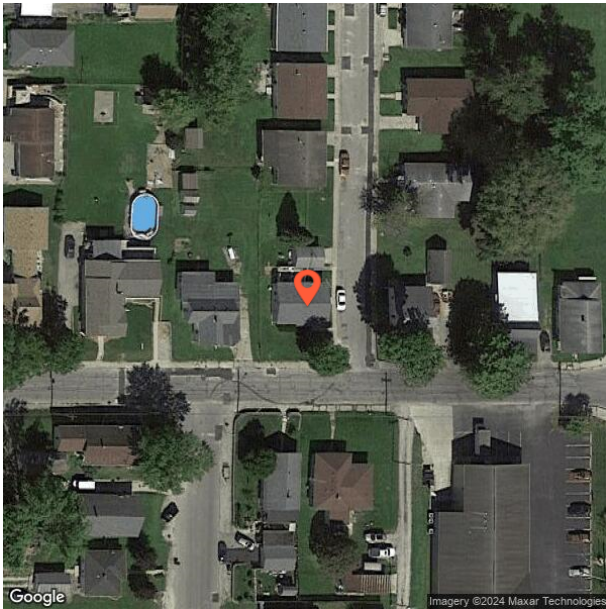




Property Address	112 W 24TH ST	Order #	6210906
	CONNERSVILLE, IN 47331 - FAYETTE COUNTY	Loan #	Not Specified
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Not Specified
Lender			Robert Steele Agency Inc
Borrower			Kimberly Lester
Coborrower			Not Specified
Evaluated Value	\$125,000	Reasonable Exposure Time	
Effective Date	6/19/2024		20 - 90 Days

PROPERTY DETAILS



Property Type	Single Family Residence	County	FAYETTE
Lot Size	7,492	Parcel Number	21-05-13-536-512.000-008
Year Built	1954	Assessed Year	2022
Gross Living Area	1,094	Assessed Value	\$53,000
Bedroom	2	Assessed Taxes	\$494
Baths	1.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	C009	List Price	
HOA	No		
Location Comments	Proximate to commercial influences and a busy street		
Owner of Public Records	LESTER KIM		
Amenities	Outbuilding		
Legal Description	DIST:0004 CITY/MUNI/TWP:HARRISON TOWNSHIP LEAH COURT LOT # 1 112 W. 24TH STREET MAP REF:05-13-200-443		

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	22	22	18	-18.2% ↓	-18.2% ↓
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	\$105,000	\$22,500	\$135,000	28.6% ↑	500% ↑
Median Comparable Sales Days on Market	43d	21d	38d	-11.6% ↓	81% ↑
Median Sale Price as % of List Price	95%	83%	96%	1.1% -	15.7% ↑
Median Comparable List Price (Currently Active)	\$85,000	\$239,900	\$135,000	58.8% ↑	-43.7% ↓
Median Competitive Listings Days on Market (Currently Active)	49d	78d	40d	-18.4% ↓	-48.7% ↓
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	2159 INDIANA AVE CONNERSVILLE IN, 47331		643 W 21ST ST CONNERSVILLE IN, 47331		2220 WESTERN AVE CONNERSVILLE IN, 47331	
MLS Comments	Nice clean starter home 2BR 1BA with detached garage. Partial bsmt. corner lot...		Move in Ready and immediate possession! This 3 bedroom 1 bathroom home is...		Welcome to your beautifully renovated retreat, where charm meets contemporary...	
Proximity (mi)	0.33 SW		0.60 SW		0.49 SW	
MLS# DOC#	202421042 BROKER (812) 528-4974		21953525		21970210 BROKER 317-738-3737	
Sale Price / Price per Sq.Ft.	\$123,000 / \$130/sqft		\$135,000 / \$117/sqft		\$135,000 / \$144/sqft	
List Price / Price per Sq.Ft.	\$123,000 / \$130/sqft		\$139,900 / \$121/sqft		\$135,000 / \$144/sqft	
Sale Price % of List Price	1.00 / 100%		0.96 / 96%		1.00 / 100%	
Property Type	SFR		SFR		SFR	
	Value (Subject)	Value Adj	Value Adj	Value Adj	Value Adj	Value Adj
Sale/List Date	06/07/24		03/04/24		05/02/24	
Location	Adverse -\$2,500		Adverse \$5,000		Adverse \$2,500	
Location Comment	Proximate to commercial influences and a busy street		Adjacent to a busy street, proximate to railroad tracks and educational facilities		Adjacent to a busy street and proximate to a railroad	
Site	7,492	5,793 \$1,274	5,271 \$1,666	5,881 \$1,208		
View	Residential		Residential		Residential	
Design	Traditional		Traditional		Traditional	
Quality	Average		Average		Average	
Age	1954	1920 \$2,000	1948	1920 \$2,000		
Condition	Average		Good -\$10,000		Good -\$10,000	
Bedrooms	2	2	3 -\$2,000	3 -\$2,000		
Full / Half Baths	1 / 0	1 / 0	1 / 0	1 / 0		
Gross Living Area	1,094	946 \$2,220	1,152	936 \$2,370		
Basement	Partial basement, unfinished -\$2,000		Full basement, unfinished -\$4,000		Partial basement, unfinished -\$2,000	
Parking Type	Garage		Garage		Driveway	
Parking Spaces	1	1 -\$1,000	1 -\$1,000	1		
Pool	No		No		No	
Amenities	Typical amenities \$2,000		Typical amenities \$2,000		Typical amenities \$2,000	
Other						
Other						
Net Adj. (total)	1.62% \$1,994		-6.17% -\$8,334		-2.91% -\$3,922	
Gross Adj.	10.56% \$12,994		19.01% \$25,666		17.84% \$24,078	
Adj. Price	\$124,994		\$126,666		\$131,078	
Price and Listing History	Sold 06/07/2024 Price \$123,000 Listed 04/01/2024 Price \$123,000		Sold 03/04/2024 Price \$135,000 Pending 02/06/2024 Price \$139,900 Price Changed 01/05/2024 Price \$139,900 Price Changed 12/12/2023 Price \$149,900 Listed 11/17/2023 Price \$159,900		Sold 05/02/2024 Price \$135,000 Pending 04/09/2024 Price \$135,000 Listed 03/22/2024 Price \$135,000	

	Subject Property	Sale Comp 4	List Comp 1
			
Address	112 W 24TH ST CONNERSVILLE IN, 47331	728 ARIENS AVE CONNERSVILLE IN, 47331	3327 WAYNE AVE CONNERSVILLE IN, 47331
MLS Comments	--	New, New, New!!!! This 3bed 1bath ranch includes all new flooring, brand new...	This spacious three-bedroom, two-bathroom home showcases numerous recent...
Proximity (mi)	--	1.72 SW	0.98 N
MLS# DOC#	--	21969736 BROKER (317) 604-8998	21985685
Sale Price / Price per Sq.Ft.	--	\$129,900 / \$120/sqft	
List Price / Price per Sq.Ft.	--	\$124,900 / \$116/sqft	\$170,000 / \$126/sqft
Sale Price % of List Price	--	1.04 / 104%	
Property Type	SFR	SFR	SFR
	Value (Subject)	Value Adj	Value Adj
Sale/List Date		05/20/24	06/18/24 1 DOM
Location	Adverse	Neutral -\$5,000	Neutral -\$5,000
Location Comment	Proximate to commercial influences and a busy street	No significant external influences	No significant external influences
Site	7,492	7,231	11,195 -\$2,777
View	Residential	Residential	Residential
Design	Traditional	Traditional	Traditional
Quality	Average	Average	Average
Age	1954	1951	1971
Condition	Average	Good -\$10,000	Good -\$10,000
Bedrooms	2	3 -\$2,000	3 -\$2,000
Full / Half Baths	1 / 0	1 / 0	2 / 0 -\$2,000
Gross Living Area	1,094	1,080	1,352 -\$3,870
Basement	No basement	No basement	No basement
Parking Type	Driveway	Driveway	Garage
Parking Spaces	1	1	2 -\$2,000
Pool	No	No	Yes -\$10,000
Amenities	Outbuilding	Typical amenities \$2,000	2 small barns -\$2,000
Other			
Net Adj. (total)		-11.55% -\$15,000	-23.32% -\$39,647
Gross Adj.		14.63% \$19,000	23.32% \$39,647
Adj. Price		\$114,900	\$130,353
Price and Listing History		Sold 05/20/2024 Price \$129,900 Pending 04/17/2024 Price \$124,900 Price Changed 04/12/2024 Price \$124,900 Price Changed 04/01/2024 Price \$129,900 Listed 03/20/2024 Price \$135,000	Listed 06/18/2024 Price \$170,000

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject appears to be in average condition with no apparent signs of deferred maintenance. Public records indicate a 320 sf detached garage; aerial views and the rear inspection photo show a permanent outbuilding of approximately the same size. Per inspection photos, one side of the outbuilding is currently being re-sided. It appears the garage has been converted for an unknown purpose, possibly a workshop or detached office (Evaluator makes no guarantee regarding the permitting status or intended utility of the converted garage). While the outbuilding is no longer a functioning garage, it is still a marketable amenity. The inspection report indicates no parking amenities, however, inspection photos show a 1-car driveway leading to the subject's outbuilding. The subject is located in a suburban neighborhood and generally conforms to surrounding properties. The subject is proximate but not adjacent to commercial influences and a busy street. There is an airport approximately 1.5 miles to the north; any air-traffic noise would be typical of the area and not considered significantly adverse.

The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis. 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: \$114,900 to \$131,078

Summary of sales comparison:

Due to a lack of more proximate and similar comparables, it was necessary to expand search parameters up to 2 miles distant and across major roadways & highways. All utilized comparables sold within the past 120 days. No time adjustments were applied due to conflicting market trends. Comparables were adjusted based on the significance of external influences. Comp #1 was adjusted for its less adverse location. Comps #2 & #3 were adjusted for their more significantly adverse locations. Comp #4 was adjusted for its superior location. Site is bracketed by a provided listing and was adjusted when difference exceeds 1,000 sf. Age was adjusted for difference beyond 30 years. Recent sales in the area appear to be predominantly updated; comp #1 was the only reasonable comparable in truly average condition. Comps #2, #3, & #4 were adjusted for condition based on MLS photos and commentary. GLA was adjusted when difference exceeds 100 sf. The subject's outbuilding is bracketed by a provided listing. More weight was given to comparable #1 for its similar condition.

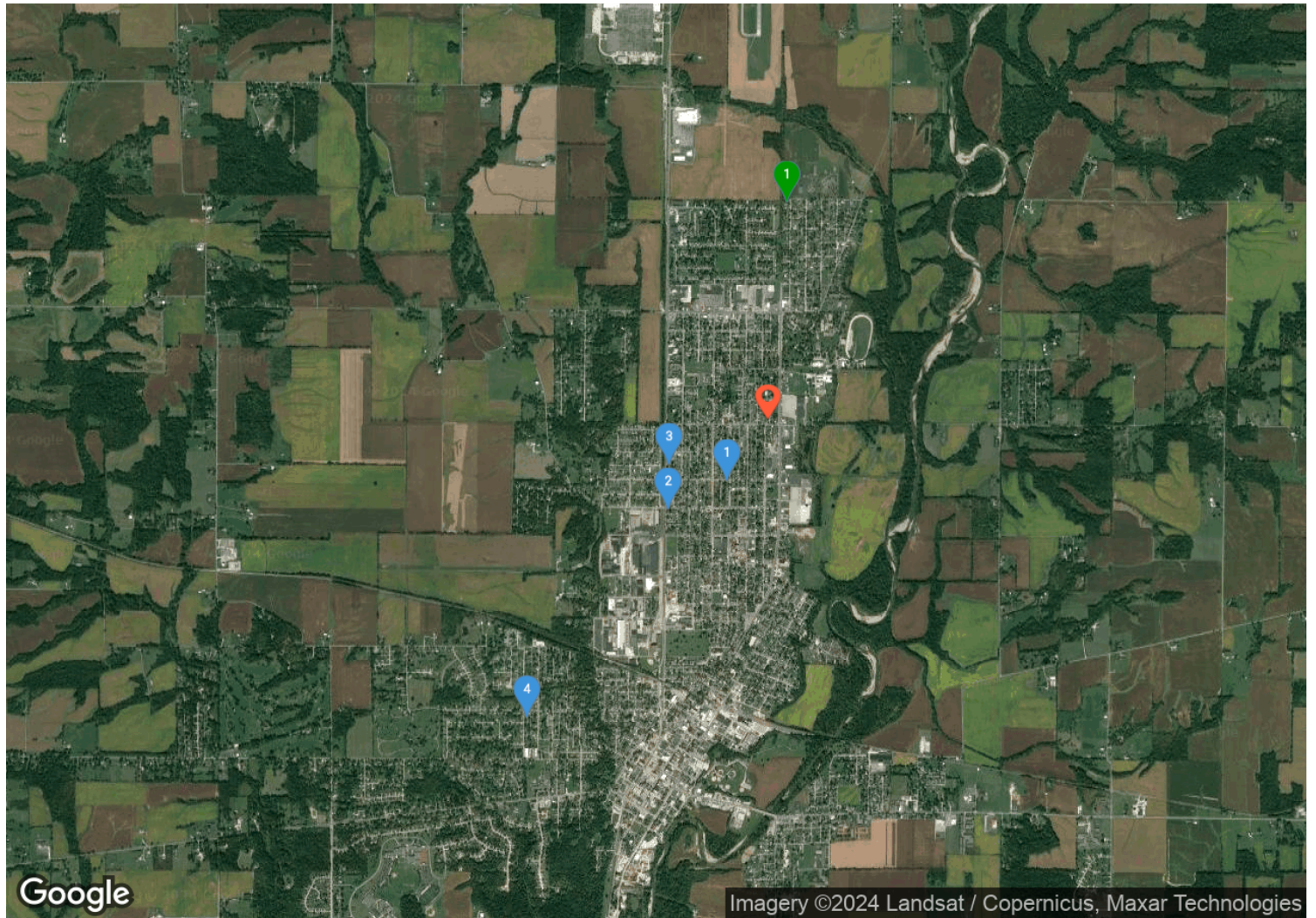
Comments on comparable listings:

Due to a lack of more proximate and similar comparables, it was necessary to expand search parameters across major roadways & highways; only 1 comparable listing was found and deemed reasonable for comparison. Listing #1 was adjusted for its superior location. Site was adjusted when difference exceeds 1,000 sf. Listing #1 was adjusted for condition based on MLS photos and commentary. Due to an extreme lack of similar listings in the area, it was necessary to exceed 20% GLA difference. GLA was adjusted when difference exceeds 100 sf. No weight was given to comparable listings in developing the value opinion.

General comments:

1. All comparables were verified either with MLS comments & photos from Quantarium or online sources. Only sales which were listed on MLS were considered for comparison. Some properties listed in the comparable section of this report which may appear similar to the subject were not considered for use as they were not listed on MLS.
2. 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.
3. It is acknowledged that net adjustments exceed 15%. This was unavoidable due to the necessary adjustments. Comparables used in this report are among the most similar available and considered reasonable indicators of market value and activity.

SELECTED COMPARABLES MAP



Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
112 W 24TH ST CONNERSVILLE, IN 47331	Single Family Residence				7492	1954	2	1	1094		No		Public Records
1 2159 INDIANA AVE CONNERSVILLE, IN 47331	Single Family Residence	\$123,000	06/07/2024	0.33	5793	1920	2	1	946	473	No		MLS
2 643 W 21ST ST CONNERSVILLE, IN 47331	Single Family Residence	\$135,000	03/04/2024	0.60	5271	1948	3	1	1152	576	No		MLS
3 2220 WESTERN AVE CONNERSVILLE, IN 47331	Single Family Residence	\$135,000	05/02/2024	0.49	5881	1920	3	1	936	234	No		MLS
4 728 ARIENS AVE CONNERSVILLE, IN 47331	Single Family Residence	\$129,900	05/20/2024	1.72	7231	1951	3	1	1080		No		MLS
1 3327 WAYNE AVE CONNERSVILLE, IN 47331	Single Family Residence	\$170,000	06/18/2024	0.98	11195	1971	3	2	1352		Yes		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 2159 INDIANA AVE
CONNERSVILLE IN, 47331

Nice clean starter home 2BR 1BA with detached garage. Partial bsmt. corner lot on quiet street. Nice yard.



Comp 2: 643 W 21ST ST
CONNERSVILLE IN, 47331

Move in Ready and immediate possession! This 3 bedroom 1 bathroom home is completely remodeled including new vinyl plank flooring downstairs, new carpet upstairs, new bathroom fixtures, new kitchen, new windows, new HVAC system (scheduled for installation) and a new roof. Enjoy the new front porch with epoxy coating. This home features a new wood privacy fence surrounding the spacious backyard with 1 car detached garage.



Comp 3: 2220 WESTERN AVE
CONNERSVILLE IN, 47331

Welcome to your beautifully renovated retreat, where charm meets contemporary living in this stunning 3 bed, 1 bath bungalow spanning 936 sqft. This home contains all new vinyl plank flooring, an updated kitchen, new water heater, new vinyl windows throughout the home, a fully remodeled bathroom, an inviting front enclosed porch, and a unfinished 1/3 basement.



Comp 4: 728 ARIENS AVE
CONNERSVILLE IN, 47331

New, New, New!!!! This 3bed 1bath ranch includes all new flooring, brand new kitchen and bath, new front porch, new sidewalk, new gravel parking lot, new hvac, new water heater, new stainless steel appliances, new electric and plumbing, and new gutters. Carefully remodeled to the point that even some of the walls were replaced, you don't want to miss out on your opportunity to get into this home at this price point. Welcome Home!!



Listing 1: 3327 WAYNE AVE
CONNERSVILLE IN, 47331

This spacious three-bedroom, two-bathroom home showcases numerous recent upgrades such as new flooring throughout, updated sleek modern cabinets/countertops in the kitchen and bathrooms, new light fixtures throughout the house, brand-new water heater, and a 2 year old roof. Nestled on a quiet street, it offers direct access to a walking path behind the property, perfect for leisurely strolls. The property also boasts an extended driveway for ample parking, a spacious backyard featuring an inviting in-ground pool, an optional garden area, and two barns providing generous storage.

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

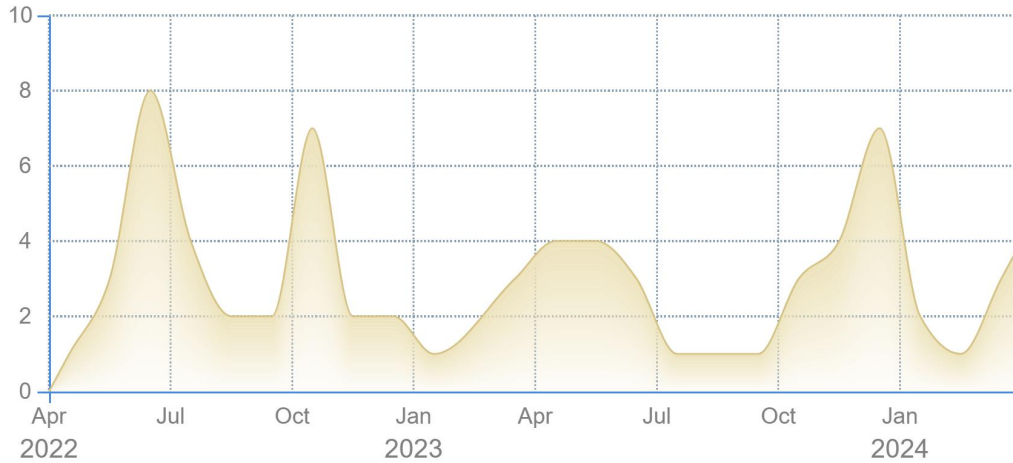
There is no property transaction history available.

ZIP-CODE DATA

Number of Properties Sold in 47331

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

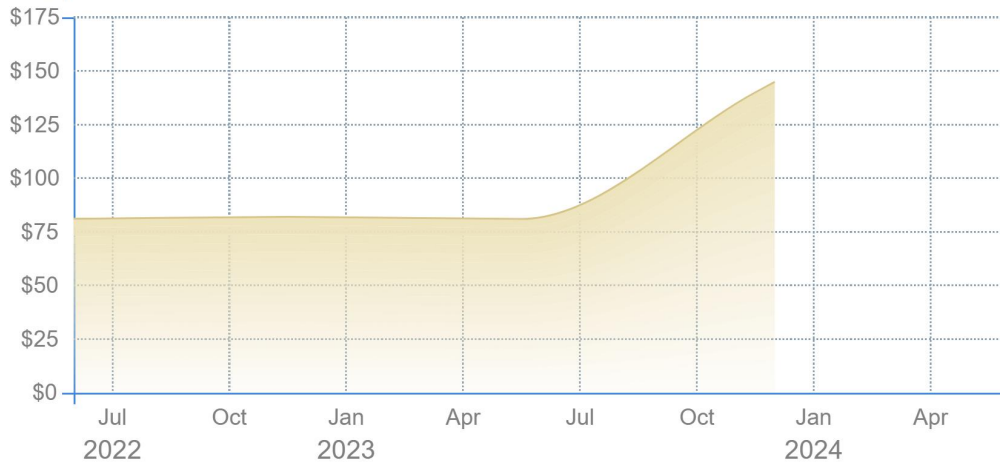
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 47331

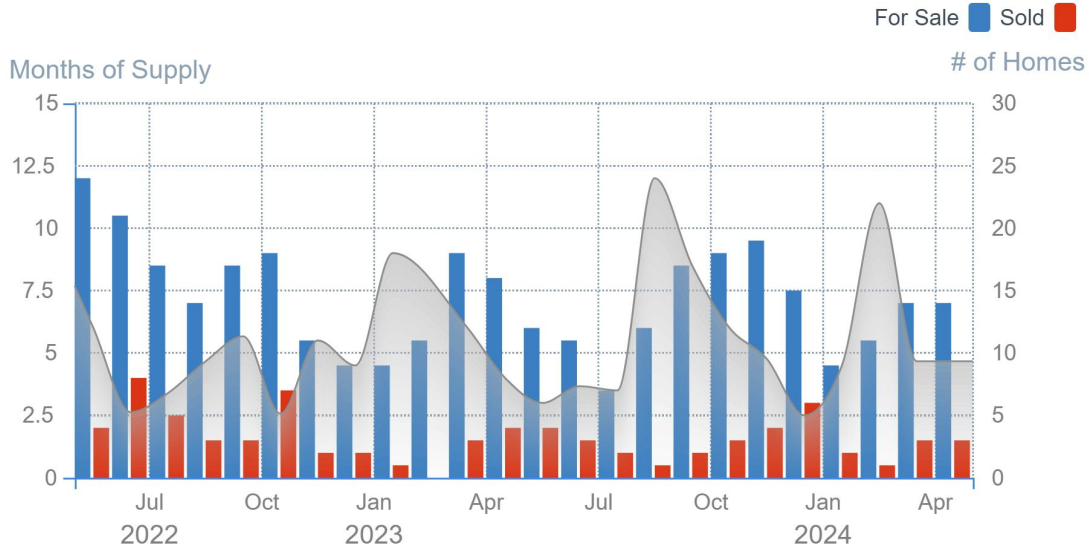
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



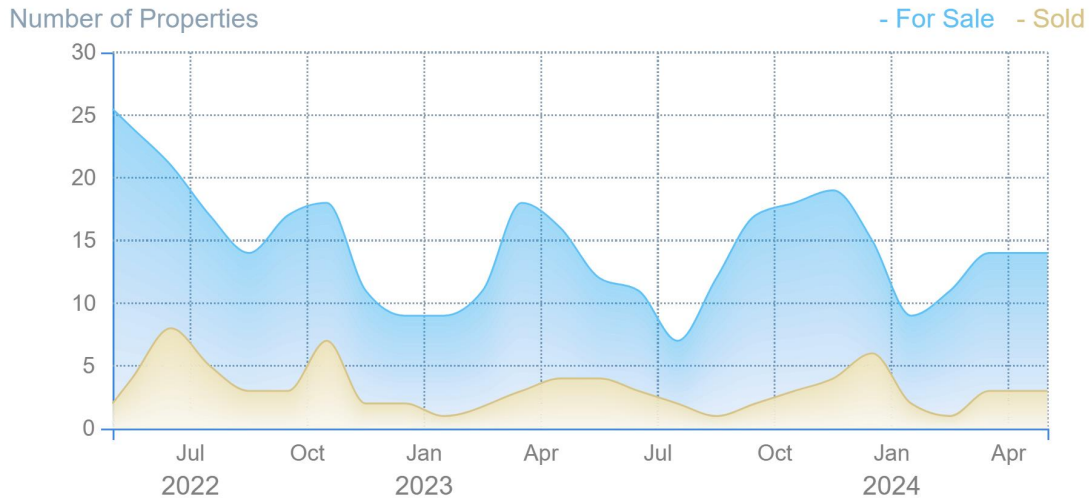
Months of Supply in 47331

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.

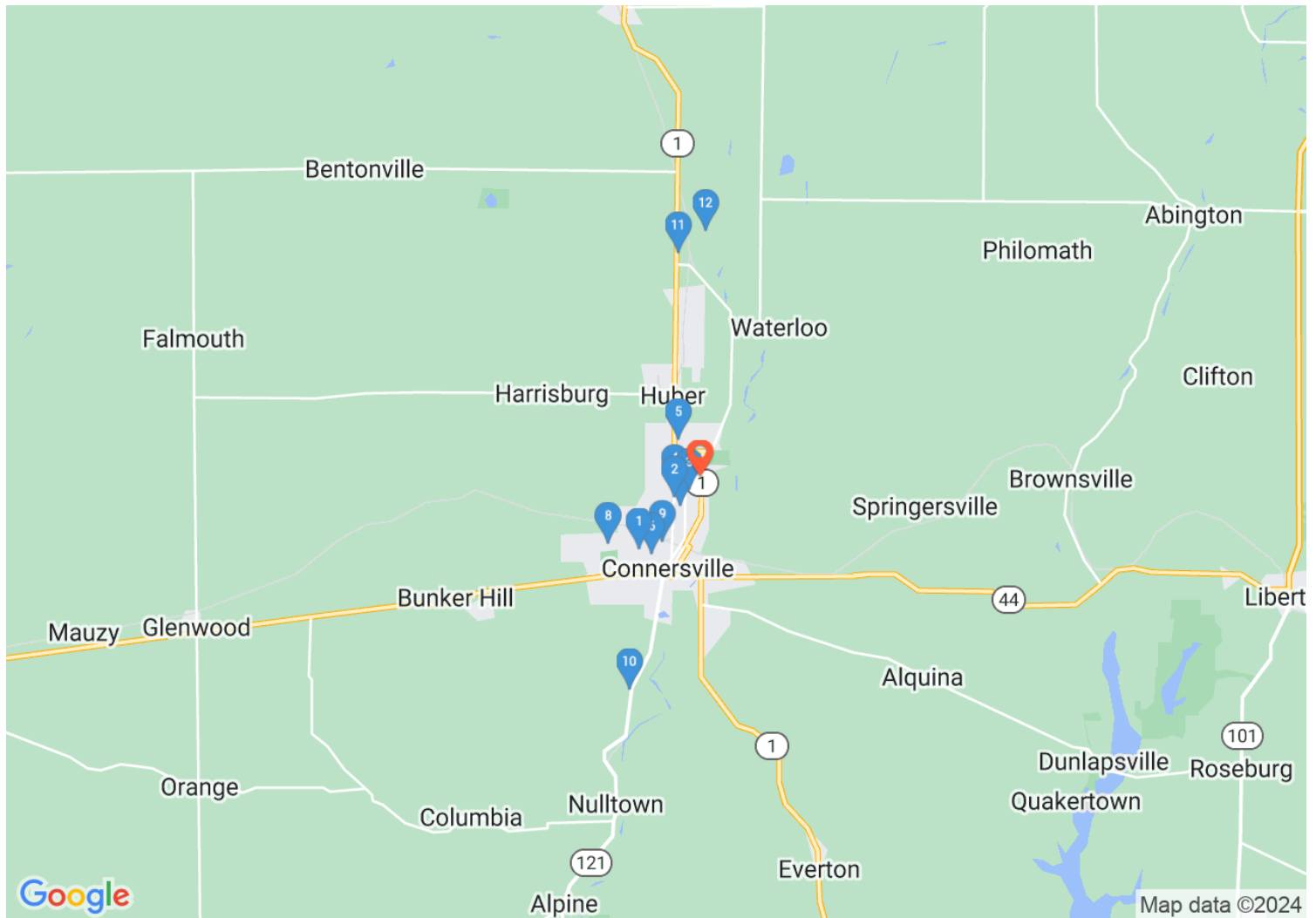


Supply / Demand in 47331

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

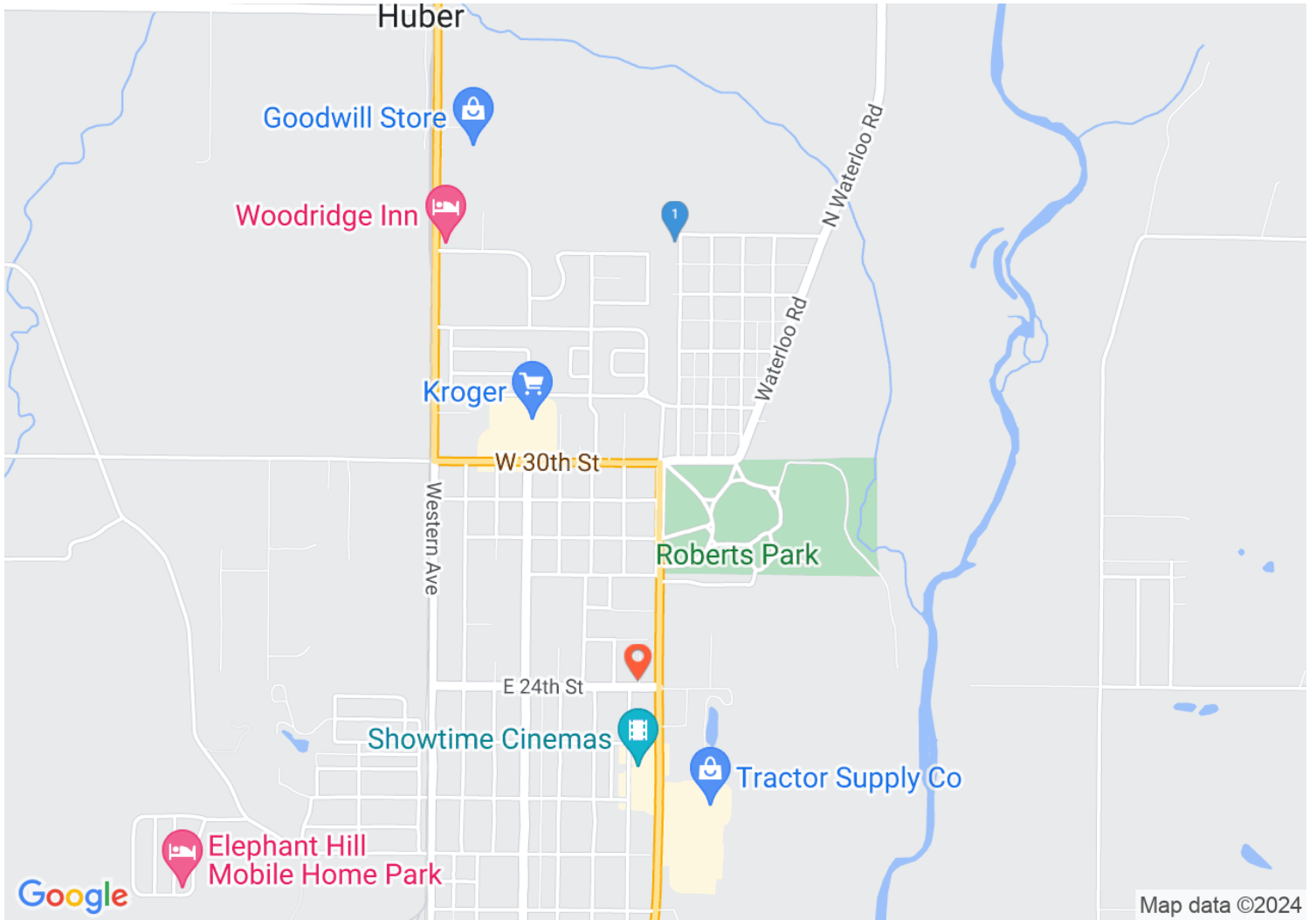


COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	112 W 24TH ST, CONNERSVILLE, IN 47331	--	--	2	1	1,094	--	--	0.17	--	1954
1	728 ARIENS AVE CONNERSVILLE, IN 47331	\$129,900	May 20, 2024	3	1	1,080	\$120	1.72	0.17	81	1951
2	643 W 21ST ST CONNERSVILLE, IN 47331	\$135,000	Mar 04, 2024	3	1	1,152	\$117	0.60	0.12	79	1948
3	2159 INDIANA AVE CONNERSVILLE, IN 47331	\$123,000	Jun 07, 2024	2	1	946	\$130	0.33	0.13	78	1920
4	2220 WESTERN AVE CONNERSVILLE, IN 47331	\$135,000	May 02, 2024	3	1	936	\$144	0.49	0.14	78	1920
5	615 W 32ND ST CONNERSVILLE, IN 47331	\$99,000	Apr 30, 2024	2	1	920	\$107	0.74	0.13	78	1941
6	601 SUMMIT AVE CONNERSVILLE, IN 47331	\$27,000	Jun 28, 2023	2	1	1,024	\$26	1.66	0.12	61	1910
7	1916 VERMONT AVE CONNERSVILLE, IN 47331	\$124,999	Jul 28, 2023	2	1	1,176	\$106	0.65	0.39	51	1928
8	809 N GREGG RD CONNERSVILLE, IN 47331	\$130,000	Dec 12, 2023	3	2	1,244	\$104	2.05	0.31	49	1935
9	516 W 9TH ST CONNERSVILLE, IN 47331	\$24,500	Dec 19, 2023	3	1	986	\$24	1.37	0.07	47	1960
10	2329 S STATE ROAD 121 CONNERSVILLE, IN 47331	\$178,000	Dec 08, 2023	3	1	1,104	\$161	4.06	1.00	23	1960
11	7613 S STATE ROAD 1 MILTON, IN 47357	\$182,000	Aug 03, 2023	3	2	1,227	\$148	4.01	2.47	20	1967
12	13406 WHITAKER DR MILTON, IN 47357	\$240,000	Oct 18, 2023	2	1	936	\$256	4.39	35.62	18	1976

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	112 W 24TH ST, CONNSVILLE, IN 47331	--	--	2	1	1,094	--	--	0.17	--	1954
	3327 WAYNE AVE CONNSVILLE, IN 47331	\$170,000	Jun 18, 2024	3	2	1,352	\$125	0.98	0.26	65	1971

EVALUATION LIMITING CONDITIONS AND CERTIFICATIONS

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

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

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- (1) Buyer and seller are typically motivated;
- (2) Both parties are well-informed or well advised, and acting in what they consider their own best interests;
- (3) A reasonable time is allowed for exposure in the open market;
- (4) Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- (5) The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C)

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

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

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

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

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

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

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

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

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

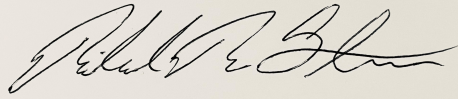
WARNING: The use of assumptions may affect assignment results.

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

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

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

EVALUATOR SIGNOFF

Evaluator Name	Richard Rios-Stevens
Evaluator Signature	
Signature Date	6/24/2024

PROPERTY INSPECTION ANALYSIS

Loan #

SUBJECT & CLIENT
Address 112 W 24th ST City Connersville County Fayette State IN Zip 47331
Borrower Kimberly Lester Co-Borrower
Client Robert Steele Agency Inc Address 11 Motif Boulevard City Brownsburg State IN Zip 46112

TYPE OF INSPECTION PERFORMED
[X] Exterior-Only From Street
[] Walk-In Interior & Exterior
[] Virtual Exterior-Only From Street
[] Virtual Walk-In Interior & Exterior

EVIDENCE OF LISTING STATUS
Evidence Subject For Sale [] Yes [X] No
If Yes, Distressed Listing [] Yes [] No
List Price [\$]
List Date [] DOM []

MARKET INFLUENCES
Significant Area Non-Residential Use
Commercial [X] Yes [] No
Industrial [] Yes [X] No
Agricultural [] Yes [X] No
Golf/Recreational [] Yes [X] No
Lake or Ocean [] Yes [X] No
National Park/Forest [] Yes [X] No
Vacant [] Yes [X] No
Other [] Yes [X] No

SUBJECT CONDITION
[] New / Like New
[] Very Good
[] Good
[X] Average
[] Fair / Below-Average
[] Poor / Uninhabitable
Occupancy
[X] Occupied [] Vacant (If Vacant, Is Home Secured? [] Yes [] No)
[] Tenant Occupied
Rent []
Terms []
Length []

Subject Condition Related to Neighboring Properties
[X] Similar [] Inferior [] Superior [] Unknown

Deferred Maintenance
Siding Damaged [] Yes [X] No
Peeling Paint [] Yes [X] No
Broken Windows [] Yes [X] No
Foundation Damaged [] Yes [X] No
Landscape Not Maintained [] Yes [X] No
Landscape Damage [] Yes [X] No
Under Construction [] Yes [X] No
Other (Describe Below) [] Yes [X] No
Roof Disrepair / Lifting Shingles [] Yes [X] No
Dry Rot / Decaying Wood [] Yes [X] No
Fire / Wildfire or Smoke Damage [] Yes [X] No
Water or Flood Damage [] Yes [X] No
Storm or Hurricane Damage [] Yes [X] No
Earthquake Damage [] Yes [X] No
Tornado Damage [] Yes [X] No
Safety or Habitability Issues Noted [] Yes [X] No

Was any of the above deferred maintenance caused by a recent natural disaster? [] Yes [X] No
If yes, does it appear the interior suffered significant damage? [] Yes [] No
Is the property located in an active FEMA disaster area? [] Yes [X] 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:

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

EXTERNAL FACTORS
Adverse External Factors
Fronts/Sides/Backs Busy Street [X] Yes [] No
High Tension Electrical Wires [] Yes [X] No
Vacant/Abandoned Property [] Yes [X] No
Landfill or Transfer Station [] Yes [X] No
Commercial/Industrial Influences [X] Yes [] No
Railroad Tracks [] Yes [X] No
Freeway/Highway Influence [] Yes [X] No
Private or Public Airport [] Yes [X] No
Other [] Yes [X] No

Positive External Factors
Golf Course [] Yes [X] No
Waterfront [] Yes [X] No
Beach Access [] Yes [X] No
Lake Access [] Yes [X] No
Marina/Boat Ramp Access [] Yes [X] No
Gated Community / Security Gate [] Yes [X] No
View [residential] [] Yes [X] No
Other [commercial] [] Yes [X] No

PROPERTY TYPE
[X] 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 []
[] Quadplex

CONDO OR PLANNED UNIT DEV
[] Subject is in a Condo or PUD
Dues []
Dues Term []
*Homeowner's association information is provided as available. Lender may wish to confirm with the association.

CAR STORAGE
[X] None
[] Carport # Cars []
[] Garage # Cars []
[] Driveway # Cars []
Surface [None]
Garage/Carport Design
[] Attached
[] Detached
[] Built-In

ADDITIONAL IMPROVEMENTS
[] Accessory Unit
[] Outbuildings
[] Solar Panels []
[X] Porch [attached front porch]
[] Patio []
[] Pool []
[] Fence []
[] Other []

ADDITIONS OR CONVERSIONS
[] Apparent Additions
Added GLA [] SqFt
Permitted? [] Yes [X] No
[] Conversions

SUBJECT SITE / LOT
Lot Size [0.17] Lot Shape [Rectangular]
Utilities Public Other Description
Electricity [X] [] []
Gas [X] [] []
Water [X] [] []
Sewer [X] [] []
Offsite Improvements Public Private Description
Street [X] [] [] [Asphalt]
Alley [] [X] [] [None]

SUBJECT IMPROVEMENTS
Stories [1] Year Built [1954]
Design [Ranch]
Construction [Wood Frame]
Exterior Walls [Unknown]
Roof Surface [Comp Shingle]
Fireplace # [] [Unknown]
Heating Type [Forced]
Cooling Type [Central/Forced Air]
Foundation / Basement
[] Concrete Slab
[X] Crawl Space
[] Basement
[] Full
[] Partial
% Finished [] %

SUBJECT & CLIENT

Address 112 W 24th ST	City Connersville	County Fayette	State IN	Zip 47331
Borrower Kimberly Lester	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

drive by information and property card
property appeared maintained
busy street
commercial within 500 ft or so
there is no address on the property

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 American Heritage Realty Inc
 Address 603 W 30Th St
 City, St Zip Connersville, IN 47331
 Phone (765) 825-1103

Location Validation (VPI Inspection Only)

Georgia Green / 06/19/2024
 Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6210906.2

Loan #

SUBJECT & CLIENT

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SUBJECT PROPERTY PHOTO ADDENDUM

Front View



Address Verification



Left Side View



Right Side View



Left Street View



Right Street View



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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)

