

Client Reference: 13224
Borrower Name: AMANDA MILLER

Report Date: 21-AUG-2025
Report Number: 1270396900



VeroVALUE Valuation Report

SUBJECT PROPERTY:

977 S CHICAGO AVE
PORTLAND, IN, 47371

OWNER OF RECORD:

MILLER AMANDA S

VEROVALUE	\$180,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$154,000 to \$206,000	85	0.15

SUBJECT PROPERTY INFORMATION

APN:	38-07-28-203-001.000-034	YEAR BUILT:	1937	POOL:	N
LIVING SF:	2,216	BEDROOMS:	4	FIREPLACE:	1
LOT SF:	13,199	BATHROOMS:	3.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$124,700	COUNTY:	JAY	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$109,700	LAND USE:	SFR	A/C:	Y
ASS'D VALUE: LAND:	\$15,000	CENSUS TRACT:	963000	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	07-JUN-2018	\$126,362	\$101,010	GLENTZER M D AND B A L TR	MILLER AMANDA S

MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	212 E MAIN ST	0.84	\$152,500	13-JUN-2025	2,030	10,296	4	3.00	1945
2	1939 S NAN DEL LN	0.80	\$225,000	14-MAY-2025	2,218	18,295	3	2.00	1973
3	637 S WAYNE ST	0.27	\$145,500	04-MAR-2025	2,128	10,672	3	2.00	1912
4	227 E 7TH ST	0.24	\$172,000	19-FEB-2025	2,242	13,765	4	2.00	1946
5	715 E MAIN ST	0.87	\$210,000	25-NOV-2024	1,984	16,509	3	2.00	1917
6	221 E 7TH ST	0.24	\$179,900	21-JUN-2024	1,988	10,149	3	2.50	1944

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 212 E MAIN ST

OWNER: LEMASTER JOHN LELAND

DISTANCE (MI): 0.84

SALE PRICE:	\$152,500	APN:	38-07-21-203-091.000-034	YR BUILT:	1945	POOL:	N
SALE DATE:	13-JUN-2025	LIVING SF:	2,030	BED:	4	FP:	0
PRIOR SALE PRICE:		LOT SF:	10,296	BATH:	3.00	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$80,400	COUNTY:	JAY	STORIES:	2
		ASS'D IMPROV:	\$68,500	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$11,900	CENSUS:	963000	VIEW:	

2 1939 S NAN DEL LN

OWNER:

DISTANCE (MI): 0.80

SALE PRICE:	\$225,000	APN:	38-07-29-403-020.000-033	YR BUILT:	1973	POOL:	N
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SALE DATE:	14-MAY-2025	LIVING SF:	2,218	BED:	3	FP:	1
PRIOR SALE PRICE:	\$120,000	LOT SF:	18,295	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	02-MAR-2015	ASS'D TOTAL:	\$148,500	COUNTY:	JAY	STORIES:	1
		ASS'D IMPROV:	\$129,200	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$19,300	CENSUS:	963100	VIEW:	

3 637 S WAYNE ST OWNER: STONER DEVIN M DISTANCE (MI): 0.27

SALE PRICE:	\$145,500	APN:	38-07-21-303-087.000-034	YR BUILT:	1912	POOL:	N
SALE DATE:	04-MAR-2025	LIVING SF:	2,128	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	10,672	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$120,400	COUNTY:	JAY	STORIES:	2
		ASS'D IMPROV:	\$108,100	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$12,300	CENSUS:	963000	VIEW:	

4 227 E 7TH ST OWNER: PHENIS CADEN DISTANCE (MI): 0.24

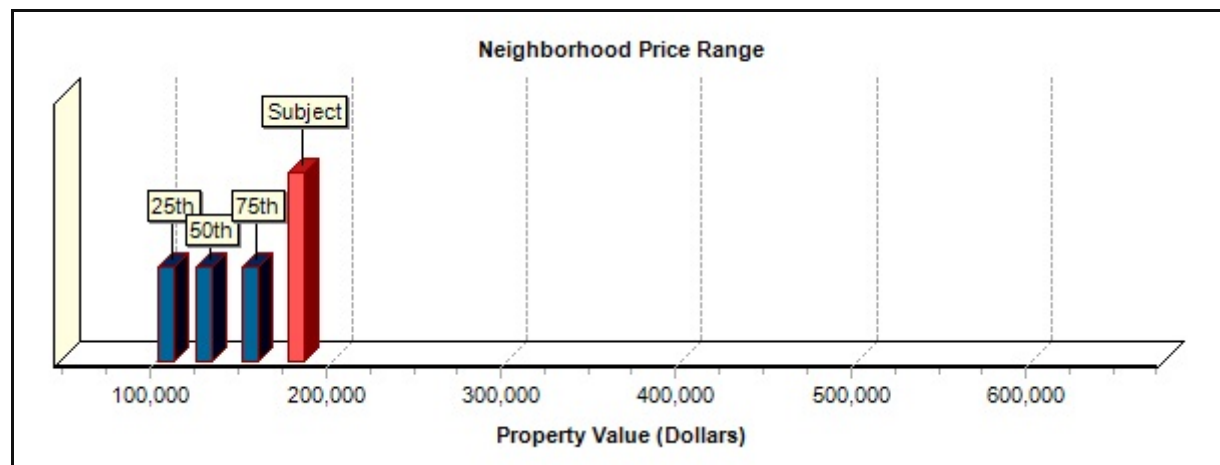
SALE PRICE:	\$172,000	APN:	38-07-28-202-008.000-034	YR BUILT:	1946	POOL:	N
SALE DATE:	19-FEB-2025	LIVING SF:	2,242	BED:	4	FP:	0
PRIOR SALE PRICE:	\$120,000	LOT SF:	13,765	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	26-DEC-2019	ASS'D TOTAL:	\$127,200	COUNTY:	JAY	STORIES:	1
		ASS'D IMPROV:	\$112,400	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$14,800	CENSUS:	963000	VIEW:	

5 715 E MAIN ST OWNER: FLIP FLOP HOUSING LLC DISTANCE (MI): 0.87

SALE PRICE:	\$210,000	APN:	38-07-21-204-116.000-034	YR BUILT:	1917	POOL:	N
SALE DATE:	25-NOV-2024	LIVING SF:	1,984	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	16,509	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$131,000	COUNTY:	JAY	STORIES:	2
		ASS'D IMPROV:	\$116,200	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$14,800	CENSUS:	963000	VIEW:	

6 221 E 7TH ST OWNER: CLARK GARY D DISTANCE (MI): 0.24

SALE PRICE:	\$179,900	APN:	38-07-28-202-007.000-034	YR BUILT:	1944	POOL:	N
SALE DATE:	21-JUN-2024	LIVING SF:	1,988	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	10,149	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$145,900	COUNTY:	JAY	STORIES:	2
		ASS'D IMPROV:	\$135,000	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$10,900	CENSUS:	963000	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of \$50,000 to a high of \$670,000, with a median price of \$127,500. The subject

property is valued at **\$180,000** and is ranked at the **84** percentile, meaning that **84%** 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 (**47371**) 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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