Client Reference: 29457

Report Date: 11-AUG-2025 **Borrower Name: LEONARD CROUCH** Report Number: 1266249287



VeroVALUE Valuation Report

SUBJECT PROPERTY: OWNER OF RECORD:

154 MOORE AVE DUNKIRK, IN, 47336

SALE PRICE:

SALE DATE:

PRIOR SALE PRICE:

\$118,000

\$12,500

03-JAN-2025

APN:

LIVING SF:

LOT SF:

CROUCH LEONARD A

VEROVALUE	\$125,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$101,000 to \$149,000	81	0.19

SUBJECT PROPERTY INFORMATION								
APN:	38-09-08-402-101.000- 014	YEAR BUILT:	1954	POOL:	N			
LIVING SF:	1,728	BEDROOMS:	3	FIREPLACE:	1			
LOT SF:	15,246	BATHROOMS:	2.00	GARAGE:	1			
ASS'D VALUE: TOTAL:	\$95,300	COUNTY:	JAY	STORIES:	1			
ASS'D VALUE: IMPROVEMENTS:	\$86,300	LAND USE:	SFR	A/C:	Υ			
ASS'D VALUE: LAND:	\$9,000	CENSUS TRACT:	963300	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	116 S BARBIER ST	0.23	\$150,000	27-JUN-2025	1,840	11,413	3	1.50	1966			
2	217 MOUNT AUBURN ST	0.66	\$118,000	03-JAN-2025	1,622	10,542	3	2.00	1916			
3	458 E CENTER ST	0.60	\$140,000	20-SEP-2024	1,536	12,981	3	1.00	1916			
4	1113 S MAIN ST	0.30	\$142,500	10-JUL-2024	1,499	26,172	2	2.00	1941			
5	124 W CHESTNUT ST	0.17	\$115,000	29-FEB-2024	1,708	8,146	3	1.00	1916			
6	151 MOORE AVE	0.06	\$135,000	28-AUG-2023	1,860	14,636	2	2.00	1956			
	D	etailed prop	erty informatior	n is provided on t	he next page.							

116 S BARBIER ST			OWNER: NUCKOLS MARK	A		DISTANCE (MI): 0.
SALE PRICE:	\$150,000	APN:	38-09-08-404-009.000- 014	YR BUILT:	1966	POOL:	N
SALE DATE:	27-JUN-2025	LIVING SF:	1,840	BED:	3	FP:	(
PRIOR SALE PRICE:		LOT SF:	11,413	BATH:	1.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$94,500	COUNTY:	JAY	STORIES:	1
		ASS'D IMPROV:	\$82,400	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$12,100	CENSUS:	963300	VIEW:	

38-09-09-202-081.000-

014

1,622

10,542

YR BUILT:

BED:

BATH:

1916

2.00

POOL:

GARAGE:

Ν

0

PRIOR SALE DATE:	31-DEC-2013	ASS'D TOTAL:	\$70,200	COUNTY:	JAY	STORIES:	2
		ASS'D IMPROV:	\$62,200	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$8,000	CENSUS:	963300	VIEW:	

3 458 E CENTER ST			OWNER: RUSSELL MARTIN A				DISTANCE (MI): 0.60		
SALE PRICE:	\$140,000	APN:	38-09-09-203-126.000- 014	YR BUILT:	1916	POOL:	N		
SALE DATE:	20-SEP-2024	LIVING SF:	1,536	BED:	3	FP:	0		
PRIOR SALE PRICE:		LOT SF:	12,981	BATH:	1.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$83,800	COUNTY:	JAY	STORIES:	1		
		ASS'D IMPROV:	\$75,400	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$8,400	CENSUS:	963300	VIEW:			

1113 S MAIN ST OWNER: GARRETT MICHAEL						DISTANCE (MI): 0.30
SALE PRICE:	\$142,500	APN:	38-09-08-304-027.000- 014	YR BUILT:	1941	POOL:	N
SALE DATE:	10-JUL-2024	LIVING SF:	1,499	BED:	2	FP:	1
PRIOR SALE PRICE:		LOT SF:	26,172	BATH:	2.00	GARAGE:	2
PRIOR SALE DATE:		ASS'D TOTAL:	\$111,200	COUNTY:	JAY	STORIES:	1
		ASS'D IMPROV:	\$99,600	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$11,600	CENSUS:	963300	VIEW:	

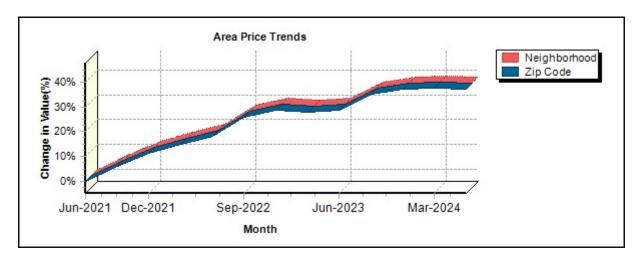
124 W CHESTNUT ST		OWNER:		DISTANCE (MI): 0.17			
SALE PRICE:	\$115,000	APN:	38-09-08-402-119.000- 014	YR BUILT:	1916	POOL:	N
SALE DATE:	29-FEB-2024	LIVING SF:	1,708	BED:	3	FP:	0
PRIOR SALE PRICE:	\$29,900	LOT SF:	8,146	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	20-OCT-2023	ASS'D TOTAL:	\$81,100	COUNTY:	JAY	STORIES:	2
		ASS'D IMPROV:	\$74,600	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$6,500	CENSUS:	963300	VIEW:	

151 MOORE AV	Æ		OWNER: TEER MICHAEL L				DISTANCE (MI): 0.06		
SALE PRICE:	\$135,000	APN:	38-09-08-402-130.000- 014	YR BUILT:	1956	POOL:	N		
SALE DATE:	28-AUG-2023	LIVING SF:	1,860	BED:	2	FP:	1		
PRIOR SALE PRICE:		LOT SF:	14,636	BATH:	2.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$78,700	COUNTY:	JAY	STORIES:	1		
		ASS'D IMPROV:	\$70,700	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$8,000	CENSUS:	963300	VIEW:			



The price range of **single family residences** in the subject property's neighborhood is from a low of \$36,000 to a high of \$982,000, with a median price of \$134,000. The subject property is valued at \$125,000 and is ranked at the 38 percentile, meaning that 38% 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 (**47336**) 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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