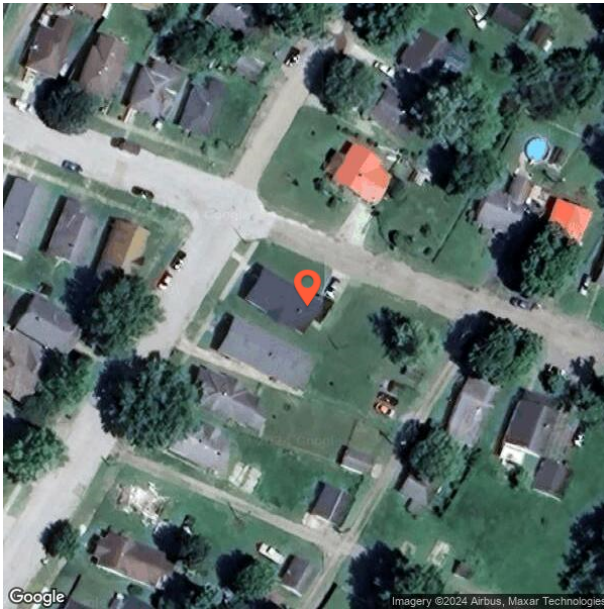




Property Address	1330 FAYETTE ST	Order #	6240492
	CONNERSVILLE, IN 47331 - FAYETTE COUNTY	Loan #	Not Specified
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Equity line of credit
Lender			Robert Steele
Borrower			MARY STEWART
Coborrower			Not Specified
Evaluated Value	\$134,000	Reasonable Exposure Time	
Effective Date	8/6/2024		20 - 60 Days

PROPERTY DETAILS



Property Type	Single Family Residence	County	FAYETTE
Lot Size	6,752	Parcel Number	21-06-19-303-005.000-003
Year Built	1950	Assessed Year	2023
Gross Living Area	988	Assessed Value	\$62,600
Bedroom	2	Assessed Taxes	\$830
Baths	1.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	C007	List Price	
HOA	No		
Location Comments			None
Owner of Public Records			STEWART, MARY ANN
Amenities			Partially Finished Basement
Legal Description	DIST:0002 CITY/MUNI/TWP:CONNERSVILLE TOWNSHIP CONWELLS 4TH PT. LOT # 5 BLOCK # 9 1330 FAYETTE STREET MAP REF:06-19-300-038		

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	20	17	19	-5% -	11.8% ↑
Months of housing supply (Total listings / ab. rate)	0	0	0	0% -	0% -
Median Sale & List Price, DOM, Sale/List %	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Median Comparable Sale Price	\$27,000	\$135,000	\$145,000	437% ↑	7.4% ↑
Median Comparable Sales Days on Market	40d	58d	19d	-52.5% ↓	-67.2% ↓
Median Sale Price as % of List Price	73%	96%	100%	37% ↑	4.2% -
Median Comparable List Price (Currently Active)	\$55,000	\$139,900	\$152,900	178% ↑	9.3% ↑
Median Competitive Listings Days on Market (Currently Active)	57d	57d	25d	-56.1% ↓	-56.1% ↓
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	1330 FAYETTE ST CONNERSVILLE IN, 47331		643 W 21ST ST CONNERSVILLE IN, 47331		2159 INDIANA AVE CONNERSVILLE IN, 47331		2220 WESTERN AVE CONNERSVILLE IN, 47331	
MLS Comments	--		--		--		--	
Proximity (mi)	--		0.89 NW		0.88 NW		1.05 NW	
MLS# DOC#	--		21953525 N/A		202421042 N/A		21970210 N/A	
Sale Price / Price per Sq.Ft.	--		\$135,000 / \$117/sqft		\$123,000 / \$130/sqft		\$135,000 / \$144/sqft	
List Price / Price per Sq.Ft.	--		\$139,900 / \$121/sqft		\$123,000 / \$130/sqft		\$135,000 / \$144/sqft	
Sale Price % of List Price	--		0.96 / 96%		1.00 / 100%		1.00 / 100%	
Property Type	SFR		SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj	
Sale/List Date		03/04/24		06/07/24		05/02/24		
Location	Neutral	Neutral		Neutral		Neutral		
Location Comment	None	None		None		None		
Site	6,752	5,271		5,793		5,881		
View	None	None		None		None		
Design	Typical	Typical		Typical		Typical		
Quality	Average	Average		Average		Average		
Age	1950	1948		1920		1920		
Condition	Average	Average		Average		Good		
Bedrooms	2	3		2		3		
Full / Half Baths	1 / 0	1 / 0		1 / 0		1 / 0		
Gross Living Area	988	1,152		946		936		
Basement	Full Basement	Full Basement		Partial Basement		Partial Basement		
Parking Type	Garage	Garage		Garage		None		
Parking Spaces	1	1		1		0		
Pool	No	No		No		No		
Amenities	Partially Finished Basement	Unfinished Basement		Unfinished Basement		Unfinished Basement		
Other								
Other								
Net Adj. (total)		0.27%		6.85%		-3.69%		
Gross Adj.		\$360		\$8,420		-\$4,980		
Adj. Price		\$7,640		\$8,420		\$26,020		
Adj. Price		\$135,360		\$131,420		\$130,020		
Price and Listing History		Sold		Sold		Sold		
		03/04/2024		06/07/2024		05/02/2024		
		Price		Price		Price		
		\$135,000		\$123,000		\$135,000		
		Pending		Listed		Pending		
		02/06/2024		04/01/2024		04/09/2024		
		Price		Price		Price		
		\$139,900		\$123,000		\$135,000		
		Price Changed				Listed		
		01/05/2024				03/22/2024		
		Price				Price		
		\$139,900				\$135,000		
		Price Changed						
		12/12/2023						
		Price						
		\$149,900						
		Listed						
		11/17/2023						
		Price						
		\$159,900						

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject appears to conform to the area. No significant foreclosure rate present. No adverse external site influences noted. Subject location appears to be suburban. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources. Some comps may assume listing price as sales price. Subject is proximate railroad tracks, however does not appear to have an affect on marketability; therefore, no adjustment applied.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$130,020 to \$135,360

*****Sales Commentary*****

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. Due to lack of recent sales subject site size could not be bracketed, however all sales are within 5,000 SF and no adjustment applied. Due to lack of recent sales subject basement finish could not be bracketed and was adjusted across the board. Sale #3 adjusted for condition based on listing photos and/or listing remarks. Due to lack of recent sales subject age could not be bracketed, however all sales are within 50 years and no adjustment applied.

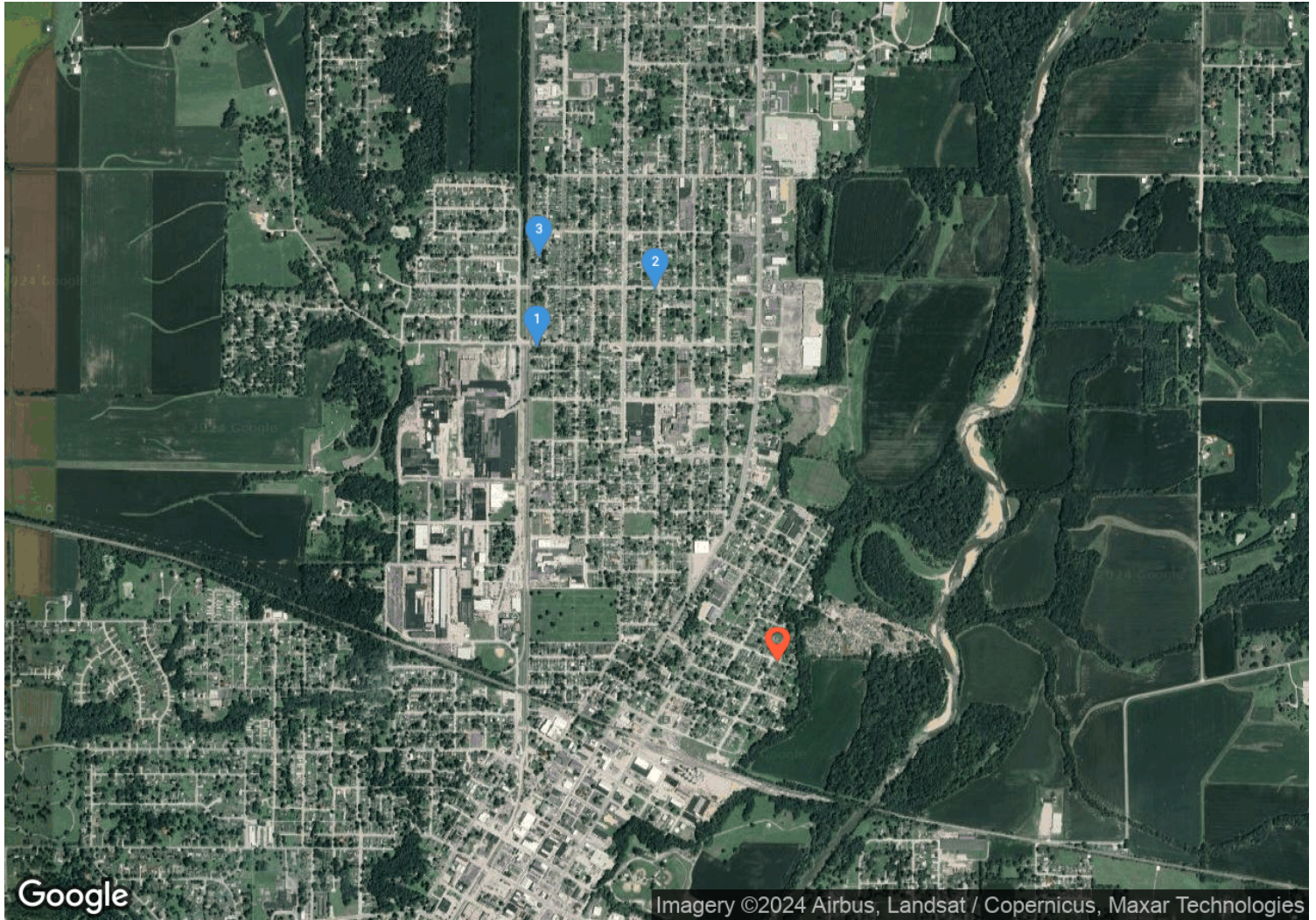
*****Listing Commentary*****

Due to lack of recent similar listings, no comparable listing has been provided.

*****Additional Notes*****

- Subject and comparables may be proximate additional external influences, however if not reflected in grid, does not appear to affect marketability.
- Due to a lack of similar and more proximate comparables, it was necessary to expand search parameters across major roadways.
- Due to a lack of recent and similar listings/sales in subject's area, it was deemed necessary to use comparables over 1 mile and 120 days.
- Outbuildings have only been reported as an amenity and in the grid if appear to be located on a permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. Above ground pools have not been given value or reported as no value given to personal property.
- MLS commentary was unavailable for comparables; therefore, secondary sources have been utilized.
- Above grade GLA and room counts have been presented when information available. Below grade area/bed/bath are adjusted for in basement section.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	1330 FAYETTE ST CONNERSVILLE, IN 47331	Single Family Residence				6752	1950	2	1	988	960	No		Public Records
1	643 W 21ST ST CONNERSVILLE, IN 47331	Single Family Residence	\$135,000	03/04/2024	0.89	5271	1948	3	1	1152	576	No		MLS
2	2159 INDIANA AVE CONNERSVILLE, IN 47331	Single Family Residence	\$123,000	06/07/2024	0.88	5793	1920	2	1	946	473	No		MLS
3	2220 WESTERN AVE CONNERSVILLE, IN 47331	Single Family Residence	\$135,000	05/02/2024	1.05	5881	1920	3	1	936	234	No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 643 W 21ST ST
CONNERSVILLE IN, 47331



Comp 2: 2159 INDIANA AVE
CONNERSVILLE IN, 47331



Comp 3: 2220 WESTERN AVE
CONNERSVILLE IN, 47331

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

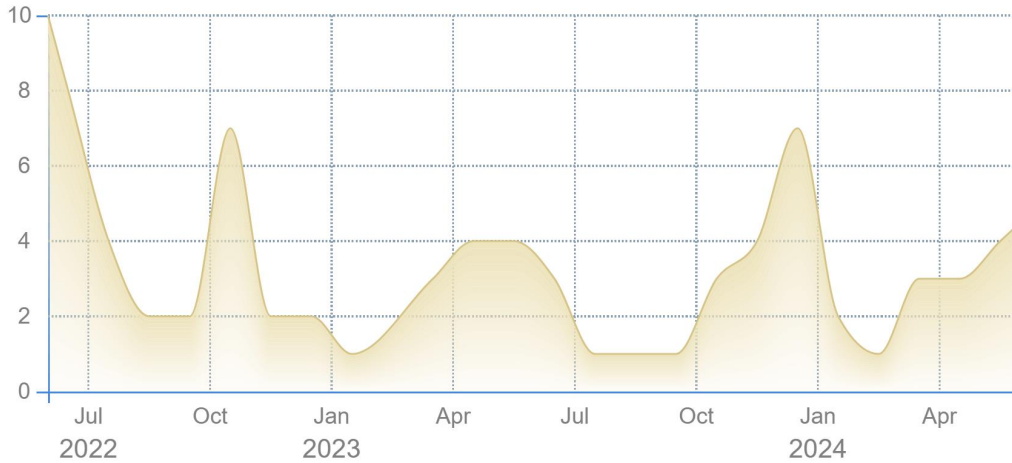
There is no property transaction history available.

ZIP-CODE DATA

Number of Properties Sold in 47331

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

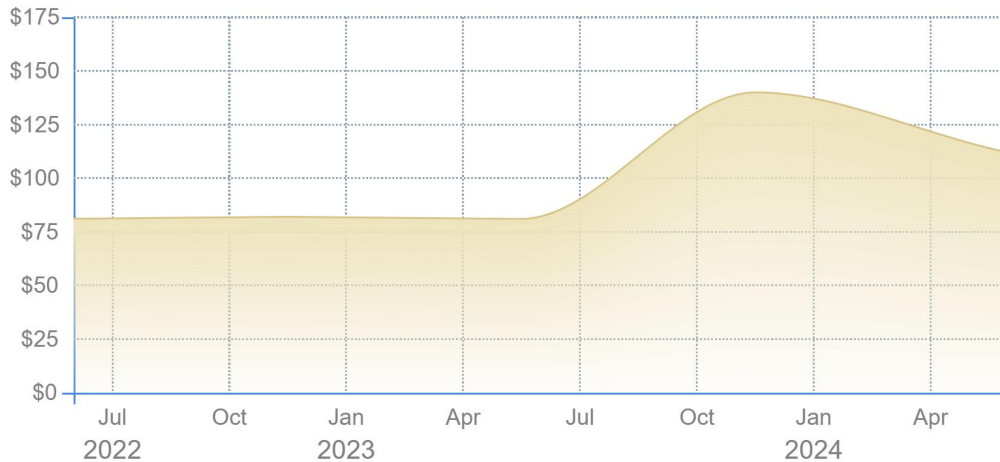
Number of Sales



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

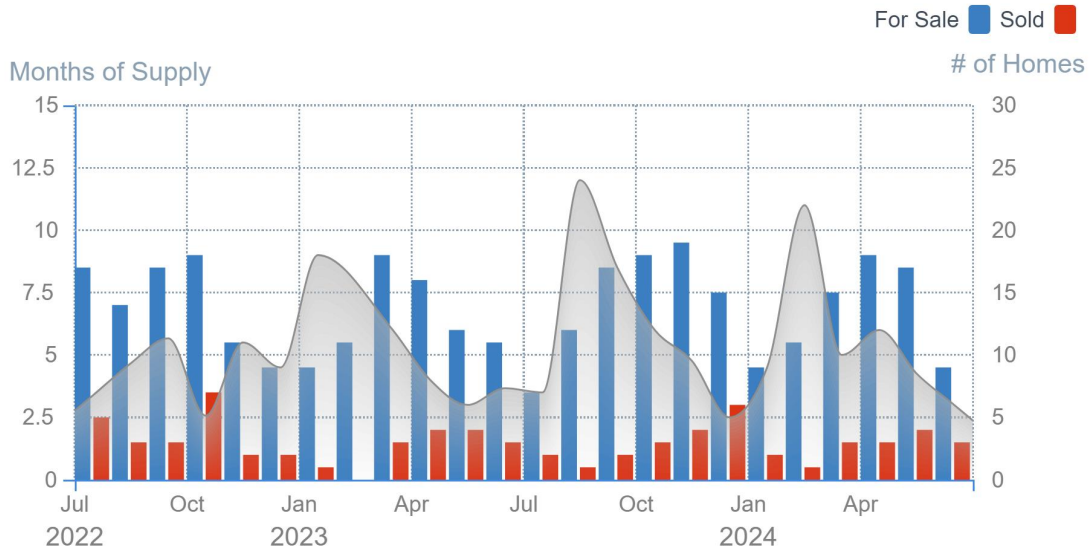
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



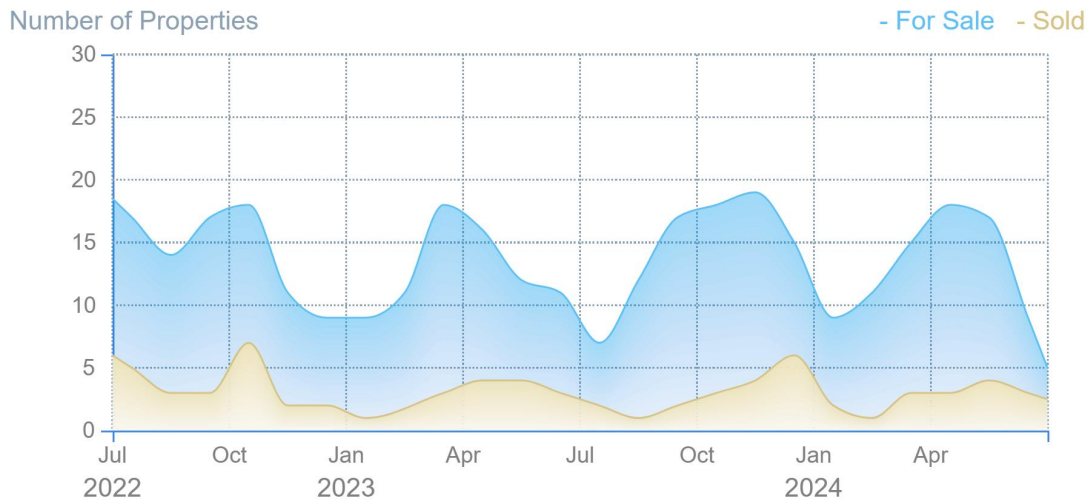
Months of Supply in 47331

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.

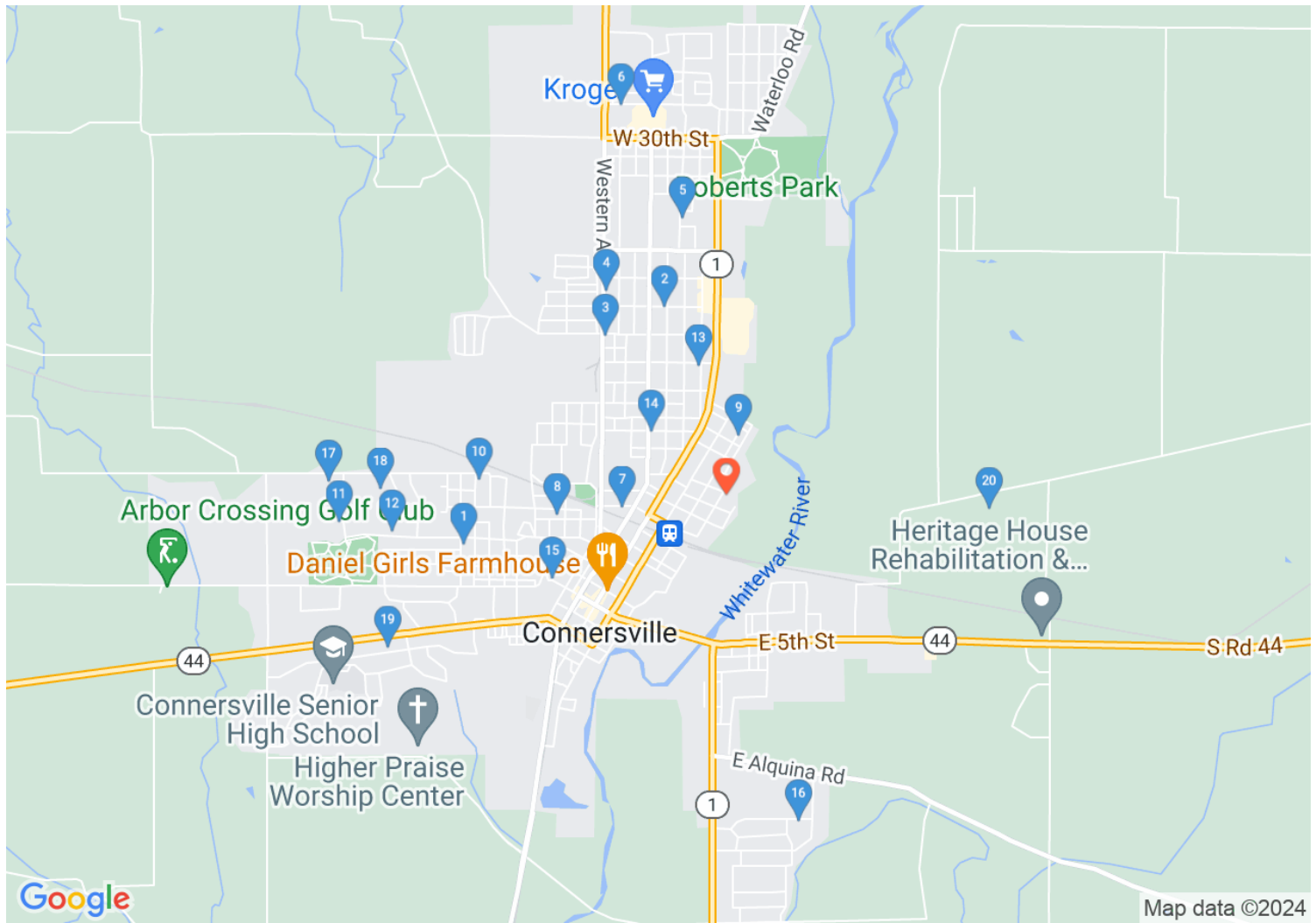


Supply / Demand in 47331

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



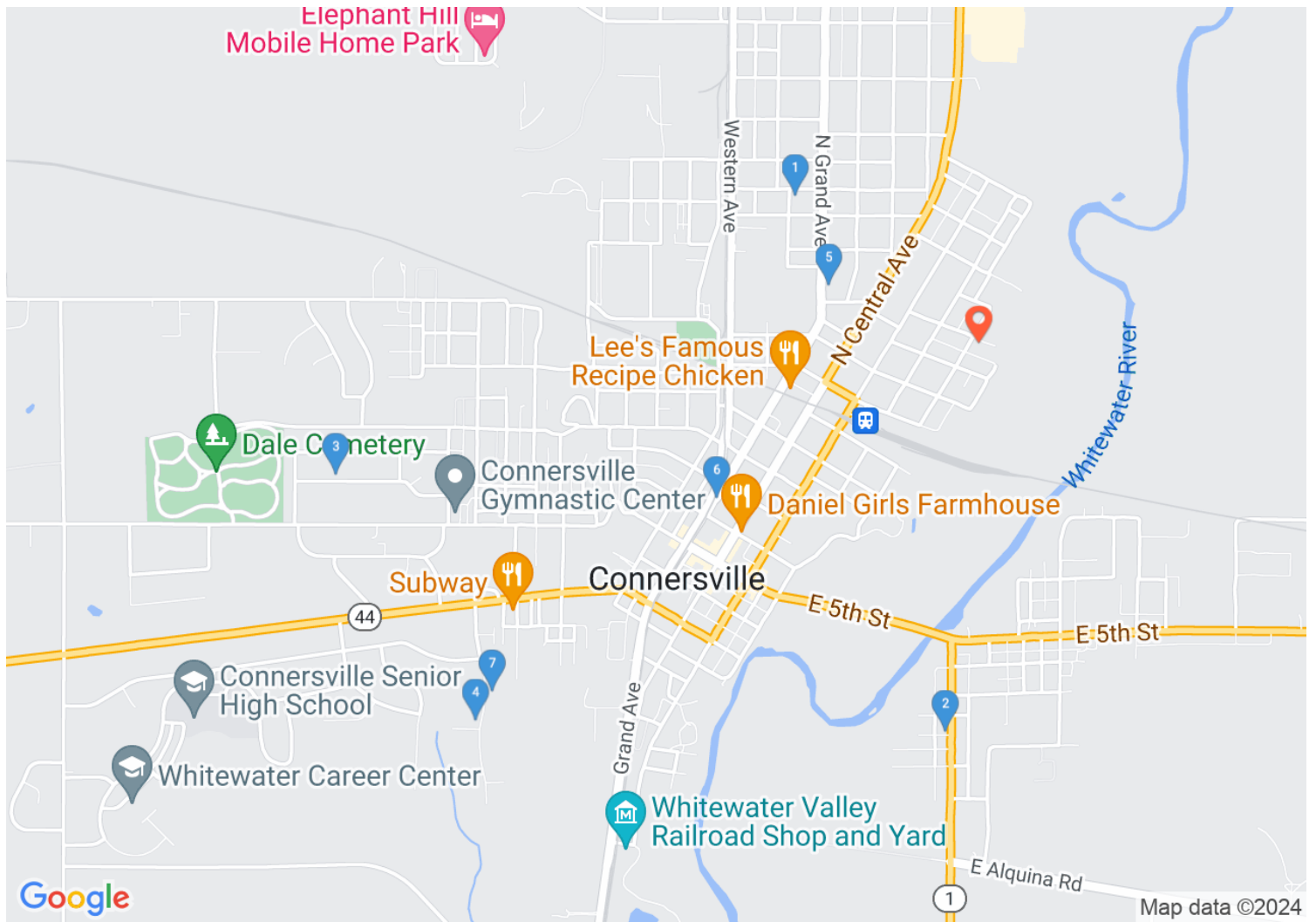
COMPARABLE PROPERTY SALES



Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
1330 FAYETTE ST, CONNERSVILLE, IN 47331	--	--	2	1	988	--	--	0.16	--	1950
1 728 ARIENS AVE CONNERSVILLE, IN 47331	\$129,900	May 20, 2024	3	1	1,080	\$120	1.20	0.17	90	1951
2 2159 INDIANA AVE CONNERSVILLE, IN 47331	\$123,000	Jun 07, 2024	2	1	946	\$130	0.88	0.13	86	1920
3 643 W 21ST ST CONNERSVILLE, IN 47331	\$135,000	Mar 04, 2024	3	1	1,152	\$117	0.89	0.12	85	1948
4 2220 WESTERN AVE CONNERSVILLE, IN 47331	\$135,000	May 02, 2024	3	1	936	\$144	1.05	0.14	84	1920
5 2514 VIRGINIA AVE CONNERSVILLE, IN 47331	\$121,900	Jul 12, 2024	2	1	876	\$139	1.25	0.14	80	1917
6 615 W 32ND ST CONNERSVILLE, IN 47331	\$99,000	Apr 30, 2024	2	1	920	\$107	1.80	0.13	75	1941
7 221 W 11TH ST CONNERSVILLE, IN 47331	\$22,500	Jan 18, 2024	3	1	1,230	\$18	0.47	0.13	72	1900
8 516 W 9TH ST CONNERSVILLE, IN 47331	\$24,500	Dec 19, 2023	3	1	986	\$24	0.76	0.07	52	1960
9 1710 CONWELL ST CONNERSVILLE, IN 47331	\$62,000	Sep 18, 2023	2	1	800	\$77	0.26	0.07	50	1925
10 1110 MAPLE ST CONNERSVILLE, IN 47331	\$145,000	Apr 05, 2024	4	2	1,540	\$94	1.11	0.14	49	1954
11 809 N GREGG RD CONNERSVILLE, IN 47331	\$130,000	Dec 12, 2023	3	2	1,244	\$104	1.74	0.31	47	1935
12 1530 W MEMORIAL DR CONNERSVILLE, IN 47331	\$125,000	Nov 14, 2023	3	2	1,336	\$93	1.50	0.34	42	1959

13	1955 OHIO AVE CONNERSVILLE, IN 47331	\$129,500	Feb 14, 2024	4	2	1,600	\$80	0.58	0.09	36	1970
14	1526 N GRAND AVE CONNERSVILLE, IN 47331	\$160,000	Jun 27, 2024	3	2	2,116	\$75	0.43	0.16	33	1953
15	4210 N 185 ROAD E CONNERSVILLE, IN 47331	\$155,000	Aug 24, 2023	3	2	1,356	\$114	0.87	0.56	33	1973
16	811 E TULIP LN CONNERSVILLE, IN 47331	\$152,000	Apr 15, 2024	3	3	1,688	\$90	1.50	0.33	31	1964
17	1188 ALISA DR CONNERSVILLE, IN 47331	\$212,000	Nov 03, 2023	3	2	1,500	\$141	1.78	0.46	26	1997
18	981 WOODLAND SPRINGS DR CONNERSVILLE, IN 47331	\$231,900	Jan 12, 2024	4	3	2,040	\$113	1.55	0.35	19	2022
19	910 RANCH RD CONNERSVILLE, IN 47331	\$267,000	May 02, 2024	3	3	2,875	\$92	1.66	0.41	18	1973
20	1666 E SPRINGERSVILLE RD CONNERSVILLE, IN 47331	\$320,000	Jun 11, 2024	3	2	2,612	\$122	1.18	8.47	16	1952

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	1330 FAYETTE ST, CONNERSVILLE, IN 47331	--	--	2	1	988	--	--	0.16	--	1950
1	1620 VERMONT AVE CONNERSVILLE, IN 47331	\$94,900	Jul 23, 2024	3	1	1,121	\$84	0.53	0.16	84	1915
2	341 VINE ST CONNERSVILLE, IN 47331	\$110,000	Apr 16, 2024	3	1	1,366	\$80	0.88	0.17	60	1910
3	1504 W 6TH ST CONNERSVILLE, IN 47331	\$129,000	Jun 14, 2024	3	1	864	\$149	1.47	0.32	51	1953
4	315 CANYON PKWY CONNERSVILLE, IN 47331	\$234,000	May 22, 2024	3	2	1,288	\$181	1.41	0.41	38	1974
5	1314 N GRAND AVE CONNERSVILLE, IN 47331	\$212,500	Apr 29, 2024	3	2	1,980	\$107	0.36	0.15	34	1910
6	GRAND AVE CONNERSVILLE, IN 47331	\$212,500	Jun 22, 2024	3	2	1,980	\$107	0.68	0.14	34	1910
7	300 CANYON PKWY CONNERSVILLE, IN 47331	\$155,000	Jun 06, 2024	3	2	1,944	\$79	1.35	0.27	29	1972

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:

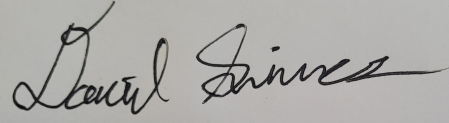
- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have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

David Simoes

Evaluator Signature



Signature Date

8/12/2024

PROPERTY INSPECTION ANALYSIS

File # 6240492.2
Loan #

SUBJECT & CLIENT
Address 1330 FAYETTE STREET City CONNERSVILLE County Fayette State IN Zip 47331
Borrower MARY STEWART 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 [] Yes [X] 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 [] Yes [X] No
High Tension Electrical Wires [] Yes [X] No
Vacant/Abandoned Property [] Yes [X] No
Landfill or Transfer Station [] Yes [X] No
Commercial/Industrial Influences [] Yes [X] No
Railroad Tracks [X] Yes [] 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 [] Yes [X] No
Other [] 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
[] None
[] Carport # Cars []
[X] Garage # Cars [1]
[X] Driveway # Cars [1]
Surface [Concrete]
Garage/Carport Design
[X] Attached
[] Detached
[] Built-In

ADDITIONAL IMPROVEMENTS
[] Accessory Unit
[] Outbuildings
[] Solar Panels []
[X] Porch [covered] []
[] Patio []
[] Pool []
[] Fence []
[] Other []

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

SUBJECT SITE / LOT
Lot Size [0.15] 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] [] [] [Asphalt]

SUBJECT IMPROVEMENTS
Stories [1] Year Built [1950]
Design [Other]
Construction [Wood Frame]
Exterior Walls [Other]
Roof Surface [Comp Shingle]
Fireplace # [0] [None]
Heating Type [Forced]
Cooling Type [Central/Forced Air]
Foundation / Basement
[] Concrete Slab
[] Crawl Space
[X] Basement
[X] Full
[] Partial
% Finished [0%]

SUBJECT & CLIENT

Address 1330 FAYETTE STREET	City CONNERSVILLE	County Fayette	State IN	Zip 47331
Borrower MARY STEWART	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

property appears to be in maintained condition; located on a corner lot; conforms to the neighborhood

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 Georgia L Green
 Address 603 W 30Th St
 City, St Zip Connerville, IN 47331
 Phone (765) 825-1103

Location Validation (VPI Inspection Only)

Georgia Green / 08/06/2024
 Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6240492.2

Loan #

SUBJECT & CLIENT

Address 1330 FAYETTE STREET City CONNERSVILLE County Fayette State IN Zip 47331

Borrower MARY STEWART 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 1330 FAYETTE STREET	City CONNERSVILLE	County Fayette	State IN	Zip 47331
Borrower MARY STEWART	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)

