

Client Reference: HELOC-Fraley  
Borrower Name: Jay Fraley

Report Date: 06-AUG-2025  
Report Number: 1264914461



## VeroVALUE Valuation Report

### SUBJECT PROPERTY:

743 ABBEY RD  
PITTSBORO, IN, 46167

### OWNER OF RECORD:

FRALEY J GARY J

<b>VEROVALUE</b>	\$446,000	<b>CONFIDENCE SCORE</b>	<b>FSD</b>
<b>VALUE RANGE</b>	\$380,000 to \$512,000	86	0.14

### SUBJECT PROPERTY INFORMATION

APN:	32-02-31-102-004.000-019	YEAR BUILT:	2005	POOL:	N
LIVING SF:	2,060	BEDROOMS:	3	FIREPLACE:	1
LOT SF:	20,909	BATHROOMS:	2.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$309,700	COUNTY:	HENDRICKS	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$261,600	LAND USE:	SFR	A/C:	Y
ASS'D VALUE: LAND:	\$48,100	CENSUS TRACT:	210300	VIEW:	

### SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
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### MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	647 ALBERMARLE DR	1.05	\$470,886	08-JUL-2025	2,352	8,930	4	2.50	2020
2	469 HIDDEN HILLS WAY	0.71	\$389,999	21-MAY-2025	1,987	9,450	3	2.00	2025
3	207 AMBASSADOR DR	0.76	\$365,000	29-APR-2025	2,312	11,761	4	3.00	2025
4	218 DEER TRACE CT	0.54	\$400,995	13-FEB-2025	1,832	15,500	3	2.50	1993
5	490 WOODLAND PL	0.50	\$397,500	21-FEB-2024	2,067	17,400	3	2.00	1992
6	798 PENNY CT	0.13	\$355,000	23-JAN-2024	2,156	19,602	3	3.50	2007

Detailed property information is provided on the next page.

### MARKET DATA DETAIL

#### 1 647 ALBERMARLE DR

OWNER: DEAN BRADY

DISTANCE (MI): 1.05

SALE PRICE:	\$470,886	APN:	32-07-05-207-013.000-019	YR BUILT:	2020	POOL:	N
SALE DATE:	08-JUL-2025	LIVING SF:	2,352	BED:	4	FP:	0
PRIOR SALE PRICE:	\$351,000	LOT SF:	8,930	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:	09-JUN-2022	ASS'D TOTAL:	\$326,700	COUNTY:	HENDRICKS	STORIES:	2
		ASS'D IMPROV:	\$288,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$38,100	CENSUS:	210300	VIEW:	

#### 2 469 HIDDEN HILLS WAY

OWNER:

DISTANCE (MI): 0.71

SALE PRICE:	\$389,999	APN:		YR BUILT:	2025	POOL:	
SALE DATE:	21-MAY-2025	LIVING SF:	1,987	BED:	3	FP:	
PRIOR SALE PRICE:		LOT SF:	9,450	BATH:	2.00	GARAGE:	
PRIOR SALE DATE:		ASS'D TOTAL:		COUNTY:	HENDRICKS	STORIES:	

		ASS'D IMPROV:		LAND USE:	SFR	A/C:	
		ASS'D LAND:		CENSUS:	210300	VIEW:	

**3** 207 AMBASSADOR DR OWNER: DISTANCE (MI): 0.76

SALE PRICE:	\$365,000	APN:		YR BUILT:	2025	POOL:	
SALE DATE:	29-APR-2025	LIVING SF:	2,312	BED:	4	FP:	
PRIOR SALE PRICE:		LOT SF:	11,761	BATH:	3.00	GARAGE:	
PRIOR SALE DATE:		ASS'D TOTAL:		COUNTY:	HENDRICKS	STORIES:	
		ASS'D IMPROV:		LAND USE:	SFR	A/C:	
		ASS'D LAND:		CENSUS:	210300	VIEW:	

**4** 218 DEER TRACE CT OWNER: COPE LEE R DISTANCE (MI): 0.54

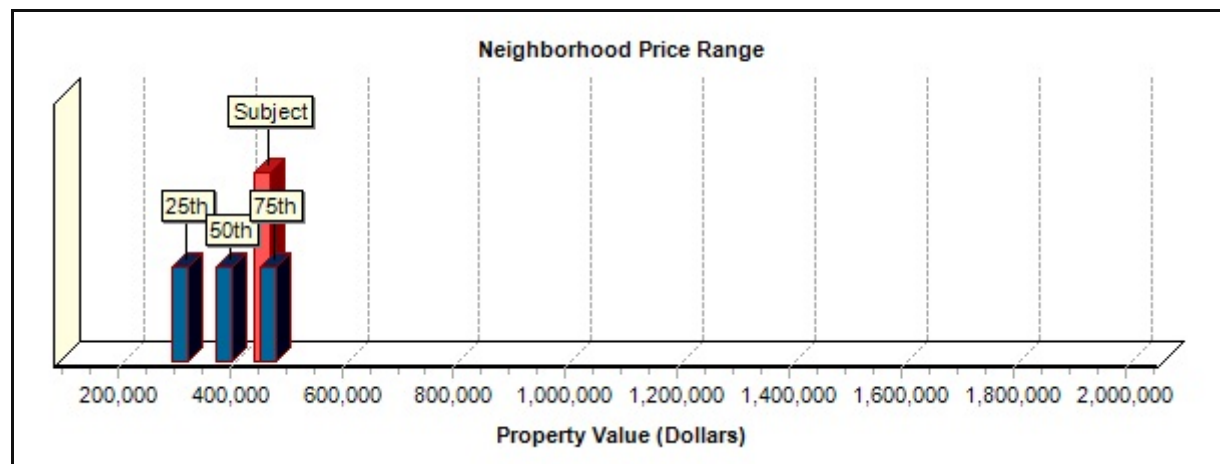
SALE PRICE:	\$400,995	APN:	32-02-31-336-006.000-019	YR BUILT:	1993	POOL:	N
SALE DATE:	13-FEB-2025	LIVING SF:	1,832	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	15,500	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$323,000	COUNTY:	HENDRICKS	STORIES:	1
		ASS'D IMPROV:	\$284,700	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$38,300	CENSUS:	210300	VIEW:	

**5** 490 WOODLAND PL OWNER: PERRY PHILIP E DISTANCE (MI): 0.50

SALE PRICE:	\$397,500	APN:	32-02-31-336-012.000-019	YR BUILT:	1992	POOL:	N
SALE DATE:	21-FEB-2024	LIVING SF:	2,067	BED:	3	FP:	1
PRIOR SALE PRICE:	\$457,200	LOT SF:	17,400	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	11-MAR-2022	ASS'D TOTAL:	\$443,200	COUNTY:	HENDRICKS	STORIES:	1
		ASS'D IMPROV:	\$391,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$51,600	CENSUS:	210300	VIEW:	

**6** 798 PENNY CT OWNER: WALLS TIMOTHY E DISTANCE (MI): 0.13

SALE PRICE:	\$355,000	APN:	32-02-31-102-012.000-019	YR BUILT:	2007	POOL:	N
SALE DATE:	23-JAN-2024	LIVING SF:	2,156	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	19,602	BATH:	3.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$301,400	COUNTY:	HENDRICKS	STORIES:	2
		ASS'D IMPROV:	\$245,900	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$55,500	CENSUS:	210300	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of \$91,000 to a high of \$2,054,000, with a median price of \$379,000. The subject property is valued at \$446,000 and is ranked at the 71 percentile, meaning that 71% 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 (**46167**) 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.

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