

Client Reference: 518956  
Borrower Name: Derek Holley

Report Date: 29-AUG-2025  
Report Number: 1273582985



## VeroVALUE Valuation Report

### SUBJECT PROPERTY:

604 E STATE ST  
KINGMAN, IN, 47952

### OWNER OF RECORD:

HOLLEY DEREK S

<b>VEROVALUE</b>	\$207,000	<b>CONFIDENCE SCORE</b>	<b>FSD</b>
<b>VALUE RANGE</b>	\$174,000 to \$240,000	85	0.15

### SUBJECT PROPERTY INFORMATION

APN:	23-15-25-341-001.000-021	YEAR BUILT:	1951	POOL:	
LIVING SF:	1,620	BEDROOMS:	2	FIREPLACE:	1
LOT SF:	26,136	BATHROOMS:	1.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$147,900	COUNTY:	FOUNTAIN	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$131,700	LAND USE:	SFR	A/C:	
ASS'D VALUE: LAND:	\$16,200	CENSUS TRACT:	958000	VIEW:	

### SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	22-OCT-2021	\$191,000			

### MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	415 W STATE ST	0.72	\$245,000	24-FEB-2025	1,496	34,848	3	1.50	1960
2	211 S ODD ST	0.43	\$172,000	29-FEB-2024	1,458	46,174	3	1.50	1971
3	215 S 2ND ST	0.31	\$165,000	08-JAN-2024	2,026	15,211	3	1.00	1960

Detailed property information is provided on the next page.

### MARKET DATA DETAIL

**1** 415 W STATE ST **OWNER:** YORK JAYDAN **DISTANCE (MI):** 0.72

SALE PRICE:	\$245,000	APN:	23-15-35-216-001.000-021	YR BUILT:	1960	POOL:	N
SALE DATE:	24-FEB-2025	LIVING SF:	1,496	BED:	3	FP:	0
PRIOR SALE PRICE:	\$160,000	LOT SF:	34,848	BATH:	1.50	GARAGE:	0
PRIOR SALE DATE:	14-MAY-2024	ASS'D TOTAL:	\$140,400	COUNTY:	FOUNTAIN	STORIES:	1
		ASS'D IMPROV:	\$122,300	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$18,100	CENSUS:	958000	VIEW:	

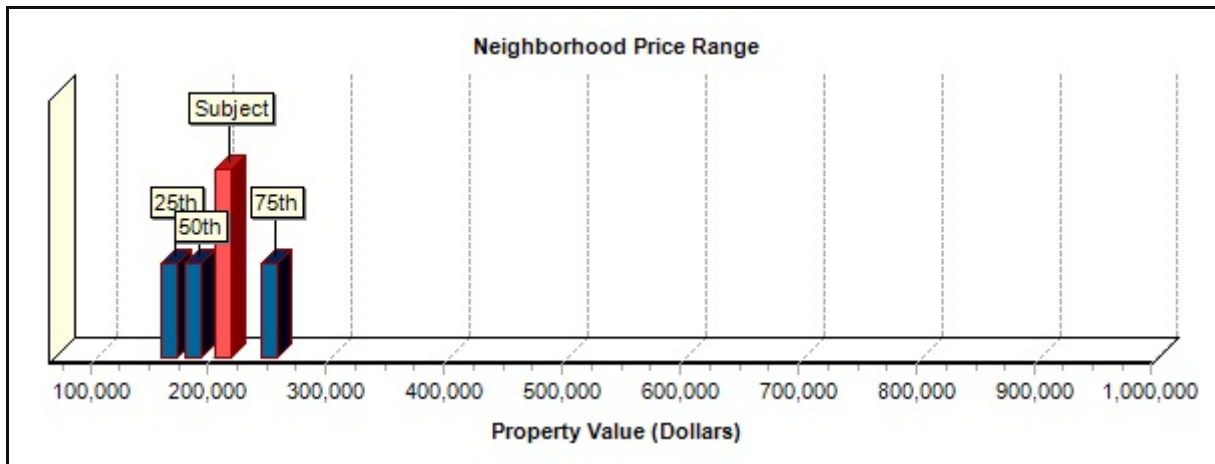
**2** 211 S ODD ST **OWNER:** CROWDER DON R REVOCABLE TRUST AGREEMENT **DISTANCE (MI):** 0.43

SALE PRICE:	\$172,000	APN:	23-15-36-119-001.000-021	YR BUILT:	1971	POOL:	N
SALE DATE:	29-FEB-2024	LIVING SF:	1,458	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	46,174	BATH:	1.50	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$147,900	COUNTY:	FOUNTAIN	STORIES:	1
		ASS'D IMPROV:	\$128,500	LAND USE:	SFR	A/C:	

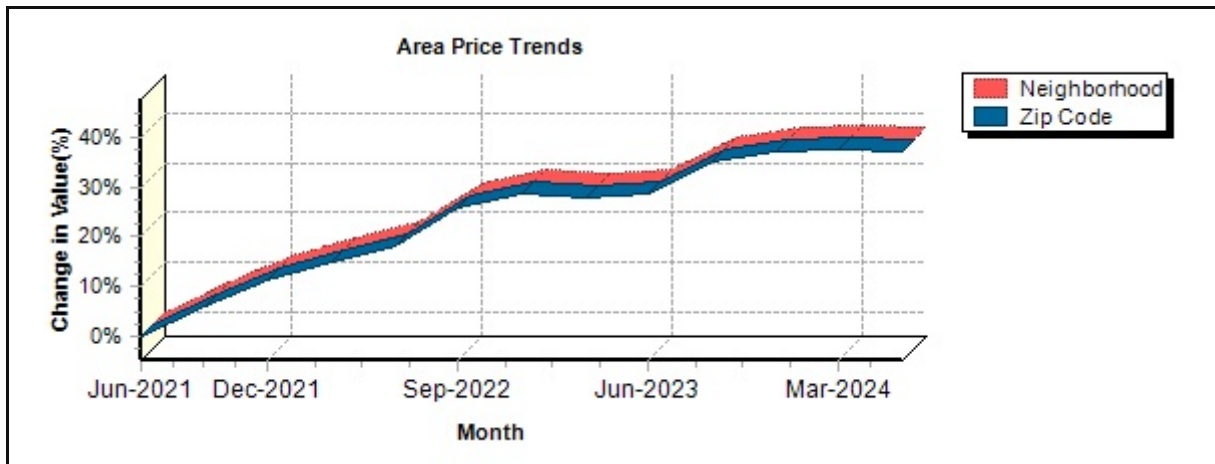
		ASS'D LAND:	\$19,400	CENSUS:	958000	VIEW:	
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**3** 215 S 2ND ST OWNER: DAVIS RANDAL DISTANCE (MI): 0.31

SALE PRICE:	\$165,000	APN:	23-15-36-129-012.000-021	YR BUILT:	1960	POOL:	N
SALE DATE:	08-JAN-2024	LIVING SF:	2,026	BED:	3	FP:	0
PRIOR SALE PRICE:	\$105,000	LOT SF:	15,211	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	13-AUG-2021	ASS'D TOTAL:	\$159,400	COUNTY:	FOUNTAIN	STORIES:	2
		ASS'D IMPROV:	\$147,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$11,600	CENSUS:	958000	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of \$70,000 to a high of \$996,000, with a median price of \$183,000. The subject property is valued at \$207,000 and is ranked at the 60 percentile, meaning that 60% 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 (47952) 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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