

Client Reference: 501391
Borrower Name: Gary McGaha

Report Date: 05-AUG-2025
Report Number: 1264155418



VeroVALUE Valuation Report

SUBJECT PROPERTY:

557 S FULTON ST
CLINTON, IN, 47842

OWNER OF RECORD:

MCGAHA GARY W

VEROVALUE	\$133,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$108,000 to \$158,000	81	0.19

SUBJECT PROPERTY INFORMATION

APN:	83-13-09-120-045.000-003	YEAR BUILT:	1958	POOL:	
LIVING SF:	1,064	BEDROOMS:	3	FIREPLACE:	1
LOT SF:	11,408	BATHROOMS:	1.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$99,800	COUNTY:	VERMILLION	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$76,400	LAND USE:	SFR	A/C:	Y
ASS'D VALUE: LAND:	\$23,400	CENSUS TRACT:	020300	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
--	-----------	------------	-------------	--------	-------

MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	622 N MAIN ST	1.14	\$105,000	18-DEC-2024	988	7,039	3	1.00	1910
2	310 S LINCOLN ST	0.40	\$126,000	09-DEC-2024	952	17,400	3	1.00	1950
3	1058 N 7TH ST	0.69	\$105,000	06-DEC-2024	1,016	8,690	2	1.00	1914
4	1142 N 8TH ST	0.58	\$140,620	01-NOV-2024	956	8,690	2	1.50	1905
5	999 N 13TH ST	0.56	\$125,000	12-AUG-2024	1,008	7,488	3	1.50	1923
6	938 MATTHEWS ST	0.64	\$128,000	19-JUL-2024	1,036	8,690	2	1.00	1912

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 622 N MAIN ST

OWNER: SOWERS KYLIE

DISTANCE (MI): 1.14

SALE PRICE:	\$105,000	APN:	83-13-10-340-010.000-002	YR BUILT:	1910	POOL:	N
SALE DATE:	18-DEC-2024	LIVING SF:	988	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	7,039	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$64,300	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$53,000	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$11,300	CENSUS:	020500	VIEW:	

2 310 S LINCOLN ST

OWNER: CROSSLEY PARKER H

DISTANCE (MI): 0.40

SALE PRICE:	\$126,000	APN:	83-13-04-440-020.000-003	YR BUILT:	1950	POOL:	N
SALE DATE:	09-DEC-2024	LIVING SF:	952	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	17,400	BATH:	1.00	GARAGE:	1

PRIOR SALE DATE:		ASS'D TOTAL:	\$63,300	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$51,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$11,500	CENSUS:	020300	VIEW:	

3 1058 N 7TH ST OWNER: WENTE AUSTIN M DISTANCE (MI): 0.69

SALE PRICE:	\$105,000	APN:	83-13-10-321-037.000-002	YR BUILT:	1914	POOL:	N
SALE DATE:	06-DEC-2024	LIVING SF:	1,016	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	8,690	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$80,400	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$67,300	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$13,100	CENSUS:	020500	VIEW:	

4 1142 N 8TH ST OWNER: DENNEY TONY DISTANCE (MI): 0.58

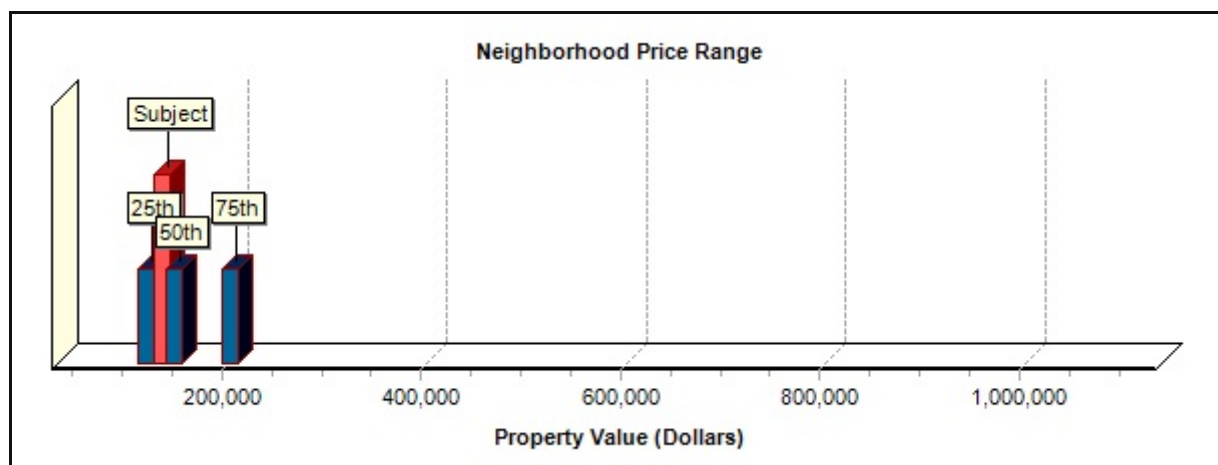
SALE PRICE:	\$140,620	APN:	83-13-10-321-009.000-002	YR BUILT:	1905	POOL:	N
SALE DATE:	01-NOV-2024	LIVING SF:	956	BED:	2	FP:	1
PRIOR SALE PRICE:		LOT SF:	8,690	BATH:	1.50	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$72,000	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$58,900	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$13,100	CENSUS:	020500	VIEW:	

5 999 N 13TH ST OWNER: STEVENS GREGORY DISTANCE (MI): 0.56

SALE PRICE:	\$125,000	APN:	83-13-09-431-006.000-002	YR BUILT:	1923	POOL:	N
SALE DATE:	12-AUG-2024	LIVING SF:	1,008	BED:	3	FP:	0
PRIOR SALE PRICE:	\$125,000	LOT SF:	7,488	BATH:	1.50	GARAGE:	0
PRIOR SALE DATE:	21-MAR-2022	ASS'D TOTAL:	\$97,600	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$85,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$11,800	CENSUS:	020500	VIEW:	

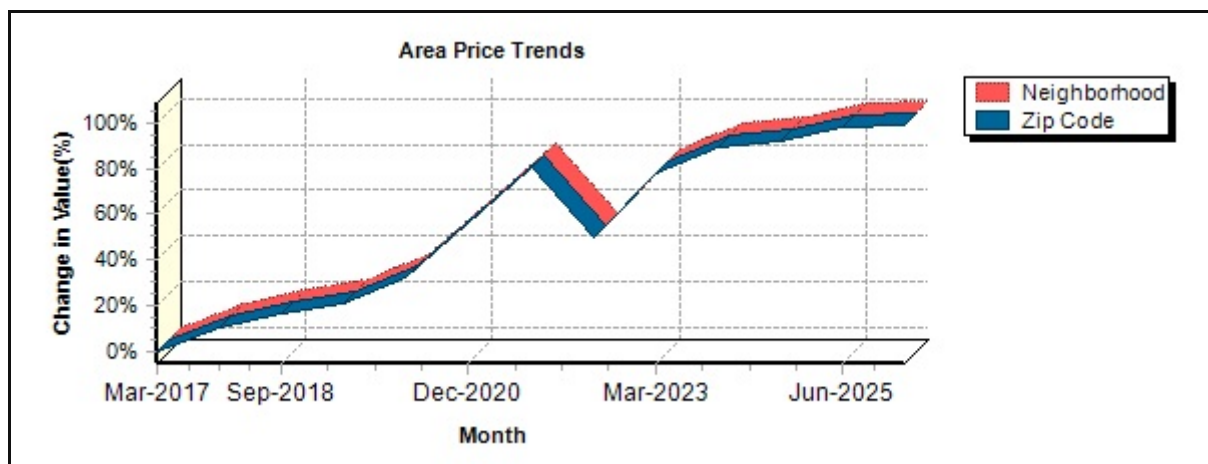
6 938 MATTHEWS ST OWNER: WESTON SARAH ELIZABETH DISTANCE (MI): 0.64

SALE PRICE:	\$128,000	APN:	83-13-09-440-006.000-002	YR BUILT:	1912	POOL:	N
SALE DATE:	19-JUL-2024	LIVING SF:	1,036	BED:	2	FP:	0
PRIOR SALE PRICE:	\$55,000	LOT SF:	8,690	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	07-JUL-2015	ASS'D TOTAL:	\$75,700	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$62,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$13,100	CENSUS:	020500	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$34,000** to a high of **\$1,132,000**, with a median price of **\$145,000**. The subject property is valued at **\$133,000** and is ranked at the **39** percentile, meaning that **39%** 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 (**47842**) 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.

VeroValue Terminology

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.

THE VALUATION REPORTS, INCLUDING BUT NOT LIMITED TO THE EMV, FVA, TQS AND OTHER ANALYTICS, ARE PROVIDED "AS IS" AND VEROS SOFTWARE, INC. MAKES NO REPRESENTATION OR WARRANTY WITH RESPECT TO THEIR ACCURACY, COMPLETENESS OR CURRENTNESS. VEROS SOFTWARE, INC. SPECIFICALLY DISCLAIMS ANY OTHER WARRANTY, EXPRESS, IMPLIED OR STATUTORY, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. UNDER NO CIRCUMSTANCES WILL VEROS SOFTWARE, INC. BE LIABLE FOR THE RESULTS OF YOUR USE OR MISUSE OF THE VALUATION REPORTS, INCLUDING BUT NOT LIMITED TO THE EMV, FVA, TQS OR OTHER ANALYTICS, INCLUDING ANY USE CONTRARY TO LOCAL, STATE OR FEDERAL LAW; YOUR INABILITY OR FAILURE TO CONDUCT BUSINESS; OR FOR ANY INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES.