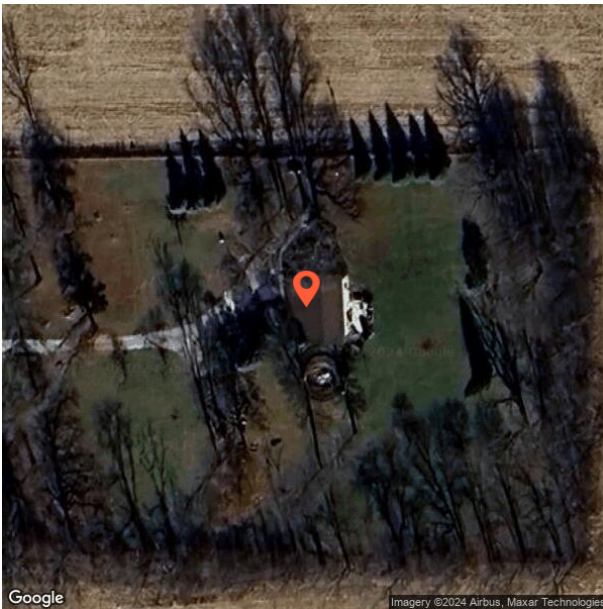




Property Address	12440 S COUNTY ROAD 500 E	Order #	6217488
Address is consistent with client-submitted data	SELMA, IN 47383 - DELAWARE COUNTY	Loan #	Not Specified
Lender	Robert Steele	Inspection Type	Exterior/Street
Borrower	JAY CLARK	Assignment Type	Other: N/A
Coborrower	N/A	Evaluated Value	\$360,000
Effective Date	7/8/2024	Reasonable Exposure Time	1 - 80 Days

PROPERTY DETAILS







Property Type	Single Family Residence	County	DELAWARE
Lot Size	303,613	Parcel Number	18-16-21-300-007.000-020
Year Built	1971	Assessed Year	2023
Gross Living Area	2,679	Assessed Value	\$225,400
Bedroom	3	Assessed Taxes	\$1,688
Baths	3.0	Sold Date	7/10/2012
Pool	No	Sold Price	\$160,000
Condition	Average	List Date	12/24/2011
Carrier Route	R066	List Price	\$174,900
HOA	No		
Location Comments	Average		
Owner of Public Records	CLARK JAY H JR / CLARK MELISSA A		
Amenities	Outbuildings		
Legal Description	DIST:0009 CITY/MUNI/TWP:PERRY TOWNSHIP E HLF PART NW QTR SW QTR 6.9700ACRES STR: 211911 IN: OUT: MAP REF:16-00-J- -077		

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	14	16	17	21.4% ↑	6.2% ↑
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	\$0	\$270,000	\$136,000	0% -	-49.6% ↓
Median Comparable Sales Days on Market	0d	76d	20d	0% -	-73.7% ↓
Median Sale Price as % of List Price	0%	96%	93%	0% -	-3.1% -
Median Comparable List Price (Currently Active)	\$129,900	\$274,900	\$299,900	130.9% ↑	9.1% ↑
Median Competitive Listings Days on Market (Currently Active)	9d	59d	25d	177.8% ↑	-57.6% ↓
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	7101 E COUNTY ROAD 550 S MUNCIE IN, 47302		10720 S COUNTY ROAD 300 E MUNCIE IN, 47302		7600 S BURLINGTON DR MUNCIE IN, 47302	
MLS Comments	--		--		--	
Proximity (mi)	2.39 NW		2.45 NW		3.14 N	
MLS# DOC#	21960309 2024R04452		202407492 2024R05940		21940487 N/A	
Sale Price / Price per Sq.Ft.	\$239,000 / \$144/sqft		\$328,500 / \$202/sqft		\$305,000 / \$191/sqft	
List Price / Price per Sq.Ft.	\$249,900 / \$150/sqft		\$328,500 / \$202/sqft		\$305,000 / \$191/sqft	
Sale Price % of List Price	0.96 / 96%		1.00 / 100%		1.00 / 100%	
Property Type	SFR		SFR		SFR	
	Value (Subject)	Value Adj	Value Adj	Value Adj	Value Adj	Value Adj
Sale/List Date	03/27/24		04/30/24		01/22/24	
Location	Neutral		Neutral		Neutral	
Location Comment	Average		Average		Average	
Site	303,613	74,052 \$32,139	442,134 -\$19,393	346,738 -\$6,038		
View	None	Pond -\$4,000	None	None	None	None
Design	Typical	Typical	Typical	Typical	Typical	Typical
Quality	Average	Average	Average	Average	Average	Average
Age	1971	1980	1999	1997		
Condition	Average	Average	Average	Average	Average	Average
Bedrooms	3	3	3	3		
Full / Half Baths	3 / 0	2 / 0 \$5,000	2 / 0 \$5,000	2 / 1 \$2,500		
Gross Living Area	2,679	1,664 \$45,675	1,623 \$47,520	1,596 \$48,735		
Basement	No Basement	No Basement	No Basement	No Basement	No Basement	No Basement
Parking Type	Garage	Garage	Garage	Garage	Garage	Garage
Parking Spaces	2	2	2	2		
Pool	No	No	No	No	No	No
Amenities	Outbuildings	Typical \$15,000	Outbuildings	Outbuildings	Outbuildings	Outbuildings
Other						
Other						
Net Adj. (total)	39.25% \$93,814		10.08% \$33,127		14.82% \$45,197	
Gross Adj.	42.60% \$101,814		21.89% \$71,913		18.78% \$57,273	
Adj. Price	\$332,814		\$361,627		\$350,197	
Price and Listing History	Sold Price	03/22/2024 \$239,000	Sold Price	04/24/2024 \$328,500	Sold Price	01/22/2024 \$305,000
	Pending Price	02/15/2024 \$249,900	Pending Price	03/12/2024 \$328,500	Pending Price	12/21/2023 \$305,000
	Listed Price	02/08/2024 \$249,900	Price Changed Price	03/08/2024 \$328,500	Price Changed Price	11/09/2023 \$305,000
			Cancelled Price	01/04/2024 \$349,900	Price Changed Price	10/11/2023 \$314,900
			Price Changed Price	12/11/2023 \$349,900	Price Changed Price	09/11/2023 \$319,000
			Price Changed Price	10/26/2023 \$359,900	Listed Price	08/30/2023 \$325,000
			Price Changed Price	10/06/2023 \$374,900		
			Listed Price	09/21/2023 \$399,900		

Subject Property		Sale Comp 4	
			
Address	12440 S COUNTY ROAD 500 E SELMA IN, 47383	8821 E COUNTY LINE RD N LOSANTVILLE IN, 47354	
MLS Comments	--		
Proximity (mi)	--	3.62 E	
MLS# DOC#	--	202401898 N/A	
Sale Price / Price per Sq.Ft.	--	\$519,000 / \$165/sqft	
List Price / Price per Sq.Ft.	--	\$599,900 / \$190/sqft	
Sale Price % of List Price	--	0.87 / 87%	
Property Type	SFR	SFR	
	Value (Subject)	Value	Adj
Sale/List Date		04/29/24	
Location	Neutral	Neutral	
Location Comment	Average	Average	
Site	303,613	1,107,339	-\$112,522
View	None	None	
Design	Typical	Typical	
Quality	Average	Average	
Age	1971	2013	-\$12,000
Condition	Average	Average	
Bedrooms	3	4	-\$5,000
Full / Half Baths	3 / 0	3 / 0	
Gross Living Area	2,679	3,150	-\$21,195
Basement	No Basement	No Basement	
Parking Type	Garage	Garage	
Parking Spaces	2	4	-\$4,000
Pool	No	No	
Amenities	Outbuildings	Outbuildings	
Other			
Other			
Net Adj. (total)		-29.81%	-\$154,717
Gross Adj.		29.81%	\$154,717
Adj. Price			\$364,283
Price and Listing History		Sold	04/29/2024
		Price	\$519,000
		Pending	03/08/2024
		Price	\$599,900
	Listed	01/18/2024	
	Price	\$599,900	

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

Subject is located in a rural area. No adverse site factors present. Subject conforms to the area. No significant foreclosure rate present. Subject's property characteristics were taken from public records and are assumed to be correct. 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.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$332,814 to \$364,283

SALES COMMENTARY

Due to a lack of recent and similar comparables, it was deemed necessary to utilize comparables with a date of sale time over 120 days, exceed GLA parameter of 20%, and exceed distance parameters of 1 mile. 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. Sale #1 adjusted for its superior view. Subject age not bracketed by comparables; however, Sales #1, #2, and #3 within 30 years of the subject and no adjustment applied. Age adjustments applied when exceeding 30 years.

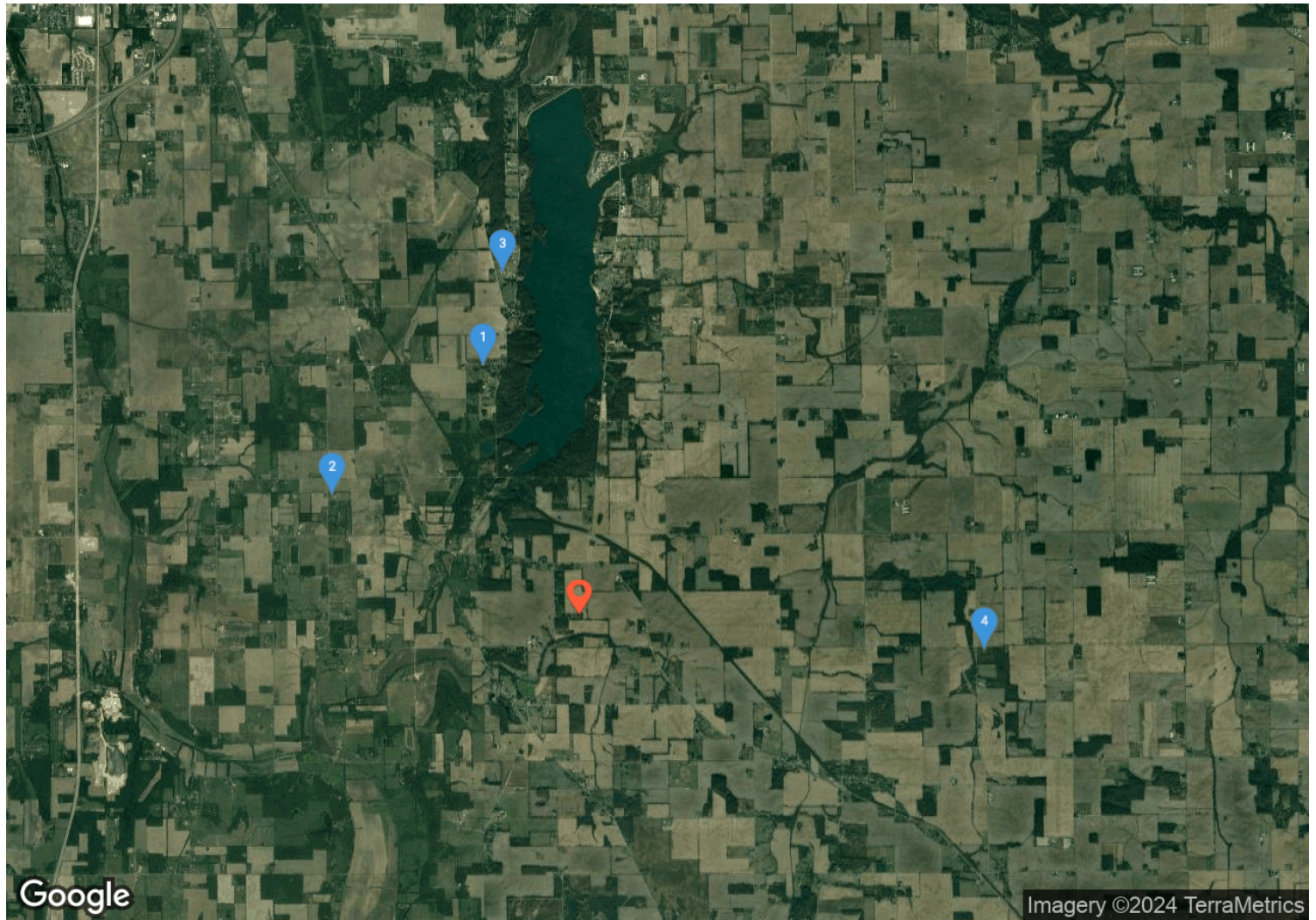
LISTINGS COMMENTARY

Due to an extreme lack of recent and similar listings in subject's area, no comparable listings were found and deemed reasonable for comparison.

ADDITIONAL NOTES

1. Outbuildings have only been reported as an amenity and in the grid if appear to be located on permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. No value given to above ground pools and spas as considered personal property.
2. Due to a lack of similar and more proximate comparables, it was deemed necessary to expand search parameters across major roadways and highways and into neighboring cities.
3. It is noted that all comparables were verified either with MLS comments from Quantarium or online sources.
4. Due to a lack of recent and similar comparables, it was deemed necessary to exceed the single line adjustment guideline of 10%, the net adjustment guideline of 15%, and the gross adjustment guideline of 25%.
5. Detached carports were considered in the "Outbuildings" section of the grid.

SELECTED COMPARABLES MAP



Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
12440 S COUNTY ROAD 500 E SELMA, IN 47383	Single Family Residence				303613	1971	3	3	2679		No		Public Records
1 7101 E COUNTY ROAD 550 S MUNCIE, IN 47302	Single Family Residence	\$239,000	03/27/2024	2.39	74052	1980	3	2	1664		No		MLS, Public Records
2 10720 S COUNTY ROAD 300 E MUNCIE, IN 47302	Single Family Residence	\$328,500	04/30/2024	2.45	442134	1999	3	2	1623		No		MLS, Public Records
3 7600 S BURLINGTON DR MUNCIE, IN 47302	Single Family Residence	\$305,000	01/22/2024	3.14	346738	1997	3	3	1596		No		MLS, Public Records
4 8821 E COUNTY LINE RD N LOSANTVILLE, IN 47354	Single Family Residence	\$519,000	04/29/2024	3.62	1107339	2013	4	3	3150		No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 7101 E COUNTY ROAD 550 S
MUNCIE IN, 47302



Comp 2: 10720 S COUNTY ROAD 300 E
MUNCIE IN, 47302



Comp 3: 7600 S BURLINGTON DR
MUNCIE IN, 47302



Comp 4: 8821 E COUNTY LINE RD N
LOSANTVILLE IN, 47354

PRICE AND LISTING HISTORY

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

Event	Date	Price	Change	Source
Sold	07/06/2012	\$160,000	-8.52%	MLS
Listed	12/24/2011	\$174,900		MLS

Source: Xome Inc./Xome CT LLC (via, in part, its MLS licenses). Data through 07/08/2024.

TRANSACTION HISTORY

Timeline



History

07/10/2012 Resale

Recording Date	07/10/2012	Lender	AMERIFIRST FINANCIAL CORP
Transaction Type	Resale	Title Co	YOUNGS TITLE
Value	\$160,000	1st Loan Amt	\$165,280
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	2012R08621	Loan Type	Veterans Administration (VA)
Seller	SHIVELY,BERTIE JOAN & OSCAR	Rate Type	N/A
Buyer/Borrower	CLARK,JAY H & MELISSA A	Loan Doc #	2012R08622

12/04/2009 Resale

Recording Date	12/04/2009	Lender	N/A
Transaction Type	Resale	Title Co	NONE AVAILABLE
Value	N/A	1st Loan Amt	N/A
Doc Type	Quitclaim	2nd Loan Amt	N/A
Doc #	2009R23290	Loan Type	N/A
Seller	SHIVELY,BONNIE	Rate Type	N/A
Buyer/Borrower	SHIVELY,BERTIE JOAN & OSCAR	Loan Doc #	N/A

10/09/2008 Resale

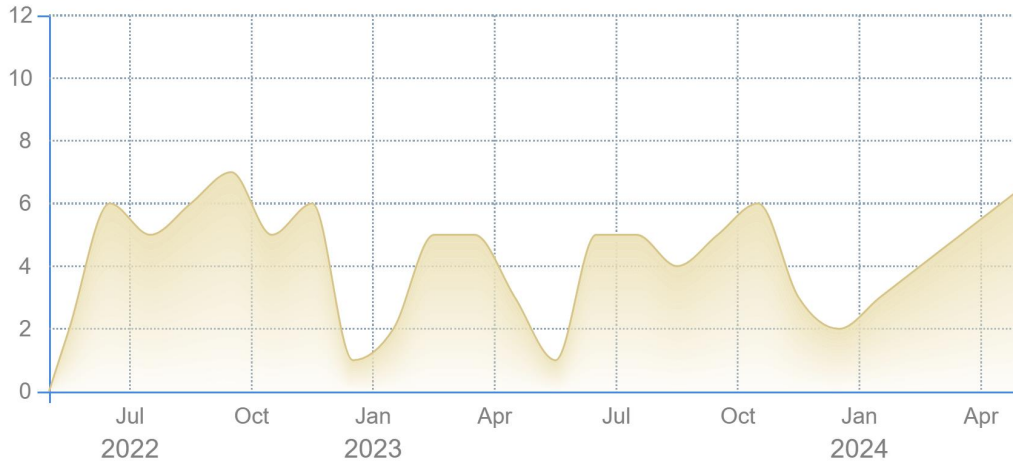
Recording Date	10/09/2008	Lender	N/A
Transaction Type	Resale	Title Co	NONE AVAILABLE
Value	N/A	1st Loan Amt	N/A
Doc Type	Quitclaim	2nd Loan Amt	N/A
Doc #	2008R21319	Loan Type	N/A
Seller	SMITH,BERTIE JOAN	Rate Type	N/A
Buyer/Borrower	SMITH,BERTIE JOAN SHIVELY,OSCAR	Loan Doc #	N/A

ZIP-CODE DATA

Number of Properties Sold in 47383

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

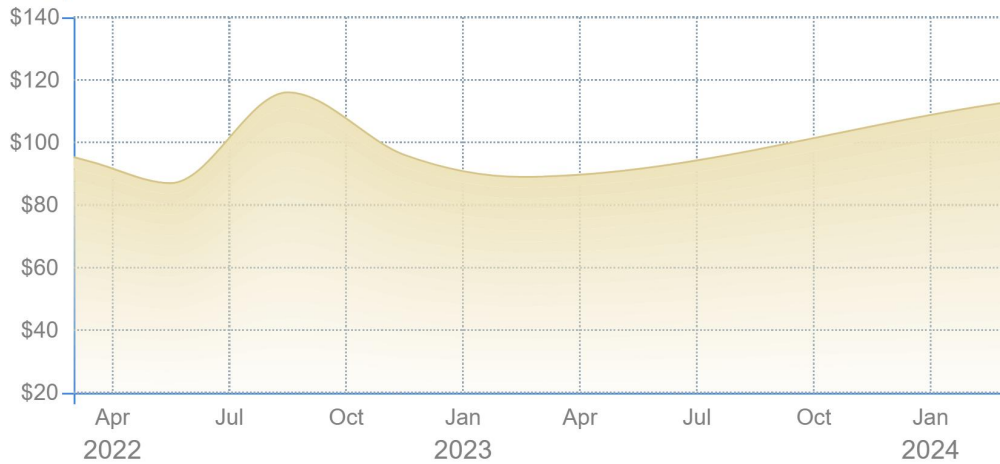
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 47383

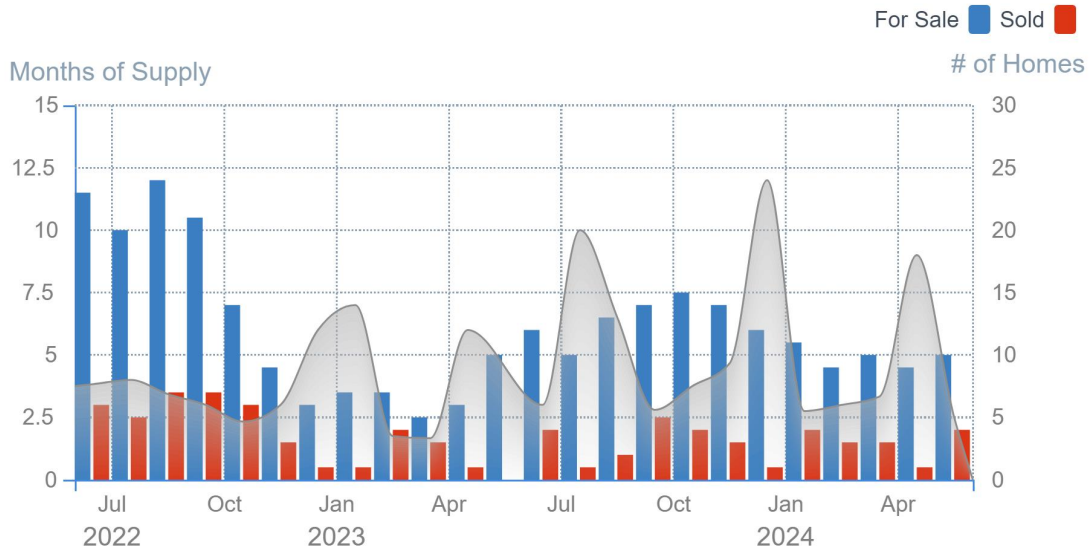
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



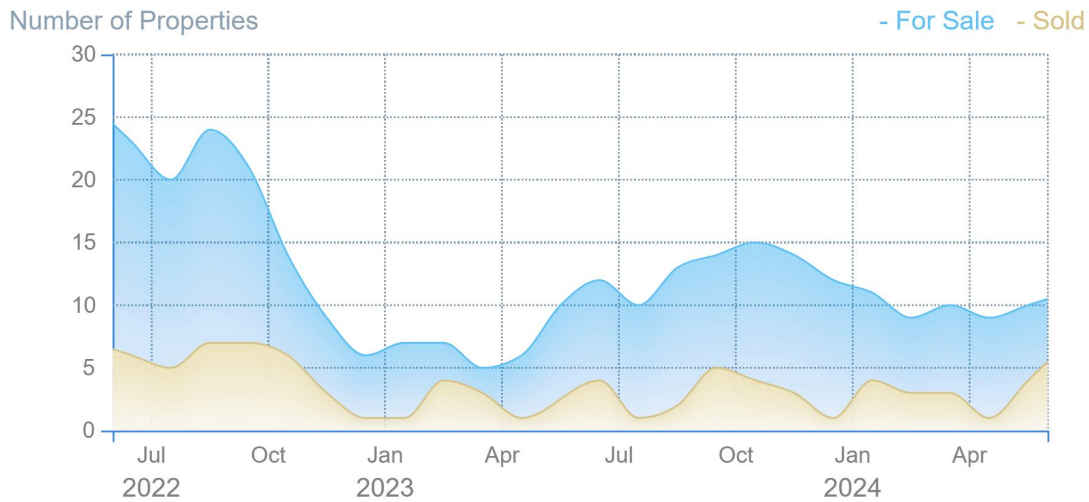
Months of Supply in 47383

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.

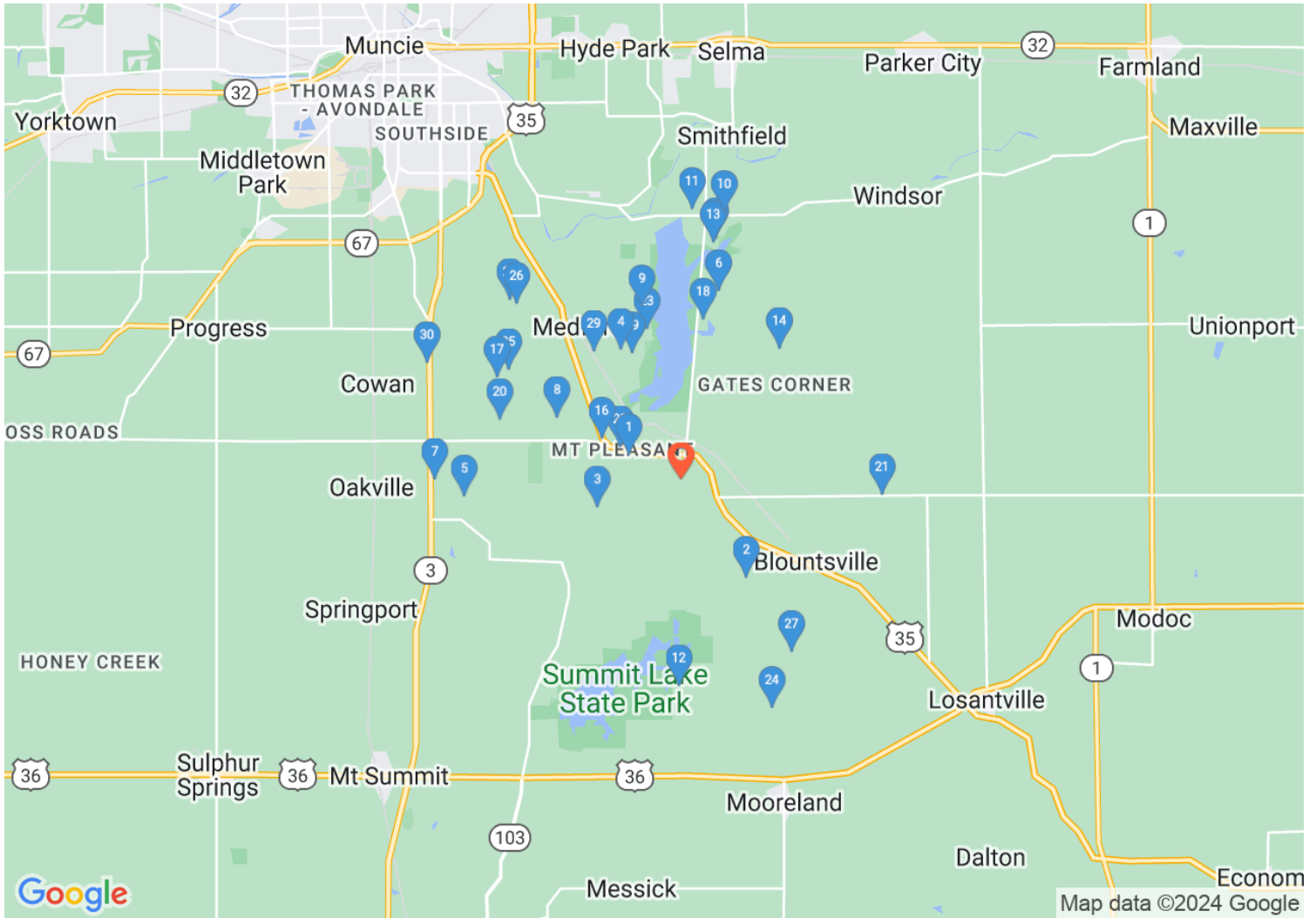


Supply / Demand in 47383

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



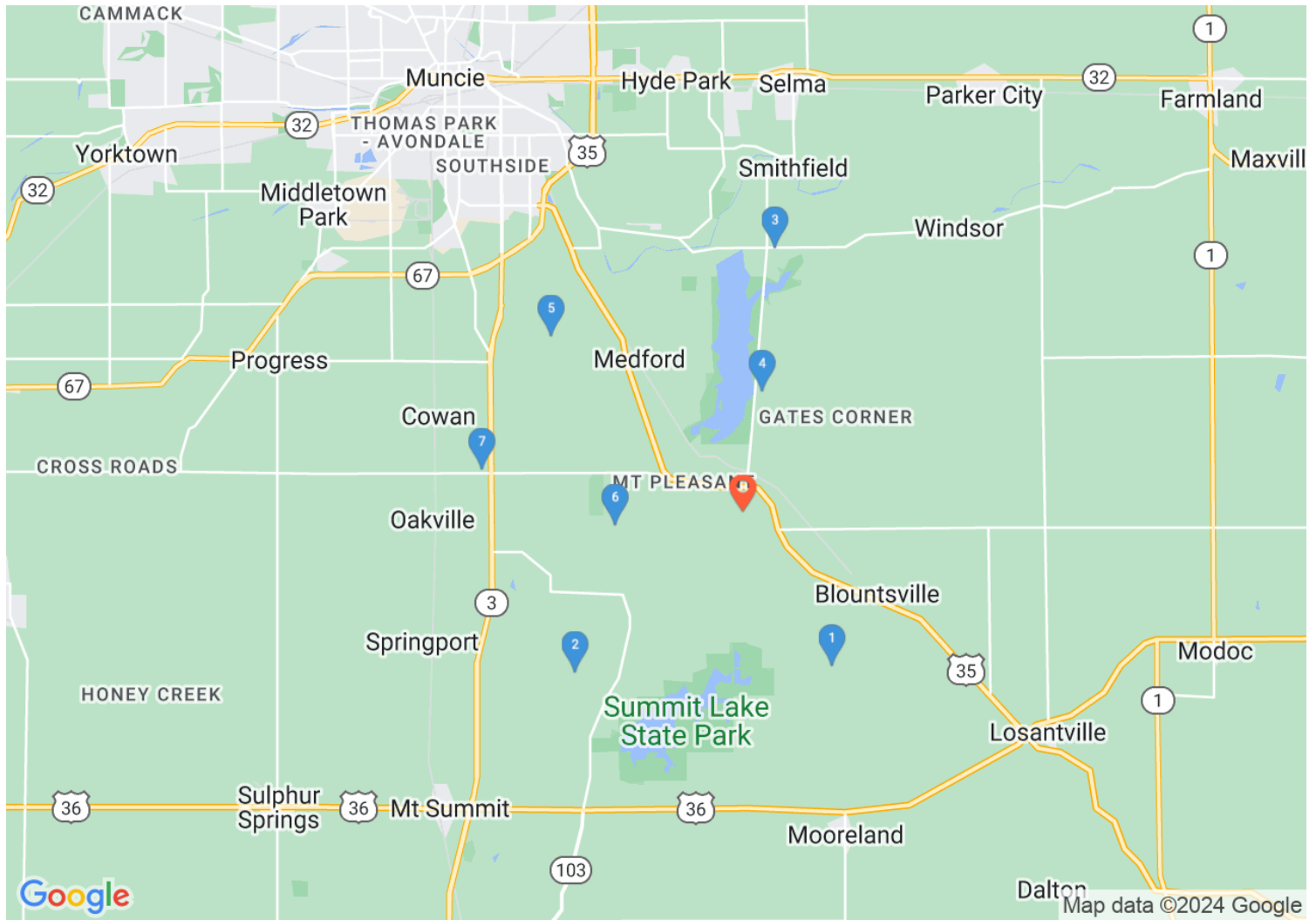
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	12440 S COUNTY ROAD 500 E, SELMA, IN 47383	--	--	3	3	2,679	--	--	6.97	--	1971
1	11651 S US HIGHWAY 35 SELMA, IN 47383	\$0	Jun 13, 2024	3	2	2,218	\$0	1.01	5.12	75	1975
2	6318 E COUNTY ROAD 850 N MOORELAND, IN 47360	\$290,000	Jan 23, 2024	4	2	2,324	\$124	2.14	6.30	50	1890
3	9750 N COUNTY ROAD 375 E MUNCIE, IN 47302	\$560,000	Nov 17, 2023	3	3	1,968	\$284	1.57	9.93	39	2013
4	6800 E COUNTY ROAD 550 S MUNCIE, IN 47302	\$289,900	Oct 12, 2023	3	2	1,914	\$151	2.53	6.82	38	2003
5	1447 E CR 800 S MUNCIE, IN 47302	\$373,000	May 07, 2024	3	2	2,131	\$175	3.88	4.61	34	1980
6	9640 E COUNTY ROAD 450 S SELMA, IN 47383	\$350,000	Jan 02, 2024	4	3	2,870	\$121	3.41	4.09	32	2005
7	1400 E COUNTY ROAD 775 S MUNCIE, IN 47302	\$335,000	Aug 08, 2023	3	2	2,348	\$142	4.39	4.36	32	1969
8	10720 S COUNTY ROAD 300 E MUNCIE, IN 47302	\$328,500	Apr 30, 2024	3	2	1,623	\$202	2.45	10.15	30	1999
9	7600 S BURLINGTON DR MUNCIE, IN 47302	\$305,000	Jan 22, 2024	3	3	1,596	\$191	3.14	7.96	29	1997
10	9858 E WINDSOR RD SELMA, IN 47383	\$270,000	Feb 22, 2024	4	2	2,324	\$116	4.82	5.81	29	1887
11	8910 E WINDSOR RD SELMA, IN 47383	\$0	May 03, 2024	3	2	2,052	\$0	4.81	5.00	29	1968
12	6450 N COUNTY ROAD 500 E MOORELAND, IN 47360	\$475,000	Dec 08, 2023	3	4	2,567	\$185	3.72	13.97	28	2004

13	5600 S COUNTY ROAD 575 E SELMA, IN 47383	\$0	Jan 02, 2024	4	4	2,856	\$0	4.25	12.72	28	1998
14	8770 S COUNTY ROAD 700 E SELMA, IN 47383	\$255,000	May 01, 2024	3	2	2,012	\$126	2.91	3.04	27	1880
15	5590 S COUNTY ROAD 575 E SELMA, IN 47383	\$555,000	Aug 07, 2023	3	3	2,137	\$259	4.31	5.78	27	2018
16	11313 SR 35 MUNCIE, IN 47302	\$85,000	Aug 18, 2023	3	2	1,797	\$47	1.57	1.32	27	1968
17	9551 S COUNTY ROAD 200 E MUNCIE, IN 47302	\$252,900	Oct 02, 2023	4	2	1,611	\$156	3.73	4.90	26	1984
18	7904 S COUNTY ROAD 560 E SELMA, IN 47383	\$850,000	Jul 27, 2023	4	6	4,998	\$170	2.86	5.75	25	2000
19	7101 E COUNTY ROAD 550 S MUNCIE, IN 47302	\$239,000	Mar 27, 2024	3	2	1,664	\$143	2.39	1.70	24	1980
20	10770 S COUNTY ROAD 200 E MUNCIE, IN 47302	\$0	Apr 22, 2024	3	2	3,160	\$0	3.39	2.26	24	1860
21	8821 E COUNTY LINE RD N LOSANTVILLE, IN 47354	\$519,000	Apr 29, 2024	4	3	3,150	\$164	3.62	25.42	22	2013
22	11539 S US HIGHWAY 35 MUNCIE, IN 47302	\$119,900	Jun 11, 2024	2	1	1,161	\$103	1.21	2.72	21	1930
23	8209 S BURLINGTON DR MUNCIE, IN 47302	\$199,500	Apr 10, 2024	4	1	2,409	\$82	2.73	0.20	21	1917
24	6203 N BUCK CREEK PIKE MOORELAND, IN 47360	\$250,000	Oct 19, 2023	2	2	1,896	\$131	4.43	1.50	20	1971
25	3504 E WATERVIEW DR MUNCIE, IN 47302	\$295,000	Sep 07, 2023	3	2	3,896	\$75	3.63	1.03	19	2001
26	7500 S EQUESTRIAN PL MUNCIE, IN 47302	\$300,000	Apr 23, 2024	3	2	2,777	\$108	4.27	1.44	19	2019
27	7157 N WILBUR WRIGHT RD MOORELAND, IN 47360	\$279,000	Apr 12, 2024	3	1	1,414	\$197	3.69	25.60	18	1972
28	7305 S FOX ST MUNCIE, IN 47302	\$190,000	Aug 17, 2023	3	3	1,882	\$100	4.40	0.69	18	1980
29	6020 E COUNTY ROAD 550 S MUNCIE, IN 47302	\$125,000	May 09, 2024	2	1	1,392	\$89	2.74	2.00	18	1890
30	9119 S STATE ROAD 3 MUNCIE, IN 47302	\$162,500	Aug 17, 2023	3	1	1,404	\$115	4.97	3.00	17	1940

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	12440 S COUNTY ROAD 500 E, SELMA, IN 47383	--	--	3	3	2,679	--	--	6.97	--	1971
1	6819 E COUNTY ROAD 750 N MOORELAND, IN 47360	\$295,900	Jun 26, 2024	3	2	2,336	\$126	3.21	3.18	34	1974
2	2131 E COUNTY ROAD 750 N SPRINGPORT, IN 47386	\$547,000	Mar 18, 2024	4	4	2,621	\$208	4.16	8.32	33	2002
3	9441 E WINDSOR RD SELMA, IN 47383	\$480,000	May 07, 2024	4	3	2,436	\$197	4.72	5.01	28	2002
4	9051 S COUNTY ROAD 600 E SELMA, IN 47383	\$650,000	Apr 12, 2024	5	5	4,756	\$136	2.15	7.98	27	2010
5	7441 S COUNTY ROAD 188 E MUNCIE, IN 47302	\$419,900	May 30, 2024	3	2	3,185	\$131	4.62	2.92	26	1977
6	4800 E COUNTY ROAD 800 S MUNCIE, IN 47302	\$249,900	May 31, 2024	3	1	1,648	\$151	2.29	1.35	20	1890
7	1000 E COUNTY ROAD 700 S MUNCIE, IN 47302	\$189,900	May 24, 2024	3	2	1,204	\$157	4.71	3.22	17	1967

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 gl_a, 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.

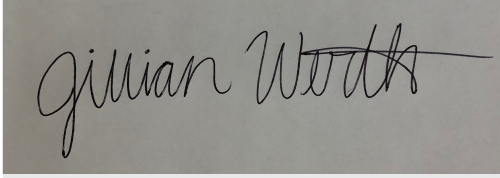
WARNING: The use of assumptions may affect assignment results.

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	Jillian Werth
Evaluator Signature	
Signature Date	7/9/2024

PROPERTY INSPECTION ANALYSIS

File # 6217488.2
Loan #

SUBJECT & CLIENT	
Address 12440 S COUNTY ROAD 500 E	City Selma County Delaware State IN Zip 47383
Borrower JAY CLARK	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 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 []

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

Deferred Maintenance																
<table style="width: 100%;"> <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 style="border: 1px solid black; padding: 5px; min-height: 40px;">None apparent</div>																

ROOM INFORMATION AND LOCATION
[8] # Total Rooms Above Grade [4] # Bedrooms Above Grade [3.0] # 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 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

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 style="border: 1px solid black; height: 80px; width: 100%;"></div>
<small>*Homeowner's association information is provided as available. Lender may wish to confirm with the association.</small>

CAR STORAGE
<input type="checkbox"/> None <input type="checkbox"/> Carport # Cars [] <input checked="" type="checkbox"/> Garage # Cars [2] <input checked="" type="checkbox"/> Driveway # Cars [4] Surface [Other]
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 type="checkbox"/> Porch [] <input type="checkbox"/> Patio [] <input type="checkbox"/> Pool [] <input type="checkbox"/> Fence [] <input type="checkbox"/> Other []

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 style="border: 1px solid black; height: 50px; width: 100%;"></div>

SUBJECT SITE / LOT															
Lot Size [6.97] Lot Shape [Rectangular]															
Utilities															
<table style="width: 100%;"> <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 type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>[propane]</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>[deptic]</td> </tr> </table>	Public	Other	Description	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[propane]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[well]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[deptic]
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Offsite Improvements															
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<input type="checkbox"/>	<input checked="" type="checkbox"/>	[Other]													

SUBJECT IMPROVEMENTS																											
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SUBJECT & CLIENT

Address 12440 S COUNTY ROAD 500 E	City Selma	County Delaware	State IN	Zip 47383
Borrower JAY CLARK		Co-Borrower		
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

Home sits off road and is only partially visible.

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 Mary Cordle
 Address 400 W McGalliard Road
 City, St Zip Muncie, IN 47303
 Phone (765) 621-7594

Location Validation (VPI Inspection Only)

Mary Cordle / 07/08/2024
 Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6217488.2

Loan #

SUBJECT & CLIENT

Address 12440 S COUNTY ROAD 500 E City Selma County Delaware State IN Zip 47383

Borrower JAY CLARK 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



SUBJECT & CLIENT

Address 12440 S COUNTY ROAD 500 E	City Selma	County Delaware	State IN	Zip 47383
Borrower JAY CLARK	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)
