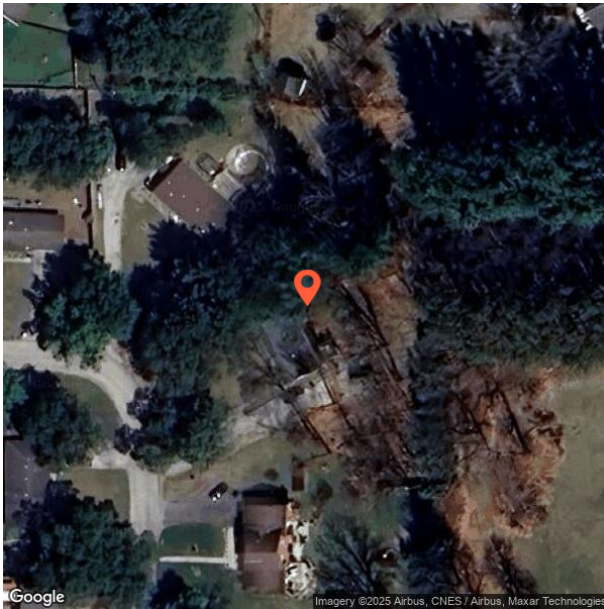




Property Address	10219 N 472 E	Order #	6621444
	DEMOTTE, IN 46310 - NEWTON COUNTY	Loan #	Not provided
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Other
Lender	Robert Steele Agency Inc		
Borrower	TERRY ZISOFF		
Coborrower	None		
Evaluated Value	\$255,000	Reasonable Exposure Time	
Effective Date	10/3/2025		45 - 90 Days

PROPERTY DETAILS



Property Type	Single Family Residence	County	NEWTON
Lot Size	15,652	Parcel Number	56-05-11-443-038.000-013
Year Built	1978	Assessed Year	2024
Gross Living Area	1,794	Assessed Value	\$192,000
Bedroom	4	Assessed Taxes	\$1,224
Baths	1.1	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	R004	List Price	
HOA	No		
Location Comments	None		
Owner of Public Records	ZISOFF TERRY, PATRICIA A		
Amenities	None		
Legal Description	DIST:0008 CITY/MUNI/TWP:LINCOLN TOWNSHIP LOT 11 ROLLING HILL LINCOLN TWP MAP REF:05-11-400-164		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	51	27	52	2% -	92.6% ↑
Absorption rate (total sales/month)	17	9	17	0% -	88.9% ↑
Total # of Comparable Active Listings	90	98	109	21.1% ↑	11.2% ↑
Months of housing supply (Total listings / ab. rate)	5	11	6	20% ↑	-45.5% ↓
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	\$278,500	\$345,000	\$280,000	0.5% -	-18.8% ↓
Median Comparable Sales Days on Market	66d	12d	18d	-72.7% ↓	50% ↑
Median Sale Price as % of List Price	98%	99%	99%	1% -	0% -
Median Comparable List Price (Currently Active)	\$340,000	\$339,900	\$324,900	-4.4% -	-4.4% -
Median Competitive Listings Days on Market (Currently Active)	66d	28d	32d	-51.5% ↓	14.3% ↑
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	0	1	0	0% -	-100% ↓
REO Sales	0	0	0	0% -	0% -
Short Sales	0	1	1	0% -	0% -
Foreclosure % of Regular & REO Sales	0%	4%	0%	0% -	-100% ↓

SELECTED COMPARABLES SALES AND LISTINGS

Subject Property		Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	10219 N 472 E DEMOTTE IN, 46310	10308 N 500 E DEMOTTE IN, 46310		5584 E 989 N DEMOTTE IN, 46310		4596 E 1047 N DEMOTTE IN, 46310	
MLS Comments	--						
Proximity (mi)	--	0.26 E		0.91 SE		0.30 NW	
MLS# DOC#	--	823384		823949		821927	
Sale Price / Price per Sq.Ft.	--	\$269,000 / \$164/sqft		\$274,900 / \$147/sqft		\$240,000 / \$153/sqft	
List Price / Price per Sq.Ft.	--	\$274,900 / \$168/sqft		\$274,900 / \$147/sqft		\$250,000 / \$159/sqft	
Sale Price % of List Price	--	0.98 / 98%		1.00 / 100%		0.96 / 96%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		09/26/25 91 DOM		08/22/25 44 DOM		07/15/25 41 DOM	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	None	Landscaped		Wooded, Landscaped		Landscaped	
Site	15,652	15,030		19,320	-\$2,000	26,697	-\$5,500
View	Neighborhood	Neighborhood		Neighborhood		Neighborhood	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1978	1971	\$3,500	1996	-\$9,000	1974	
Condition	Average	Average		Average		Average	
Bedrooms	4	3	\$5,000	3	\$5,000	3	\$5,000
Full / Half Baths	1 / 1	2 / 0	-\$2,500	2 / 1	-\$5,000	1 / 0	\$2,500
Gross Living Area	1,794	1,638	\$6,000	1,874		1,568	\$9,000
Basement	None	None		None		None	
Parking Type	Driveway	Attached Garage	-\$10,000	Attached Garage	-\$10,000	Detached Garage	-\$10,000
Parking Spaces	3	2		2		2	
Pool	No	No		No		No	
Amenities	None	None		None		None	
Other							
Other							
Net Adj. (total)		0.74%	\$2,000	-7.64%	-\$21,000	0.42%	\$1,000
Gross Adj.		10.04%	\$27,000	11.28%	\$31,000	13.33%	\$32,000
Adj. Price			\$271,000		\$253,900		\$241,000
Price and Listing History		Sold Price \$269,000 Pending Price \$274,900 Contingent Price \$274,900 Price Changed Price \$274,900 Price Changed Price \$279,900 Price Changed Price \$283,000 Listed Price \$289,900	09/26/2025 09/21/2025 08/17/2025 08/10/2025 08/02/2025 07/24/2025 06/27/2025	Sold Price \$274,900 Pending Price \$274,900 Price Changed Price \$274,900	08/22/2025 07/14/2025 07/09/2025		

Subject Property		List Comp 1		List Comp 2	
					
Address	10219 N 472 E DEMOTTE IN, 46310	10307 N 477 E DEMOTTE IN, 46310		5527 E 1146 N DEMOTTE IN, 46310	
MLS Comments	--				
Proximity (mi)	--	0.08 NE		1.45 NE	
MLS# DOC#	--	828311		828854	
Sale Price / Price per Sq.Ft.	--				
List Price / Price per Sq.Ft.	--	\$249,900 / \$151/sqft		\$298,500 / \$159/sqft	
Sale Price % of List Price	--				
Property Type	SFR	SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj
Sale/List Date		09/25/25 8 DOM		10/03/25 0 DOM	
Location	Neutral	Neutral		Neutral	
Location Comment	None	Cul-De-Sac		Corner, Landscaped, Few Trees	
Site	15,652	15,336		21,780	-\$3,000
View	Neighborhood	Neighborhood		Neighborhood	
Design	Typical	Typical		Typical	
Quality	Average	Average		Average	
Age	1978	1972	\$3,000	1974	
Condition	Average	Average		Average	
Bedrooms	4	4		4	
Full / Half Baths	1 / 1	1 / 1		2 / 0	-\$2,500
Gross Living Area	1,794	1,654	\$5,500	1,872	
Basement	None	None		None	
Parking Type	Driveway	Attached Garage	-\$10,000	Attached Garage	-\$10,000
Parking Spaces	3	2		2	
Pool	No	No		No	
Amenities	None	None		None	
Other					
Other					
Net Adj. (total)		-0.60%	-\$1,500	-5.19%	-\$15,500
Gross Adj.		7.40%	\$18,500	5.19%	\$15,500
Adj. Price			\$248,400		\$283,000
Price and Listing History		Contingent Price 09/28/2025 \$249,900		Price Changed 10/03/2025 \$298,500	
		Price Changed 09/25/2025 \$249,900		Cancelled 07/22/2025 \$299,500	
				Price Changed 07/08/2025 \$299,500	
				Price Changed 06/25/2025 \$310,000	
				Listed 04/23/2025 \$325,000	
				Sold 11/22/2024 \$210,000	
				Pending 10/24/2024 \$219,900	
				Price Changed 10/15/2024 \$219,900	

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

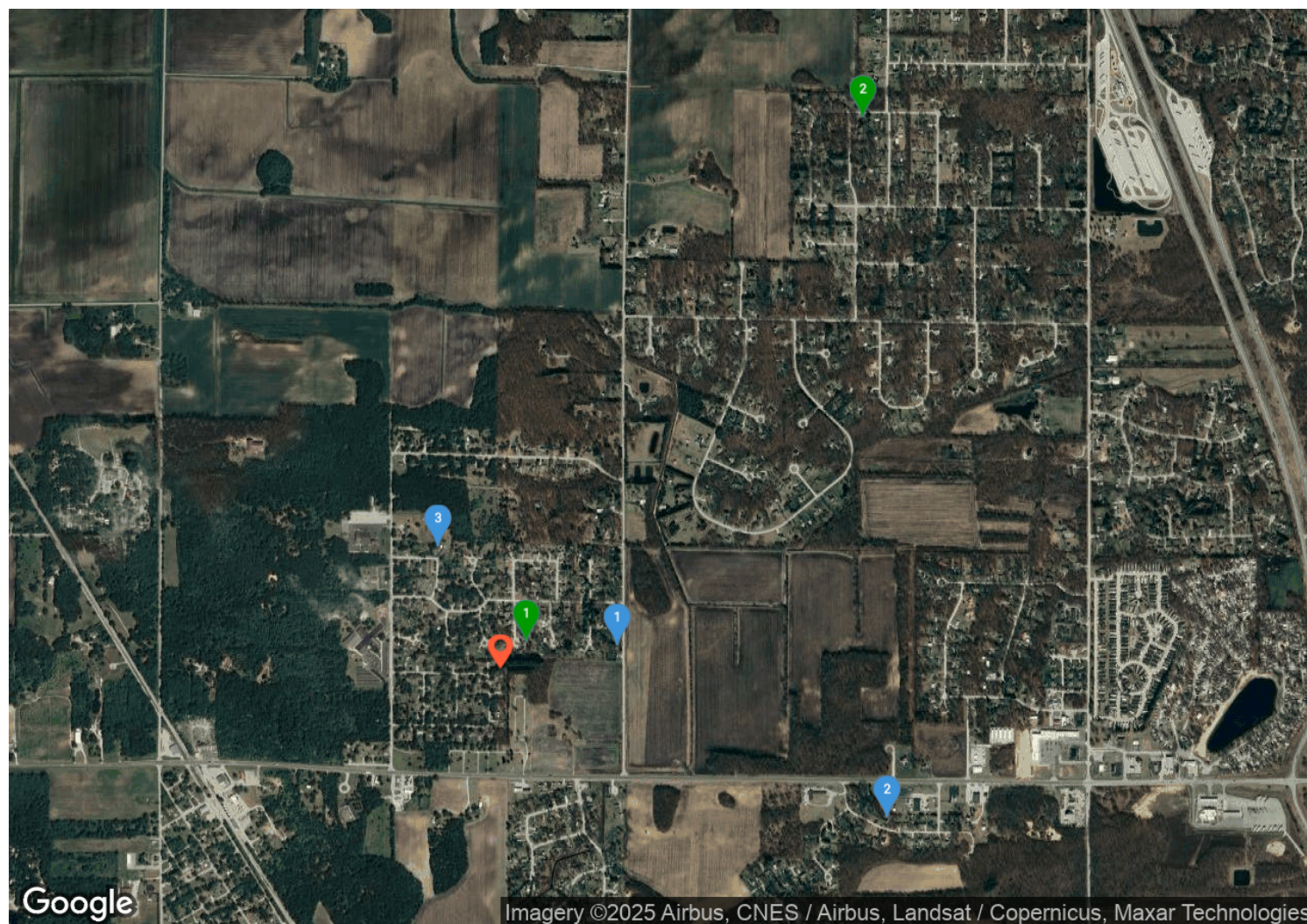
The subject appears to be in average condition with no apparent signs of obsolescence or deferred maintenance. The subject is located in a rural neighborhood and generally conforms to surrounding properties.

Market conditions data from QVM and supplemental sources are conflicting. Review of sales data and supplemental sources indicate time adjustments for the presented comparable sales are not warranted. Foreclosures, REO, and short sales are not a significant factor in the market.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$241,000 to \$283,000
<p>All sold comparables were given equal weight in determining the value of the subject after adjustments, as they all share similar characteristics to this home.</p> <ul style="list-style-type: none"> • 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. • Age of construction only adjusted when difference exceeds five years of age. • 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. <p>No weight was given to comparable listings in developing the value opinion.</p>

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	10219 N 472 E DEMOTTE, IN 46310	Single Family Residence				15652	1978	4	2	1794	0	No		Public Records
1	10308 N 500 E DEMOTTE, IN 46310	Single Family Residence	\$269,000	09/26/2025	0.26	15030	1971	3	2	1638	0	No		MLS
2	5584 E 989 N DEMOTTE, IN 46310	Single Family Residence	\$274,900	08/22/2025	0.91	19320	1996	3	3	1874	0	No		MLS
3	4596 E 1047 N DEMOTTE, IN 46310	Single Family Residence	\$240,000	07/15/2025	0.30	26697	1974	3	1	1568	0	No		MLS
1	10307 N 477 E DEMOTTE, IN 46310	Single Family Residence	\$249,900	09/25/2025	0.08	15336	1972	4	2	1654	0	No		MLS
2	5527 E 1146 N DEMOTTE, IN 46310	Single Family Residence	\$298,500	10/03/2025	1.45	21780	1974	4	2	1872	0	No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 10308 N 500 E
DEMOTTE IN, 46310



Comp 2: 5584 E 989 N
DEMOTTE IN, 46310



Comp 3: 4596 E 1047 N
DEMOTTE IN, 46310



Listing 1: 10307 N 477 E
DEMOTTE IN, 46310



Listing 2: 5527 E 1146 N
DEMOTTE IN, 46310

PRICE AND LISTING HISTORY

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

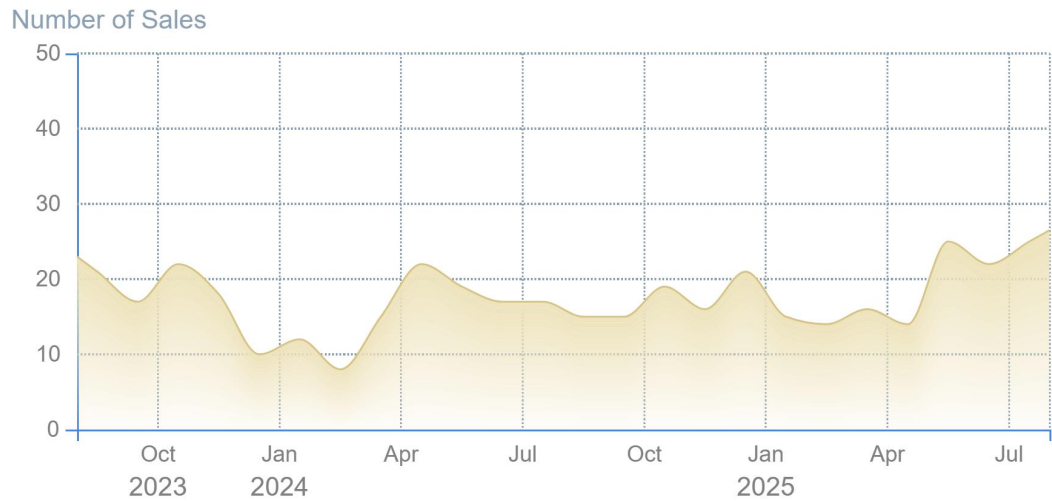
TRANSACTION HISTORY

There is no property transaction history available.

ZIP-CODE DATA

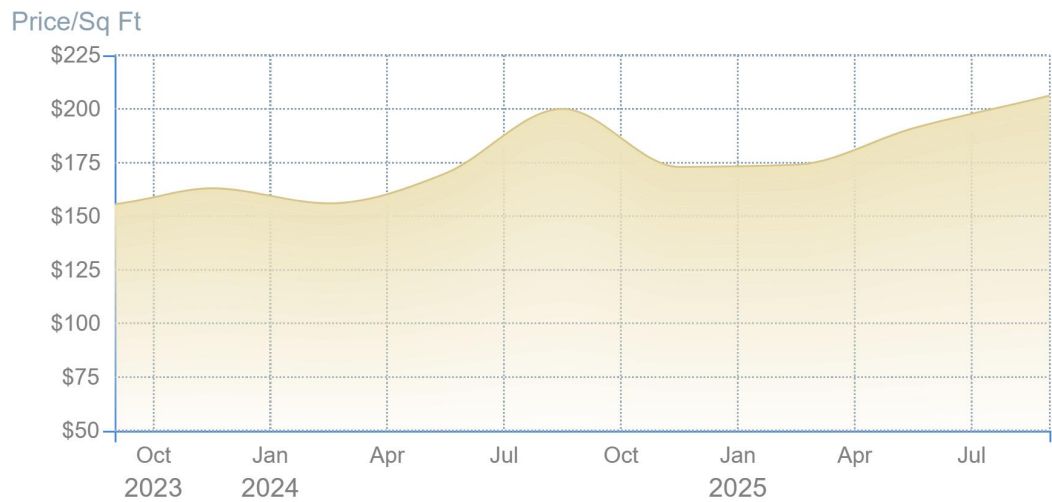
Number of Properties Sold in 46310

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



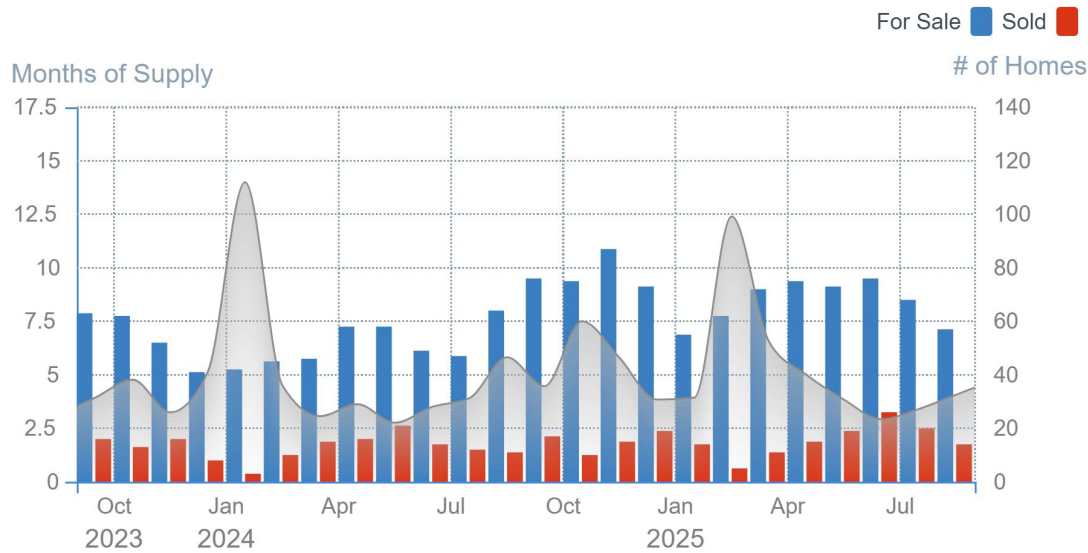
Median Sale Price/Sq.Ft. (quarterly) in 46310

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



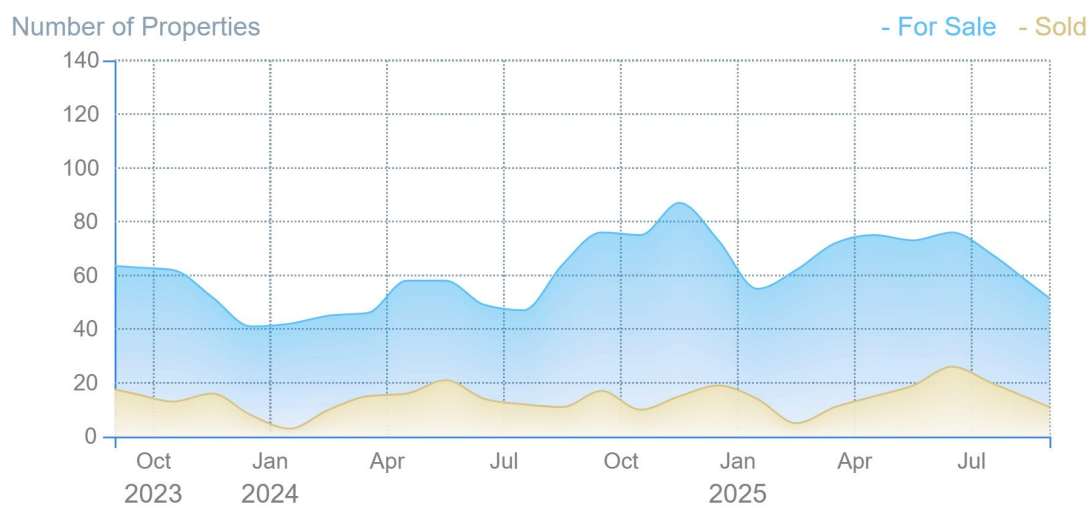
Months of Supply in 46310

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.

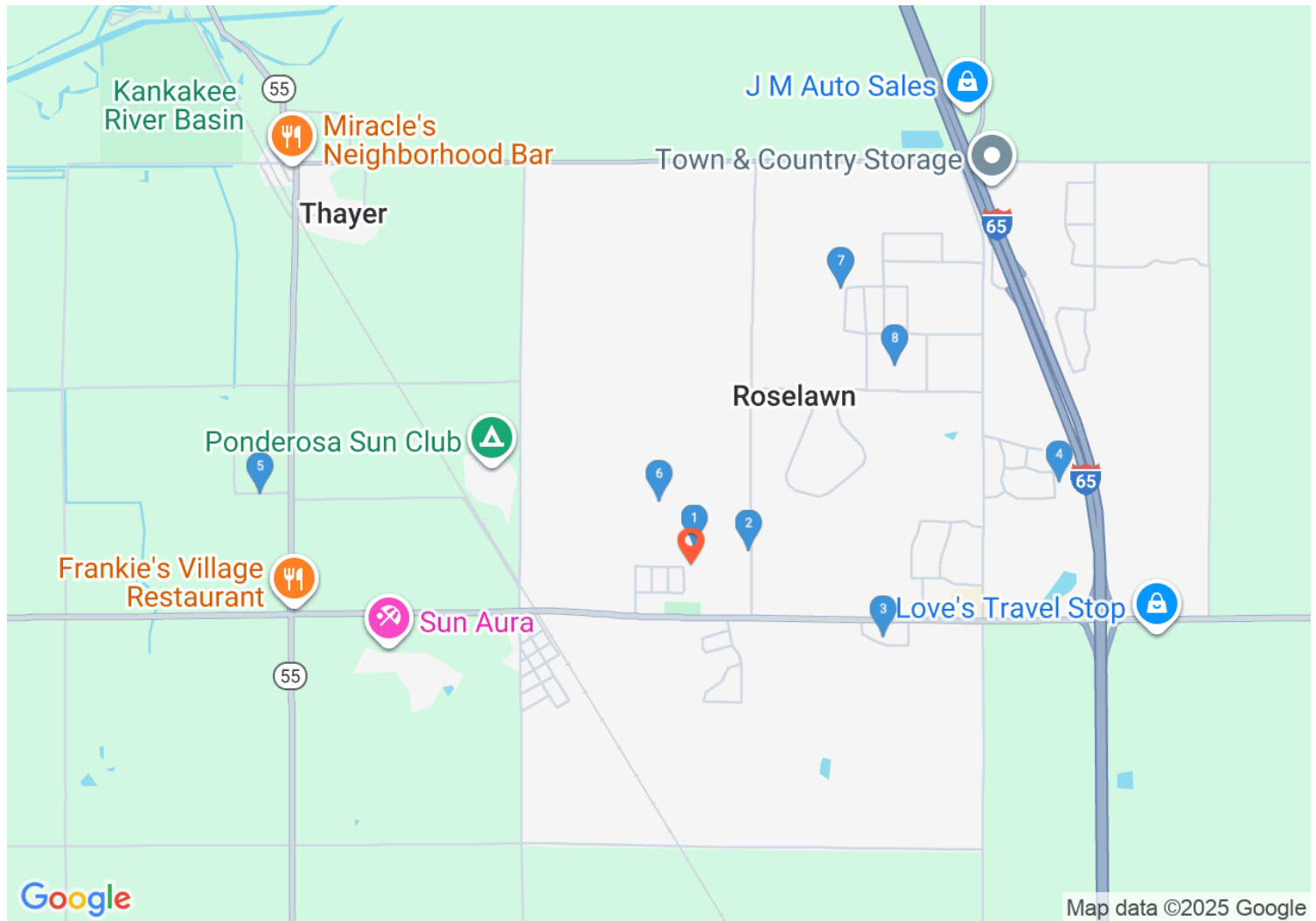


Supply / Demand in 46310

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

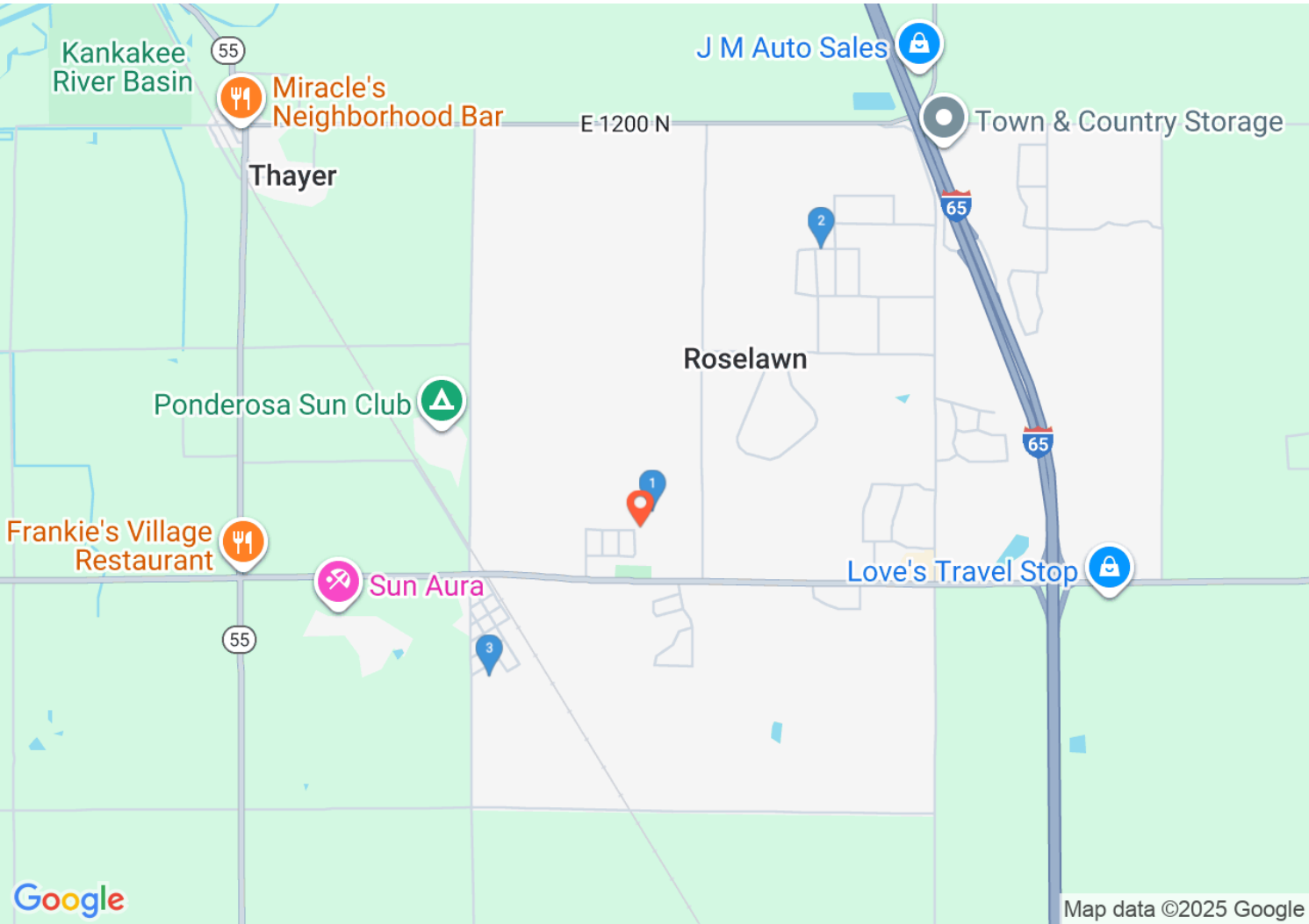


COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	10219 N 472 E, DEMOTTE, IN 46310	--	--	4	2	1,794	--	--	0.36	--	1978
1	10320 N 477 E DEMOTTE, IN 46310	\$190,000	Jun 27, 2025	3	2	1,636	\$116	0.08	0.34	96	1972
2	10308 N 500 E DEMOTTE, IN 46310	\$269,000	Sep 26, 2025	3	2	1,638	\$164	0.26	0.35	96	1971
3	5584 E 989 N DEMOTTE, IN 46310	\$274,900	Aug 22, 2025	3	3	1,874	\$146	0.91	0.44	77	1996
4	9605 MIDDLESEX RD DEMOTTE, IN 46310	\$268,660	May 13, 2025	3	2	2,036	\$131	1.66	0.45	77	1979
5	2853 E 1053 N DEMOTTE, IN 46310	\$345,000	Jul 08, 2025	3	1	1,812	\$190	1.91	0.35	74	1975
6	4596 E 1047 N DEMOTTE, IN 46310	\$240,000	Jul 15, 2025	3	1	1,568	\$153	0.30	0.61	64	1974
7	11444 N 540 E DEMOTTE, IN 46310	\$350,000	Jun 18, 2025	3	3	2,084	\$167	1.37	0.63	58	1977
8	5607 E 1112 N DEMOTTE, IN 46310	\$290,000	Aug 12, 2025	3	3	2,070	\$140	1.25	1.00	44	1973

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	10219 N 472 E, DEMOTTE, IN 46310	--	--	4	2	1,794	--	--	0.36	--	1978
1	10307 N 477 E DEMOTTE, IN 46310	\$249,900	Sep 25, 2025	4	2	1,654	\$151	0.08	0.35	98	1972
2	5527 E 1146 N DEMOTTE, IN 46310	\$298,500	Oct 03, 2025	4	2	1,872	\$159	1.45	0.50	75	1974
3	4092 ETHEL ST E DEMOTTE, IN 46310	\$407,000	Jul 14, 2025	3	2	1,992	\$204	0.93	0.55	71	1982

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:

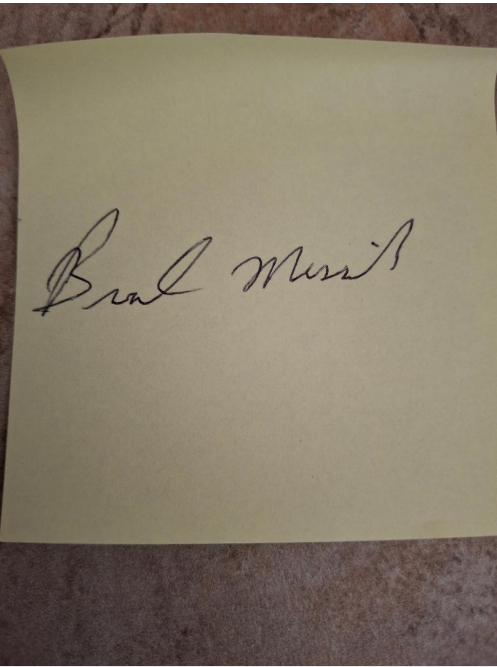
- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have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

Brad Messick

Evaluator Signature



Signature Date

10/8/2025

SUBJECT & CLIENT

Zip 46310

Co-Borrower

Zip 46112

PROPERTY TYPE

☒ SFR - Detached ☐ Condo - Garden Style

☐ SFR - Attached ☐ Condo - Mid-Rise or High-Rise

☐ SFR - Semi-Detached / End ☐ Condo - Other

☐ SFR - With Accessory Unit ☐ Manufactured [Add Date]

☐ Duplex ☐ Commercial / Mixed-Use

☐ Triplex ☐ Other []

☐ Quadruplex

☐ None
☐ Carport # Cars []
☐ Garage # Cars []
☒ Driveway # Cars [3]
 Surface [Other]

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

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

☒ Similar ☐ Inferior ☐ Superior ☐ Unknown

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

Was any of the above deferred maintenance caused by a recent natural disaster? ☐ Yes ☒ No

If yes, does it appear the interior suffered significant damage? ☐ Yes ☐ No

Is the property located in an active FEMA disaster area? ☐ Yes ☒ 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:

[7] # Total Rooms Above Grade

[4] # Bedrooms Above Grade

[1.5] # Bathrooms Above Grade

Lot Size [0.36] Lot Shape [Unknown]

Utilities	Public	Other	Description
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[Unknown if propane or public]
Water	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[Well]
Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[Septic]

Offsite Improvements	Public	Private	Description
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Street ☒ ☐ [Asphalt]

Alley ☐ ☐ [None]

SUBJECT IMPROVEMENTS

# Stories [2]	Year Built [1978]	Foundation / Basement
Design [Other]		<input checked="" type="checkbox"/> Concrete Slab
Construction [Wood Frame]		<input type="checkbox"/> Crawl Space
Exterior Walls [Other]		<input type="checkbox"/> Basement
Roof Surface [Comp Shingle]		<input type="checkbox"/> Full
Fireplace # [] [Unknown]		<input type="checkbox"/> Partial
Heating Type [Unknown]		% Finished [%]
Cooling Type [Central/Forced Air]		

PROPERTY INSPECTION ANALYSIS

File # 6621444.2

Loan #

SUBJECT & CLIENT

Address 10219 N 472 E	City DEMOTTE	County NEWTON	State IN	Zip 46310
Borrower TERRY ZISOFF	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

Property card is attached, shows no fireplace - but chimney is attached to the house. Rural area. Bi-level. Partial front brick exterior with vinyl siding. Gravel driveway.

SCOPE, CERTIFICATION AND LIMITING CONDITIONS

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

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

CERTIFICATION: The inspector, hereby certifies and agrees that:

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

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

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

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

Company Double Diamond Real Estate LLC

Address 1158 W Lincolnway

City, St Zip Valparaiso, IN 46385

Phone (219) 462-6900

Location Validation (VPI Inspection Only)



JENNIFER WARD / 10/03/2025

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6621444.2
Loan #

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Borrower TERRY ZISOFF	Co-Borrower			
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SUBJECT PROPERTY PHOTO ADDENDUM

Front View



Address Verification



Left Side View



Right Side View



Left Street View



Right Street View




PROPERTY INSPECTION ANALYSIS



File # 6621444.2
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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)	Front
	

Across the street	Road Sign
	

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