Client Reference: HVE - APRIL 2025 - #31 - 2

Borrower Name: Logan Brown



VeroVALUE Valuation Report

SUBJECT PROPERTY: OWNER OF RECORD:

2001 HARMONY WAY EVANSVILLE, IN, 47720

BROWN LOGAN M

Report Date: 08-AUG-2025 Report Number: 1265730384

VEROVALUE	\$332,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$308,000 to \$356,000	93	0.07

FEMA COUNTY DISASTER WARNING

The subject property is located in a county designated by FEMA as a Disaster Area within the last six months. Veros recommends the condition of the subject property be verified by VeroPHOTO or similar Property Condition Report product.

SUBJECT PROPERTY INFORM	ATION				
APN:	82-05-14-019-001.004- 025	YEAR BUILT:	1925	POOL:	N
LIVING SF:	2,052	BEDROOMS:	3	FIREPLACE:	1
LOT SF:	10,125	BATHROOMS:	2.50	GARAGE:	1
ASS'D VALUE: TOTAL:	\$118,600	COUNTY:	VANDERBURGH	STORIES:	2
ASS'D VALUE: IMPROVEMENTS:	\$106,800	LAND USE:	SFR	A/C:	Υ
ASS'D VALUE: LAND:	\$11,800	CENSUS TRACT:	003000	VIEW:	

SUBJECT SALES HISTORY SALE DATE SALE PRICE LOAN AMOUNT SELLER BUYER 1 20-FEB-2025 \$324,413 \$243,920 DREYER LESLIE L'REICHERT ADAM M:BROWN DEL TORO

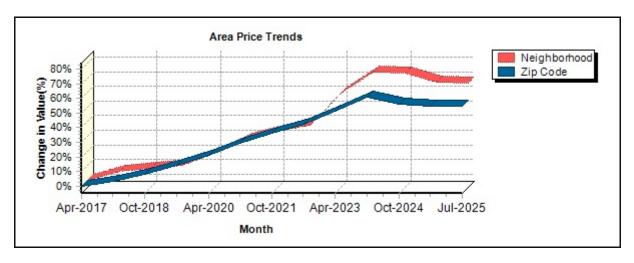
				MARKET	DATA SUMM	ARY			
	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	4608 HOGUE RD	1.28	\$329,900	22-JUL-2025	2,149	26,136	4	2.50	1938
2	3523 LAUREL LN	0.97	\$365,617	20-SEP-2024	1,992	54,711	3	2.00	1978
3	3007 MUENSTERMAN AVE	0.40	\$302,820	16-AUG-2024	1,944	12,056	3	1.00	1950
4	4107 KINGS HILL DR	0.45	\$309,000	15-MAR-2024	2,166	27,810	4	2.50	1975
5	2401 MESKER PARK DR	0.51	\$397,876	19-OCT-2023	2,164	39,140	4	2.00	1928
6	3520 LAUREL LN	0.93	\$286,500	15-SEP-2023	1,826	33,977	3	3.00	1962
	D	etailed prop	erty informatior	n is provided on t	he next page.				

					MARK	ET DATA I	DETA
4608 HOGUE R	D		OWNER:		DI	STANCE (MI	l): 1.2
SALE PRICE:	\$329,900	APN:	82-05-22-007-140.033- 024	YR BUILT:	1938	POOL:	N
SALE DATE:	22-JUL-2025	LIVING SF:	2,149	BED:	4	FP:	1
PRIOR SALE PRICE:	\$125,000	LOT SF:	26,136	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:	26-OCT-2004	ASS'D TOTAL:	\$165,200	COUNTY:	VANDERBURGH	STORIES:	2
		ASS'D IMPROV:	\$138,800	LAND USE:	SFR	A/C:	Υ

		ASS'D LAND:	\$26,400	CENSUS:	003200	VIEW:	
3523 LAUREL LI	N		OWNER: STATZ DEREK		DI	ISTANCE (MI	l): 0
ALE PRICE:	\$365,617	APN:	82-05-10-003-071.071- 022	YR BUILT:	1978	POOL:	ı
SALE DATE:	20-SEP-2024	LIVING SF:	1,992	BED:	3	FP:	
PRIOR SALE PRICE:		LOT SF:	54,711	BATH:	2.00	GARAGE:	•
PRIOR SALE DATE:		ASS'D TOTAL:	\$189,300	COUNTY:	VANDERBURGH	STORIES:	1
		ASS'D IMPROV:	\$142,100	LAND USE:	SFR	A/C:	,
		ASS'D LAND:	\$47,200	CENSUS:	010501	VIEW:	
3 3007 MUENSTE	RMAN AVE		OWNER: MCDONALD PAT	rick	DI	ISTANCE (MI	I): 0
SALE PRICE:	\$302,820	APN:	82-05-14-018-098.004- 025	YR BUILT:	1950	POOL:	,
SALE DATE:	16-AUG-2024	LIVING SF:	1,944	BED:	3	FP:	
PRIOR SALE PRICE:		LOT SF:	12,056	BATH:	1.00	GARAGE:	
PRIOR SALE DATE:		ASS'D TOTAL:	\$199,600	COUNTY:	VANDERBURGH	STORIES:	
		ASS'D IMPROV:	\$182,400	LAND USE:	SFR	A/C:	,
		ASS'D LAND:	\$17,200	CENSUS:	003000	VIEW:	Т
			024				-
	15-MAR-2024	LIVING SF:	2,166	BED:	4	FP:	_
PRIOR SALE PRICE:	\$49,000	LOT SF:	2,166 27,810	BATH:	2.50	GARAGE:	
PRIOR SALE PRICE:		LOT SF: ASS'D TOTAL:	2,166 27,810 \$250,600	BATH: COUNTY:	2.50 VANDERBURGH	GARAGE: STORIES:	
PRIOR SALE PRICE:	\$49,000	LOT SF:	2,166 27,810	BATH:	2.50	GARAGE:	
PRIOR SALE PRICE: PRIOR SALE DATE:	\$49,000 14-JUN-2017	LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND:	2,166 27,810 \$250,600 \$219,000	BATH: COUNTY: LAND USE: CENSUS:	2.50 VANDERBURGH SFR 010404	GARAGE: STORIES: A/C:	
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P	\$49,000 14-JUN-2017	LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND:	2,166 27,810 \$250,600 \$219,000 \$31,600	BATH: COUNTY: LAND USE: CENSUS:	2.50 VANDERBURGH SFR 010404	GARAGE: STORIES: A/C: VIEW:	i): 0
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE:	\$49,000 14-JUN-2017 PARK DR	LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002- 025 2,164	BATH: COUNTY: LAND USE: CENSUS:	2.50 VANDERBURGH SFR 010404 ARIE DI	GARAGE: STORIES: A/C: VIEW:	; ; ;
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE: SALE DATE:	\$49,000 14-JUN-2017 PARK DR \$397,876 19-OCT-2023 \$45,000	LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND: APN: LIVING SF: LOT SF:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002- 025 2,164 39,140	BATH: COUNTY: LAND USE: CENSUS: ERTS JULIE MA	2.50 VANDERBURGH SFR 010404 ARIE DI	GARAGE: STORIES: A/C: VIEW: ISTANCE (MI	1): 0
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE: SALE DATE: PRIOR SALE PRICE:	\$49,000 14-JUN-2017 PARK DR \$397,876 19-OCT-2023	LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND: APN: LIVING SF:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002- 025 2,164	BATH: COUNTY: LAND USE: CENSUS: ERTS JULIE MA YR BUILT: BED:	2.50 VANDERBURGH SFR 010404 ARIE DI 1928	GARAGE: STORIES: A/C: VIEW: STANCE (MI POOL: FP: GARAGE:): 0
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE: SALE DATE: PRIOR SALE PRICE:	\$49,000 14-JUN-2017 PARK DR \$397,876 19-OCT-2023 \$45,000	APN: LIVING SF: LOT SF: ASS'D TOTAL: ASS'D LAND:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002- 025 2,164 39,140 \$159,100 \$132,600	BATH: COUNTY: LAND USE: CENSUS: ERTS JULIE MA YR BUILT: BED: BATH:	2.50 VANDERBURGH SFR 010404 ARIE 1928 4 2.00 VANDERBURGH SFR	GARAGE: STORIES: A/C: VIEW: STANCE (MI POOL: FP: GARAGE:)): 0
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE: SALE DATE: PRIOR SALE PRICE:	\$49,000 14-JUN-2017 PARK DR \$397,876 19-OCT-2023 \$45,000	LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND: APN: LIVING SF: LOT SF: ASS'D TOTAL:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002- 025 2,164 39,140 \$159,100	BATH: COUNTY: LAND USE: CENSUS: ERTS JULIE MA YR BUILT: BED: BATH: COUNTY:	2.50 VANDERBURGH SFR 010404 ARIE 1928 4 2.00 VANDERBURGH	GARAGE: STORIES: A/C: VIEW: STANCE (MI POOL: FP: GARAGE: STORIES:)): 0
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE: SALE DATE: PRIOR SALE PRICE:	\$49,000 14-JUN-2017 PARK DR \$397,876 19-OCT-2023 \$45,000 28-SEP-2006	APN: LIVING SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND: APN: LIVING SF: LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002- 025 2,164 39,140 \$159,100 \$132,600	BATH: COUNTY: LAND USE: CENSUS: ERTS JULIE MA YR BUILT: BED: BATH: COUNTY: LAND USE: CENSUS:	2.50 VANDERBURGH SFR 010404 ARIE 1928 4 2.00 VANDERBURGH SFR 010800	GARAGE: STORIES: A/C: VIEW: ISTANCE (MI POOL: FP: GARAGE: STORIES: A/C:	1): 0
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE: PRIOR SALE PRICE: PRIOR SALE DATE: 3520 LAUREL LI SALE PRICE:	\$49,000 14-JUN-2017 PARK DR \$397,876 19-OCT-2023 \$45,000 28-SEP-2006 N	LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND: APN: LIVING SF: LOT SF: ASS'D TOTAL: ASS'D IMPROV: ASS'D LAND:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002-025 2,164 39,140 \$159,100 \$132,600 \$26,500 OWNER: GOOSE LAKE LLC 82-05-10-003-071.076-022	BATH: COUNTY: LAND USE: CENSUS: ERTS JULIE MA YR BUILT: BED: BATH: COUNTY: LAND USE: CENSUS: YR BUILT:	2.50 VANDERBURGH SFR 010404 ARIE DI 1928 4 2.00 VANDERBURGH SFR 010800	GARAGE: STORIES: A/C: VIEW: STANCE (MI POOL: FP: GARAGE: STORIES: A/C: VIEW: STANCE (MI POOL:)): 0 (((((((((((((((((((((((((((((((((((
PRIOR SALE PRICE: PRIOR SALE DATE: 2401 MESKER P SALE PRICE: PRIOR SALE PRICE: PRIOR SALE DATE: 3520 LAUREL LI SALE PRICE: SALE PRICE:	\$49,000 14-JUN-2017 PARK DR \$397,876 19-OCT-2023 \$45,000 28-SEP-2006	APN: LIVING SF: ASS'D LAND: APN: LIVING SF: ASS'D LAND: APN: LIVING SF: LOT SF: ASS'D TOTAL: ASS'D LAND: APN: LIVING SF: LOT SF: ASS'D TOTAL: ASS'D LAND:	2,166 27,810 \$250,600 \$219,000 \$31,600 OWNER: TENBARGE-ROB 82-05-14-019-026.002-025 2,164 39,140 \$159,100 \$132,600 \$26,500 OWNER: GOOSE LAKE LLG 82-05-10-003-071.076-022 1,826	BATH: COUNTY: LAND USE: CENSUS: ERTS JULIE MA YR BUILT: BED: BATH: COUNTY: LAND USE: CENSUS: YR BUILT: BED: BATH: BED: BATH: COUNTY: BED: BATH: BED: BATH: BED: BATH: BED: BATH: BED: BATH: BED: BED: BED: BED:	2.50 VANDERBURGH SFR 010404 ARIE 1928 4 2.00 VANDERBURGH SFR 010800	GARAGE: STORIES: A/C: VIEW: STANCE (MI POOL: FP: GARAGE: STORIES: A/C: VIEW: STANCE (MI POOL: FP: FP: FP: FP: FP: FP: FP: FP: FP: FP)): 0
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The price range of **single family residences** in the subject property's neighborhood is from a low of **\$56,000** to a high of **\$2,166,000**, with a median price of **\$175,000**. The subject property is valued at **\$332,000** and is ranked at the **98** percentile, meaning that **98**% 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 (**47720**) 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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