Client Reference: 30653-4 FR2 Report Date: 13-AUG-2025
Borrower Name: FRANCISCO LUCIO Report Number: 1267327713



## **VeroVALUE Valuation Report**

SUBJECT PROPERTY: OWNER OF RECORD:

615 S OHIO AVE MUNCIE, IN, 47302

SALE PRICE:

SALE DATE:

PRIOR SALE PRICE:

\$109,725

\$29,254

08-OCT-2024

APN:

LIVING SF:

LOT SF:

**LUCIO FRANCISCO** 

VEROVALUE	\$124,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$100,000 to \$148,000	81	0.19

SUBJECT PROPERTY INFORMATION								
APN:	18-11-15-278-001.000- 003	YEAR BUILT:	1989	POOL:	N			
LIVING SF:	2,222	BEDROOMS:	2	FIREPLACE:	1			
LOT SF:	24,394	BATHROOMS:	1.00	GARAGE:	0			
ASS'D VALUE: TOTAL:	\$44,900	COUNTY:	DELAWARE	STORIES:	2			
ASS'D VALUE: IMPROVEMENTS:	\$37,500	LAND USE:	SFR	A/C:	Y			
ASS'D VALUE: LAND:	\$7,400	CENSUS TRACT:	000300	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	1000 E 8TH ST	0.58	\$101,000	20-DEC-2024	2,225	10,500	2	1.00	1917		
2	701 E 7TH ST	0.68	\$109,725	08-OCT-2024	2,240	6,250	3	2.00	1925		
3	1014 N MACEDONIA AVE	0.92	\$99,000	26-JUL-2024	1,994	10,720	2	1.00	1895		
4	1605 N MANRING AVE	1.72	\$146,275	19-JUL-2024	2,136	14,400	2	2.00	1948		
5	1410 E WASHINGTON ST	0.38	\$100,000	03-JUL-2024	1,924	6,250	3	1.00	1920		
6	2107 S GRANT ST	0.94	\$121,196	08-DEC-2023	2,110	6,120	2	1.00	1946		
	D	etailed prop	erty informatior	n is provided on t	he next page.						

1000 E 8TH ST			OWNER: HARTZELL JAMIE	N		DISTANCE (MI	): 0.
SALE PRICE:	\$101,000	APN:	18-11-15-412-007.000- 003	YR BUILT:	1917	POOL:	N
SALE DATE:	20-DEC-2024	LIVING SF:	2,225	BED:	2	FP:	1
PRIOR SALE PRICE:	\$85,000	LOT SF:	10,500	BATH:	1.00	GARAGE:	C
PRIOR SALE DATE:	03-JUL-2023	ASS'D TOTAL:	\$70,600	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$65,400	LAND USE:	SFR	A/C:	1
		ASS'D LAND:	\$5,200	CENSUS:	000300	VIEW:	Т

18-11-15-339-001.000-

003

2,240

6,250

YR BUILT:

BED:

BATH:

1925

2.00

POOL:

GARAGE:

Ν

0

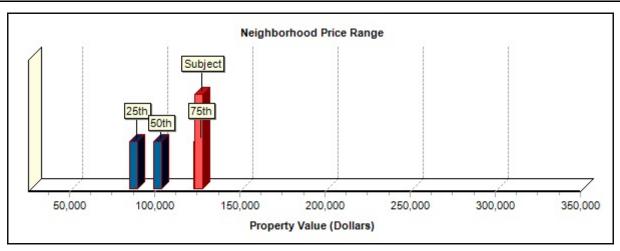
PRIOR SALE DATE:	07-JUL-2010	ASS'D TOTAL:	\$36,200	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$32,400	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$3,800	CENSUS:	000300	VIEW:	

3 1014 N MACEDONIA AVE			OWNER: DAVIS WILLIE RAY				): 0.9
SALE PRICE:	\$99,000	APN:	18-11-11-155-003.000- 003	YR BUILT:	1895	POOL:	N
SALE DATE:	26-JUL-2024	LIVING SF:	1,994	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	10,720	BATH:	1.00	GARAGE:	2
PRIOR SALE DATE:		ASS'D TOTAL:	\$59,300	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$50,100	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$9,200	CENSUS:	001200	VIEW:	

1605 N MANRII	NG AVE		OWNER: DAVID CARRIE			DISTANCE (MI	): 1.72
SALE PRICE:	\$146,275	APN:	18-11-01-356-026.000- 003	YR BUILT:	1948	POOL:	N
SALE DATE:	19-JUL-2024	LIVING SF:	2,136	BED:	2	FP:	1
PRIOR SALE PRICE:	\$40,500	LOT SF:	14,400	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	03-MAR-2023	ASS'D TOTAL:	\$77,300	COUNTY:	DELAWARE	STORIES:	2
		ASS'D IMPROV:	\$68,900	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$8,400	CENSUS:	002000	VIEW:	

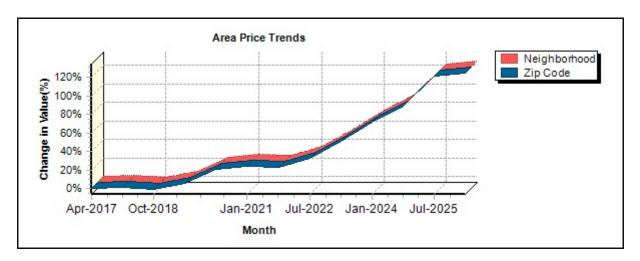
1410 E WASHINGTON ST			OWNER: THORNBURG LYNN				DISTANCE (MI): 0.38		
SALE PRICE:	\$100,000	APN:	18-11-10-486-009.000- 003	YR BUILT:	1920	POOL:	N		
SALE DATE:	03-JUL-2024	LIVING SF:	1,924	BED:	3	FP:	0		
PRIOR SALE PRICE:		LOT SF:	6,250	BATH:	1.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$44,600	COUNTY:	DELAWARE	STORIES:	2		
		ASS'D IMPROV:	\$42,000	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$2,600	CENSUS:	002800	VIEW:			

2107 S GRANT ST			OWNER: PETERSEN RAYMOND DALE				DISTANCE (MI): 0.94		
SALE PRICE:	\$121,196	APN:	18-11-22-208-039.000- 003	YR BUILT:	1946	POOL:	N		
SALE DATE:	08-DEC-2023	LIVING SF:	2,110	BED:	2	FP:	0		
PRIOR SALE PRICE:		LOT SF:	6,120	BATH:	1.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$69,800	COUNTY:	DELAWARE	STORIES:	1		
		ASS'D IMPROV:	\$64,600	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$5,200	CENSUS:	001500	VIEW:			



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$31,000** to a high of **\$345,000**, with a median price of **\$100,000**. The subject property is valued at **\$124,000** and is ranked at the **76** percentile, meaning that **76**% 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 (**47302**) 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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