Client Reference: COMM 12

Report Date: 22-JUL-2025 **Borrower Name: HERITAGE INVESTMENTS** Report Number: 1259221490



VeroVALUE Valuation Report

SUBJECT PROPERTY: OWNER OF RECORD:

1333 E WALNUT ST **EVANSVILLE, IN, 47714**

SALE PRICE:

SALE DATE:

\$159,972

02-MAY-2025

APN:

LIVING SF:

HERITAGE INVESTMENTS LLC

VEROVALUE	\$130,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$112,000 to \$148,000	86	0.14

SUBJECT PROPERTY INFORMATION										
APN:	82-06-28-013-044.003- 027	YEAR BUILT:	1920	POOL:	N					
LIVING SF:	928	BEDROOMS:	2	FIREPLACE:	0					
LOT SF:	6,200	BATHROOMS:	1.00	GARAGE:	1					
ASS'D VALUE: TOTAL:	\$63,200	COUNTY:	VANDERBURGH	STORIES:	1					
ASS'D VALUE: IMPROVEMENTS:	\$49,800	LAND USE:	SFR	A/C:	Υ					
ASS'D VALUE: LAND:	\$13,400	CENSUS TRACT:	001400	VIEW:						

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	09-MAY-1997	\$40,750			

	MARKET DATA SUMMARY											
	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT			
1	410 S DENBY AVE	0.63	\$112,500	22-MAY-2025	894	4,725	2	1.00	1919			
2	1627 E INDIANA ST	0.42	\$159,972	02-MAY-2025	836	4,352	2	1.00	1928			
3	1416 JOHN ST	0.24	\$125,020	17-APR-2025	852	3,240	2	1.00	1924			
4	1620 E BLACKFORD AVE	0.69	\$143,000	19-DEC-2024	909	7,564	2	1.00	1945			
5	1413 OLIVE ST	0.10	\$154,000	11-DEC-2024	816	4,050	2	1.00	1949			
6	1430 OLIVE ST	0.15	\$136,000	04-DEC-2024	1,008	4,050	2	1.00	1934			
		Detailed prop	erty informatio	n is provided on t	he next page.							

410 S DENBY A	VE		OWNER: 214 IN LLC		DI	STANCE (MI	l): 0
SALE PRICE:	\$112,500	APN:	82-06-29-024-052.034- 029	YR BUILT:	1919	POOL:	ı
SALE DATE:	22-MAY-2025	LIVING SF:	894	BED:	2	FP:	
PRIOR SALE PRICE:		LOT SF:	4,725	BATH:	1.00	GARAGE:	
PRIOR SALE DATE:		ASS'D TOTAL:	\$19,700	COUNTY:	VANDERBURGH	STORIES:	1
		ASS'D IMPROV:	\$14,400	LAND USE:	SFR	A/C:	Т
		ASS'D LAND:	\$5,300	CENSUS:	001400	VIEW:	Т

82-06-21-012-061.001-

027

836

YR BUILT:

BED:

1928

2

POOL:

FP:

PRIOR SALE PRICE:	LOT SF:	4,352	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	ASS'D TOTAL:	\$58,000	COUNTY:	VANDERBUR	GH STORIES:	1
	ASS'D IMPROV:	\$51,300	LAND USE:	SFR	A/C:	Υ
	ASS'D LAND:	\$6,700	CENSUS:	000300	VIEW:	

3 1416 JOHN ST			OWNER: BURNETT INVES	TMENT GROU	P LLC DI	STANCE (MI): 0.24
SALE PRICE:	\$125,020	APN:	82-06-28-014-025.024- 027	YR BUILT:	1924	POOL:	N
SALE DATE:	17-APR-2025	LIVING SF:	852	BED:	2	FP:	0
PRIOR SALE PRICE:	\$42,500	LOT SF:	3,240	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	24-MAR-2022	ASS'D TOTAL:	\$43,300	COUNTY:	VANDERBURGH	STORIES:	1
		ASS'D IMPROV:	\$35,900	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$7,400	CENSUS:	000300	VIEW:	

1620 E BLACKFORD AVE			OWNER: CLARK JESSICA	DISTANCE (MI): 0.69			
SALE PRICE:	\$143,000	APN:	82-06-28-011-063.028- 027	YR BUILT:	1945	POOL:	N
SALE DATE:	19-DEC-2024	LIVING SF:	909	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	7,564	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$84,800	COUNTY:	VANDERBURGH	STORIES:	1
		ASS'D IMPROV:	\$65,100	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$19,700	CENSUS:	000600	VIEW:	

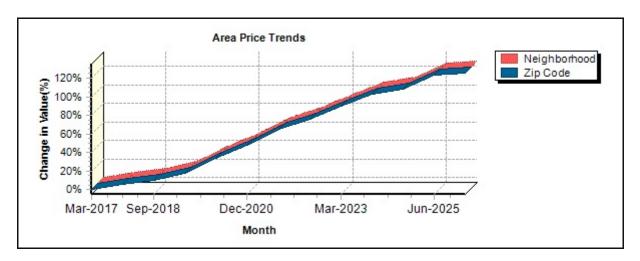
1413 OLIVE ST			OWNER: SMITH BROOKE			DISTANCE (MI): 0.10			
SALE PRICE:	\$154,000	APN:	82-06-28-014-026.033- 027	YR BUILT:	1949	POOL:	N		
SALE DATE:	11-DEC-2024	LIVING SF:	816	BED:	2	FP:	0		
PRIOR SALE PRICE:		LOT SF:	4,050	BATH:	1.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$59,600	COUNTY:	VANDERBURGH	STORIES:	1		
		ASS'D IMPROV:	\$51,500	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$8,100	CENSUS:	000300	VIEW:	\Box		

1430 OLIVE ST	80 OLIVE ST OWNER: PRICE ETHAN			DI	STANCE (MI	TANCE (MI): 0.15	
SALE PRICE:	\$136,000	APN:	82-06-28-014-026.013- 027	YR BUILT:	1934	POOL:	N
SALE DATE:	04-DEC-2024	LIVING SF:	1,008	BED:	2	FP:	0
PRIOR SALE PRICE:	\$239,400	LOT SF:	4,050	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	02-FEB-2024	ASS'D TOTAL:	\$55,800	COUNTY:	VANDERBURGH	STORIES:	1
		ASS'D IMPROV:	\$47,700	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$8,100	CENSUS:	000300	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$50,000** to a high of **\$893,000**, with a median price of **\$125,000**. The subject property is valued at **\$130,000** and is ranked at the **60** percentile, meaning that **60**% of the

single family residences in the subject's neighborhood are valued less than the subject property.



Price changes for **single family residences** in the subject property's zip code (**47714**) and neighborhood are shown for comparison of local and regional trends. Starting on the left and normalized to zero, price changes are given on a periodic basis and tracked cumulatively.

<u>VeroValue Terminology</u>

VeroValue: The VeroValue is the estimated market value of a subject property based on an analysis of available physical and economic data.

Confidence Score: The confidence score is a predictive measurement of the accuracy of the estimated market value. Ranging from a low of 0 to a high of 100, the confidence score can be used as an analytic for automated decision making and defining levels of service. Higher confidence scores generally correlate to higher levels of accuracy.

Value Range: The estimated market value range of a subject property based on an analysis of available market data, market trends and the confidence score. VeroValue may need to be adjusted, lower or higher, within the value range, depending on numerous factors including condition, location and quality of construction.

Market Value: The market value is the most probable sales price of a property in a competitive and open market under all conditions required for an arms-length transaction.

DISCLAIMER: This valuation report may contain an Estimated Market Value ("EMV"), Forecast Valuation Analytics ("FVA"), Transaction Quality Analysis ("TQA"), and other associated collateral assessment analytics for residential property that is the product of automated valuation technology, public record, economic and other data, and predictive technologies combined to provide an estimate of the most probable selling price of a residential property, forecast analysis, transfer activity involving the subject property or its immediate market area, and related collateral analysis. This valuation report, including but not limited to the EMV, FVA, TQA and other analytics, is not an appraisal. No physical or other inspection of the property was completed as part of this valuation report. This valuation contains no representations or warranties of any kind including but not limited to warranties regarding marketability, functional or economical obsolescence, environmental contamination or flood insurance determination. This valuation does not warrant the accuracy or completeness of any public record information or data sources used to prepare this valuation report. This data may not be re-sold, remarketed, published, or incorporated into other products or services in any form or manner whatsoever.

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