS Comments	--	Stunning two-story residence featuring an in-ground pool, set on 2 acres with...		
Proximity (mi)	--	9.22 N		
MLS#   DOC#	--	811186   N/A		
Sale Price / Price per Sq.Ft.	--	\$460,000 / \$118/sqft		
List Price / Price per Sq.Ft.	--	\$495,000 / \$127/sqft		
Sale Price % of List Price	--	0.93 / 93%		
Property Type	SFR	SFR		
	Value (Subject)	Value	Adj	
Sale/List Date		05/12/25 219 DOM		
Location	Beneficial	Neutral	\$20,000	
Location Comment	Riverfront	None		
Site	105,546	43,560	\$49,500	
View	Water	Water	\$20,000	
Design	Typical	Typical		
Quality	Good	Average	\$46,000	
Age	2005	2007		
Condition	Average	Average		
Bedrooms	3	4		
Full / Half Baths	3 / 1	4 / 1	-\$5,000	
Gross Living Area	2,884	3,886	-\$30,000	
Basement	Full Basement	Full Basement		
Parking Type	Garage	Garage		
Parking Spaces	2	3	-\$5,000	
Pool	No	No		
Amenities	Partially Finished Basement	Partially Finished Basement		
Other	None	2 Outbuildings	-\$20,000	
Other				
Net Adj. (total)		16.41%	\$75,500	
Gross Adj.		42.50%	\$195,500	
Adj. Price			\$535,500	
Price and Listing History		Sold Price \$460,000 05/12/2025		
		Pending Price \$495,000 04/07/2025		
		Relisted Price \$495,000 12/16/2024		
		Contingent Price \$495,000 10/28/2024		
		Pending Price \$495,000 10/28/2024		
		Listed Price \$495,000 10/05/2024		
		Sold Price \$500,000 06/11/2024		

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

The subject location appears to be rural. The subject appears to conform to the area. No significant foreclosure rate present. No adverse external site influences noted. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources.

## COMPARABLE COMMENTS AND FINAL RECONCILIATION

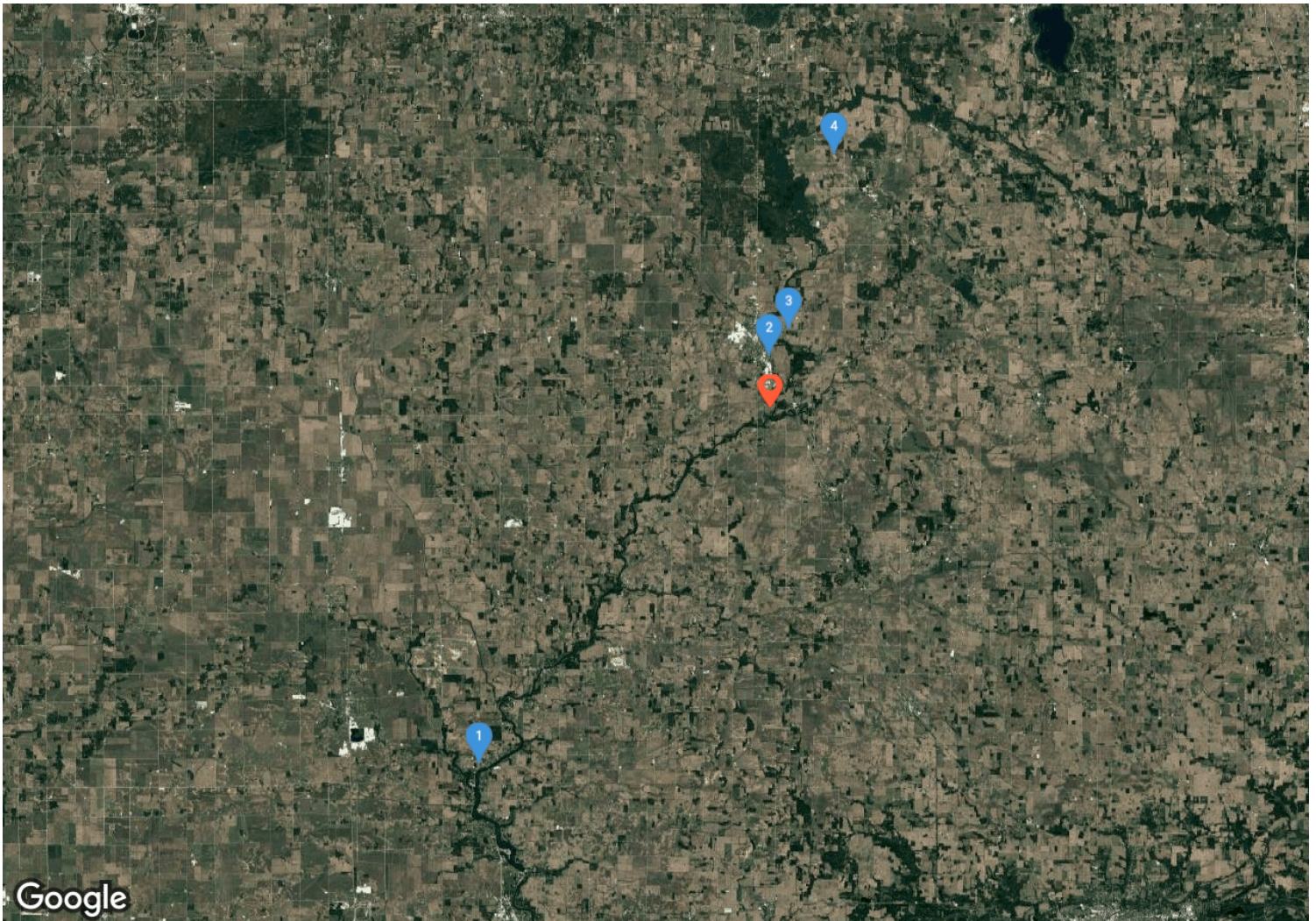
Adjusted Value Range of Comps: \$512,500 to \$551,000

- 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.
- 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.
- Dated Sale #1 included for bracketing due to an extreme lack of recent waterfront sales.

### Additional Notes:

- Bed adjustments applied when exceeding 1 bedroom difference.
- Due to lack of recent similar listings, no comparable listing has been provided.
- 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 ...(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
	2880 S CRESTVIEW DR WINAMAC, IN 46996	Single Family Residence				105546	2005	3	4	2884	1755	No		Public Records
1	5525 N WEST SHAFER DR MONTICELLO, IN 47960	Single Family Residence	\$512,500	10/03/2022	16.11	10710	2004	3	3	2959	830	No		MLS
2	421 E 100 RD S WINAMAC, IN 46996	Single Family Residence	\$550,000	06/16/2025	1.88	130680	1998	5	5	3385	1746	Yes		MLS
3	1113 E STATE ROAD 14 WINAMAC, IN 46996	Single Family Residence	\$470,000	01/13/2025	2.88	57499	1975	4	3	2988	2988	Yes		MLS, Public Records
4	2668 E 600 N MONTEREY, IN 46960	Single Family Residence	\$460,000	05/12/2025	9.22	43560	2007	4	5	3886	2171	No		MLS

## SELECTED COMPARABLES PHOTOS



Comp 1: 5525 N WEST SHAFER DR  
MONTICELLO IN, 47960



Comp 2: 421 E 100 RD S  
WINAMAC IN, 46996



Comp 3: 1113 E STATE ROAD 14  
WINAMAC IN, 46996

LEVELS ABOVE THE REST, CRAFTSMANSHIP AT IT'S BEST! Once inside you will admire this home's impressive blend of contemporary yet vintage quality, natural light and spacious solitude, uniqueness and convenience. From the hardwood plank flooring to the towering cathedral ceilings adorned with lake view windows in between, every custom detail of every room, cabinet, bathroom, counter, and corner of this home will satisfy your need for 'something more' in a lake home. Each bedroom and living space has access or a view of the main lake. A bedroom with a full bathroom on every level, upper-level wrap-around lake deck, lower-level wrap-around lake patio, and a waterfront paver-patio with fire pit add to the many levels of this lake home's impressiveness. Newly added steel railings on upper deck and lower patio, along with new pavers across the waterfront at the steel seawall. This isn't a 'must see', its a 'can't miss'!

See tour link for full listing description, photos and videos. Discover a rare opportunity to own this impeccably maintained 5-bedroom, 5-bathroom brick estate offering over 6,000 square feet of space. Perfectly positioned on three pristine, landscaped acres just beyond the city limits and directly across from Eastern Pulaski Schools and sports facilities, this home delivers the ideal blend of privacy, elegance, and everyday convenience. Inside, you'll find high-end craftsmanship and thoughtful modern updates throughout, including a new roof (2022), new furnace/air conditioning (2025), water heater (2025), and water softener (2024). The kitchen features solid-surface countertops, stainless steel appliances, and custom cabinetry and overlooks a scenic courtyard?an entertainer?s dream. Four fireplaces add warmth and sophistication to the expansive living spaces. The primary suite is a true retreat with dual bathrooms, a garden tub, a walk-in shower, a personal sauna, and two large walk-in closets. The finished basement offers exceptional flexibility with two utility/storage rooms and abundant space for recreation or relaxation. Escape to your own private oasis outdoors with a heated inground pool, gas fire pit, and wood-burning fire pit?perfect for evenings under the stars. An irrigation system, underground pet fence, and beautifully landscaped courtyard and patio ensure both functional and serene outdoor living. Additional highlights include a heated and cooled shop with ...

This 8000+ sq ft home is tucked away on 1.3 acres, beautifully landscaped, and located only minutes from Winamac. Your family will enjoy hours of fun swimming in the indoor heated pool, relaxing on the covered deck, soaking in the hot tub, and playing basketball. Updates have already been done for you! A gourmet kitchen with granite counter tops, custom cabinets, stainless steel appliances, and formal dining room makes cooking and entertaining delightful! With 4 bedrooms upstairs and a possibility of 4 bedrooms downstairs. ... every member of your family can have their own room! The basement was recently remodeled and has a 31 x 25 recreational room that connects to indoor pool area. SCHEDULE IT!!! SEE IT!!! BUY IT!!!




Comp 4: 2668 E 600 N  
MONTEREY IN, 46960

Stunning two-story residence featuring an in-ground pool, set on 2 acres with outbuildings. Conveniently located within 15 miles of Culver, Winamac, and Knox. This home truly has everything! The main level boasts a generous kitchen equipped with ample cabinetry and solid surface countertops, along with a walk-in pantry. The sunroom seamlessly connects to the backyard patio and pool, making it an ideal space for entertaining. The oversized great room, complete with a vaulted ceiling and fireplace, provides plenty of room to unwind, alongside a formal dining and living area. Additional rooms on the main floor include an office, laundry room, half bath, and a coat room adjacent to the three-car attached garage. On the second floor, you'll discover a primary suite featuring a jacuzzi tub, a separate toilet room, double vanity, and a walk-in closet. Down the hall, there are Jack & Jill style bedrooms and a shared bath, as well as another bedroom with its own full bathroom. A second laundry room is conveniently located on this level. The fully finished basement includes a kitchen, living room, great room, a three-quarter bathroom, and four additional private rooms. This home is freshly painted, landscaped, and ready for you to start making memories!

## PRICE AND LISTING HISTORY

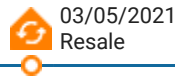
Price and Listing History provides changes in price over time for the specified property, where available.

Event	Date	Price	Source
 Sold	03/05/2021	\$405,000	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 06/19/2025.

## TRANSACTION HISTORY

### Timeline



### History

#### 03/05/2021 Resale

Recording Date	03/05/2021	Lender	N/A
Transaction Type	Resale	Title Co	NONE AVAILABLE
Value	\$405,000	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	20210470	Loan Type	N/A
Seller	FOX,WILLIAM S & ROSIE	Rate Type	N/A
Buyer/Borrower	DILTS,CHARLES M & CARA B	Loan Doc #	N/A

## ZIP-CODE DATA

### Number of Properties Sold in 46996

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

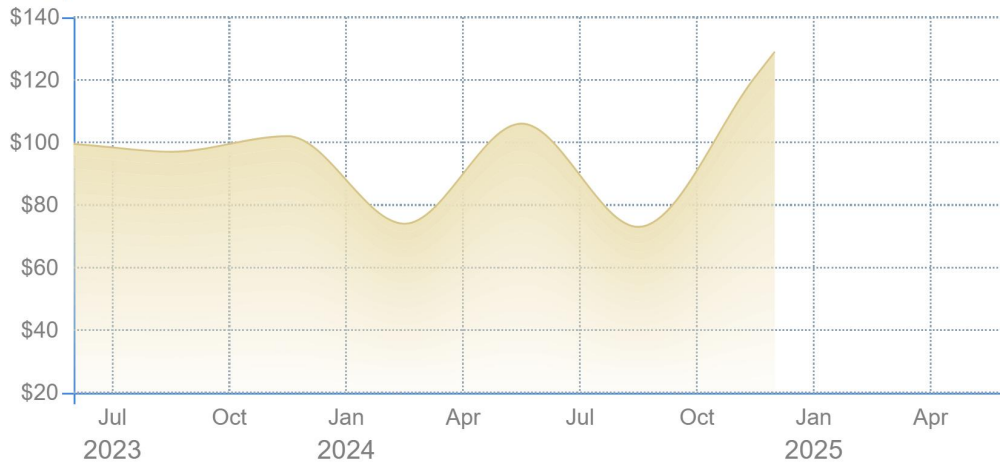
Number of Sales



### Median Sale Price/Sq.Ft. (quarterly) in 46996

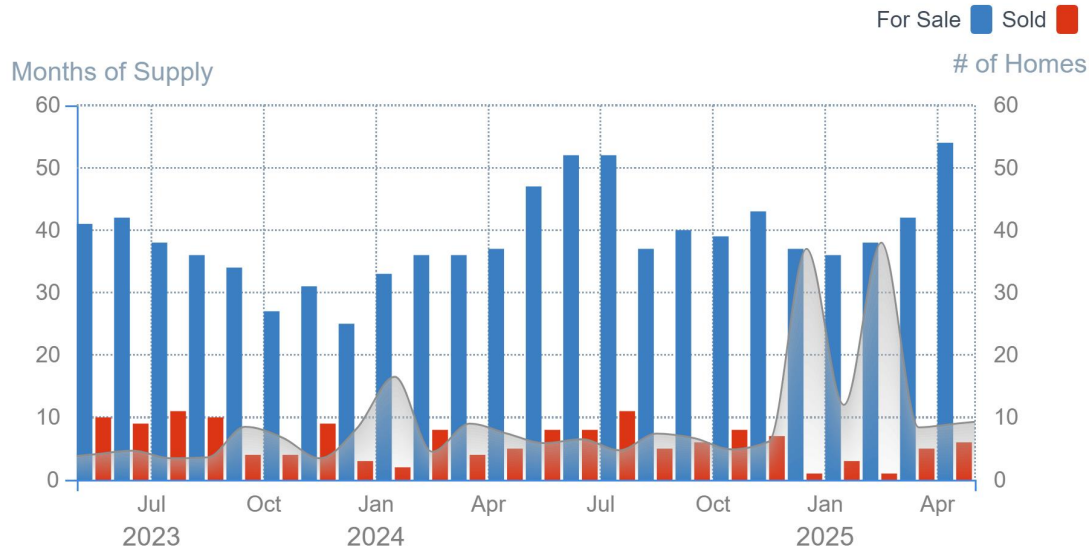
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



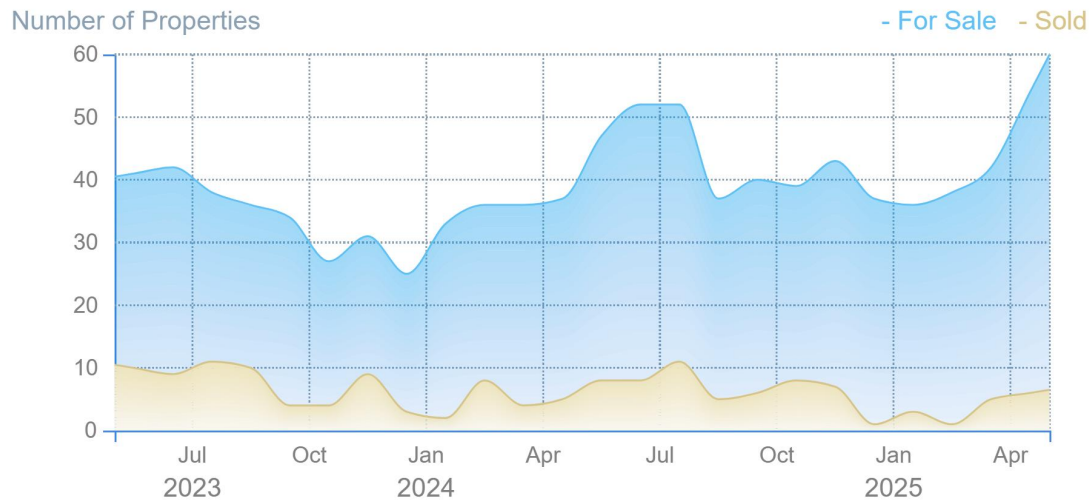
## Months of Supply in 46996

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.

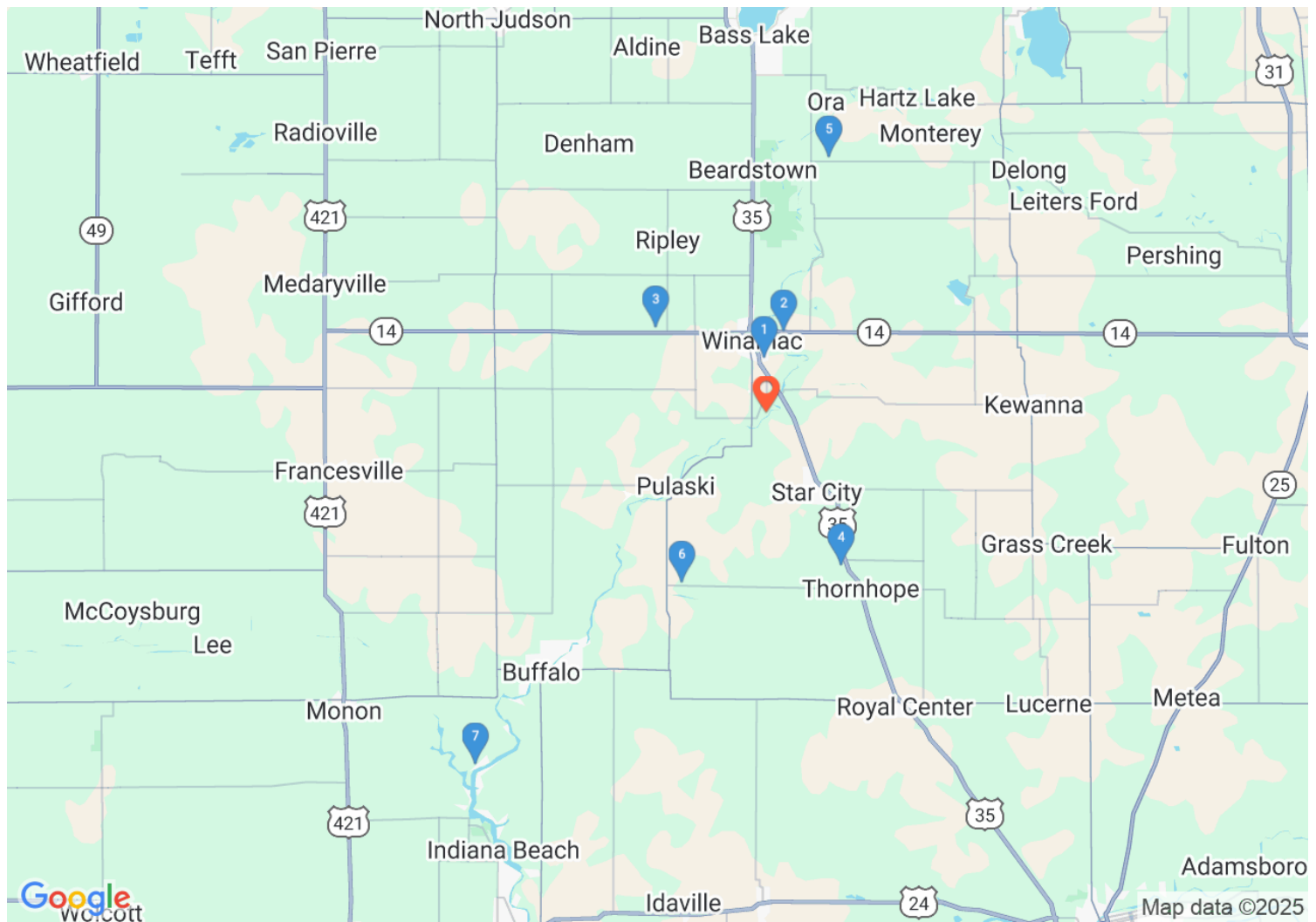


## Supply / Demand in 46996

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

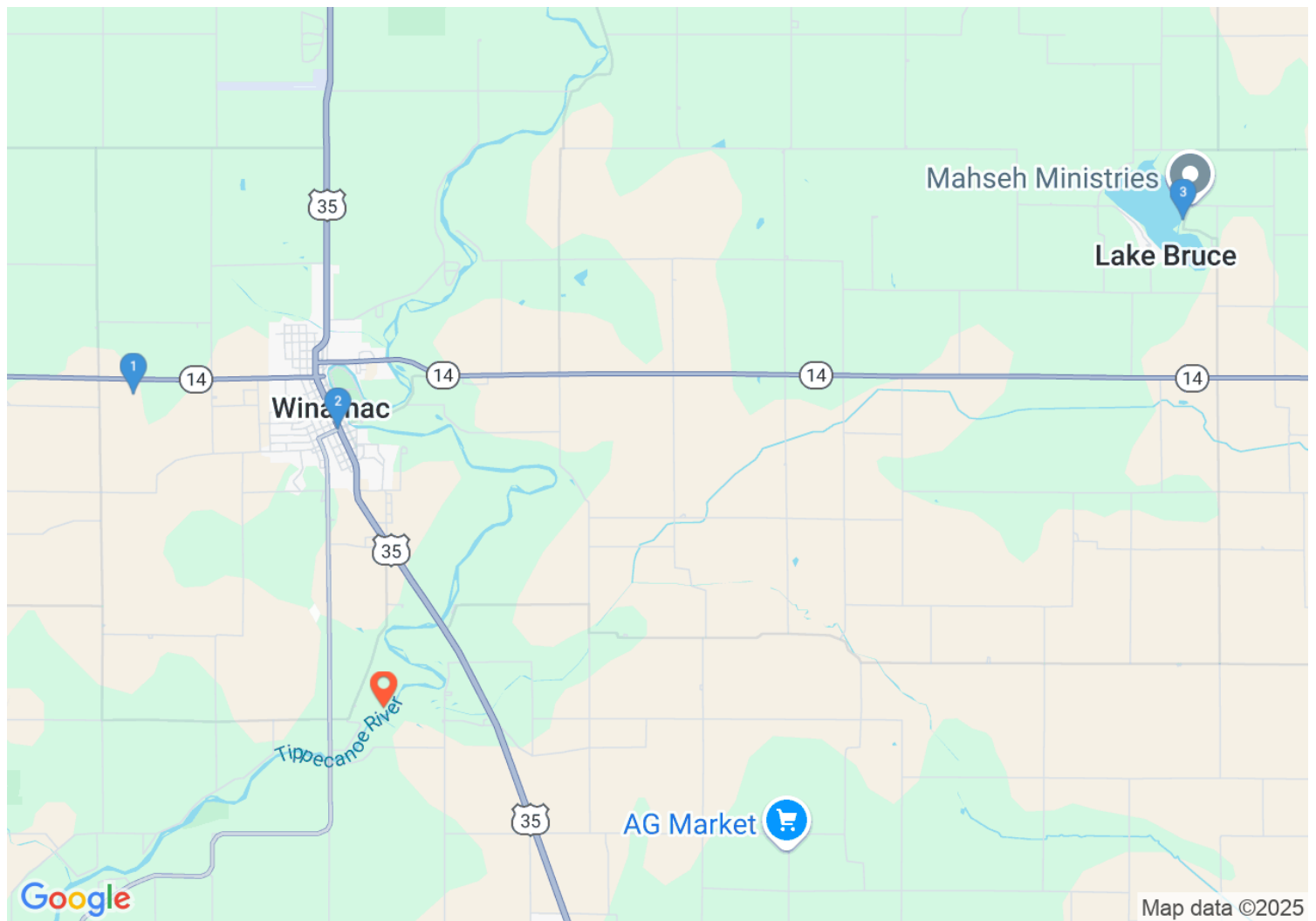


## COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	2880 S CRESTVIEW DR, WINAMAC, IN 46996	--	--	3	4	2,884	--	--	2.42	--	2005
1	421 E 100 RD S WINAMAC, IN 46996	\$550,000	Jun 16, 2025	5	5	3,385	\$162	1.88	3.00	64	1998
2	1113 E STATE ROAD 14 WINAMAC, IN 46996	\$470,000	Jan 13, 2025	4	3	2,988	\$157	2.88	1.32	34	1975
3	3400 W STATE ROAD 14 WINAMAC, IN 46996	\$400,000	Jul 31, 2024	3	3	1,836	\$217	4.87	4.26	21	1990
4	8250 S 300 E POND VIEW DR STAR CITY, IN 46985	\$464,000	Oct 31, 2024	6	5	3,849	\$120	6.05	0.73	18	1999
5	2668 E 600 N MONTEREY, IN 46960	\$460,000	May 12, 2025	4	5	3,886	\$118	9.22	1.00	15	2007
6	2455 W 900 S STAR CITY, IN 46985	\$475,000	Nov 27, 2024	3	2	1,680	\$282	6.72	10.00	14	1994
7	5525 N WEST SHAFER DR MONTICELLO, IN 47960	\$512,500	Oct 03, 2022	3	3	2,959	\$173	16.11	0.25	9	2004

## COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	<b>2880 S CRESTVIEW DR, WINAMAC, IN 46996</b>	--	--	3	4	2,884	--	--	2.42	--	2005
	1727 W WEST WIN RD S WINAMAC, IN 46996	\$425,000	Feb 20, 2025	4	3	3,286	\$129	3.52	0.57	23	1976
	103 E WASHINGTON ST WINAMAC, IN 46996	\$599,000	Apr 12, 2025	5	3	4,017	\$149	2.47	0.16	18	1893
	1372 N LAKE SHORE DR KEWANNA, IN 46939	\$499,000	Apr 23, 2025	2	2	1,706	\$292	8.24	0.17	11	1946

## ADDENDUM

### COMPARABLE COMMENTS AND FINAL RECONCILIATION

- 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.
- 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.
- Dated Sale #1 included for bracketing due to an extreme lack of recent waterfront sales.

#### Additional Notes:

- Bed adjustments applied when exceeding 1 bedroom difference.
- Due to lack of recent similar listings, no comparable listing has been provided.
- 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.

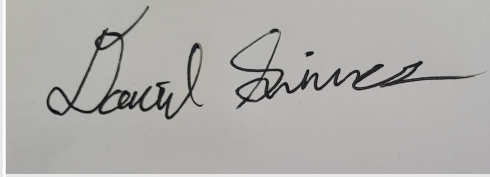
## EVALUATOR SIGNOFF

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Evaluator Name

David Simoes

Evaluator Signature



Signature Date

6/20/2025

# PROPERTY INSPECTION ANALYSIS

File # 6507864.2

Loan #

SUBJECT & CLIENT				
Address 2880 S Crestview Dr		City Winamac	County Pulaski	State IN Zip 46996
Borrower Charles Dilts		Co-Borrower		
Client Robert Steele Agency Inc		Address 11 Motif Boulevard	City Brownsburg	State IN Zip 46112

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

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

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

SUBJECT CONDITION
<input type="checkbox"/> New / Like New <input type="checkbox"/> Very Good <input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="checkbox"/> Fair / Below-Average <input type="checkbox"/> Poor / Uninhabitable

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

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

ROOM INFORMATION AND LOCATION
[ 13 ] # Total Rooms Above Grade [ 3 ] # Bedrooms Above Grade [ 3.1 ] # Bathrooms Above Grade

EXTERNAL FACTORS
Adverse External Factors
Fronts/Sides/Backs Busy Street <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No High Tension Electrical Wires <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vacant/Abandoned Property <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landfill or Transfer Station <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Commercial/Industrial Influences <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Railroad Tracks <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Freeway/Highway Influence <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Private or Public Airport <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [ ] <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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No Beach Access <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Lake Access <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Marina/Boat Ramp Access <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Gated Community / Security Gate <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No View [ ] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [ ] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

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

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

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

ADDITIONAL IMPROVEMENTS
<input type="checkbox"/> Accessory Unit <input checked="" type="checkbox"/> Outbuildings <input type="checkbox"/> Solar Panels [ ] <input checked="" type="checkbox"/> Porch [Covered ] <input checked="" type="checkbox"/> Patio [Concrete ] <input type="checkbox"/> Pool [ ] <input type="checkbox"/> Fence [ ] <input checked="" type="checkbox"/> Other [DetGarage24x36 ]

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

SUBJECT SITE / LOT															
Lot Size [ 2.42 ] Lot Shape [ Irregular ]															
Utilities															
<table> <tr> <th>Public</th> <th>Other</th> <th>Description</th> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[ ]</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[ ]</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>[ Well ]</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>[ Septic ]</td> </tr> </table>	Public	Other	Description	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[ Well ]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[ Septic ]
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Offsite Improvements															
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<input type="checkbox"/>	<input type="checkbox"/>	[ None ]													

SUBJECT IMPROVEMENTS																								
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# PROPERTY INSPECTION ANALYSIS

File # 6507864.2

Loan #

## SUBJECT & CLIENT

Address 2880 S Crestview Dr	City Winamac	County Pulaski	State IN	Zip 46996
Borrower Charles Dilts	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

## COMMENTS

Outbuilding above is a detached garage 24x36. Photo included. Data gathered from exterior inspection and public records. No rear photo taken as assignment was exterior from street only. Property sits along Tippecanoe River.

## 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 Maria E Pesak

Address 10273 12th Rd

City, St Zip Argos, IN 46501

Phone (574) 930-0876

Location Validation (VPI Inspection Only)

Maria Pesak / 06/17/2025

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6507864.2  
Loan #

SUBJECT & CLIENT

Address 2880 S Crestview Dr	City Winamac	County Pulaski	State IN	Zip 46996
Borrower Charles Dilts	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



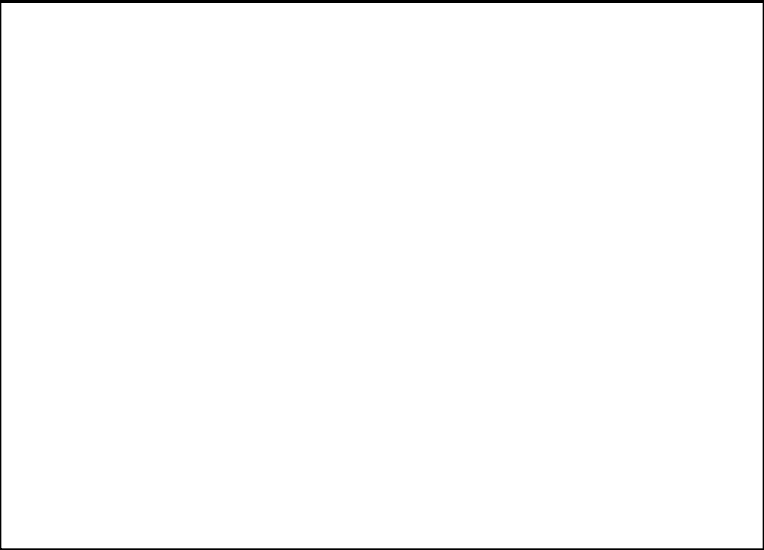

Right Street View



PROPERTY INSPECTION ANALYSIS

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SUBJECT PROPERTY PHOTO ADDENDUM	
Rear View (If accessible)	Detached garage
	
Front view	
