

Client Reference: 518970
Borrower Name: Jessica Tharp

Report Date: 04-SEP-2025
Report Number: 1275154634



VeroVALUE Valuation Report

SUBJECT PROPERTY:

641 E WASHINGTON ST
VEEDERSBURG, IN, 47987

OWNER OF RECORD:

THARP JESSICA E

VEROVALUE	\$254,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$204,000 to \$304,000	81	0.19

SUBJECT PROPERTY INFORMATION

APN:	23-11-06-317-001.000-018	YEAR BUILT:	1967	POOL:	N
LIVING SF:	2,396	BEDROOMS:	4	FIREPLACE:	0
LOT SF:	108,900	BATHROOMS:	1.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$166,800	COUNTY:	FOUNTAIN	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$126,300	LAND USE:	SFR	A/C:	
ASS'D VALUE: LAND:	\$40,500	CENSUS TRACT:	957900	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	04-JUN-2021	\$205,000			

MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	219 SUGAR ST	0.33	\$221,000	08-JUL-2025	3,112	18,295	3	2.00	1945
2	505 N MAIN ST	0.58	\$247,000	26-JUN-2025	2,964	17,424	4	1.50	1983
3	513 S MANNING DR	0.63	\$290,000	30-APR-2025	1,994	392,040	3	2.00	1983
4	813 W VAN BUREN ST	1.00	\$182,500	26-APR-2024	1,992	19,998	3	2.00	1970
5	315 N MILL ST	0.59	\$178,000	08-JAN-2024	2,447	8,712	4	1.00	1940
6	214 N STERLING AVE	0.20	\$186,000	31-OCT-2023	2,144	17,424	3	1.50	1955

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 219 SUGAR ST

OWNER:

DISTANCE (MI): 0.33

SALE PRICE:	\$221,000	APN:	23-11-06-457-001.008-018	YR BUILT:	1945	POOL:	N
SALE DATE:	08-JUL-2025	LIVING SF:	3,112	BED:	3	FP:	0
PRIOR SALE PRICE:	\$184,900	LOT SF:	18,295	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	28-SEP-2022	ASS'D TOTAL:	\$230,000	COUNTY:	FOUNTAIN	STORIES:	2
		ASS'D IMPROV:	\$209,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$20,400	CENSUS:	957900	VIEW:	

2 505 N MAIN ST

OWNER:

DISTANCE (MI): 0.58

SALE PRICE:	\$247,000	APN:	23-11-06-300-058.000-018	YR BUILT:	1983	POOL:	N
SALE DATE:	26-JUN-2025	LIVING SF:	2,964	BED:	4	FP:	0

PRIOR SALE PRICE:	\$130,000	LOT SF:	17,424	BATH:	1.50	GARAGE:	0
PRIOR SALE DATE:	29-JAN-2025	ASS'D TOTAL:	\$232,200	COUNTY:	FOUNTAIN	STORIES:	2
		ASS'D IMPROV:	\$212,400	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$19,800	CENSUS:	957900	VIEW:	

3 513 S MANNING DR OWNER: DOGGETT CODY A DISTANCE (MI): 0.63

SALE PRICE:	\$290,000	APN:	23-11-08-101-001.000-017	YR BUILT:	1983	POOL:	N
SALE DATE:	30-APR-2025	LIVING SF:	1,994	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	392,040	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$216,900	COUNTY:	FOUNTAIN	STORIES:	1
		ASS'D IMPROV:	\$178,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$38,100	CENSUS:	957900	VIEW:	

4 813 W VAN BUREN ST OWNER: DISTANCE (MI): 1.00

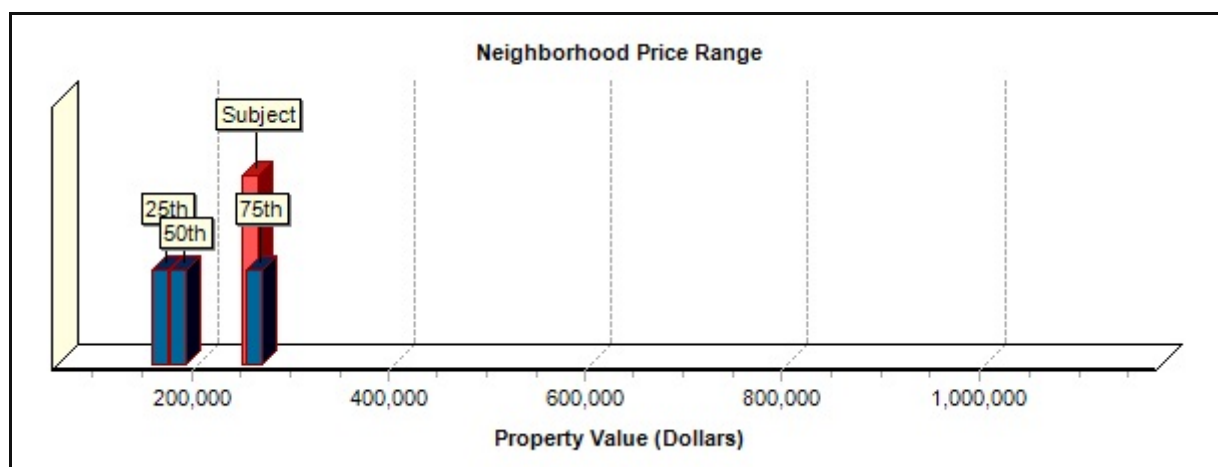
SALE PRICE:	\$182,500	APN:	23-12-12-206-004.000-018	YR BUILT:	1970	POOL:	Y
SALE DATE:	26-APR-2024	LIVING SF:	1,992	BED:	3	FP:	0
PRIOR SALE PRICE:	\$161,900	LOT SF:	19,998	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	02-AUG-2022	ASS'D TOTAL:	\$168,900	COUNTY:	FOUNTAIN	STORIES:	2
		ASS'D IMPROV:	\$147,500	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$21,400	CENSUS:	957900	VIEW:	

5 315 N MILL ST OWNER: BUKER LOGAN DISTANCE (MI): 0.59

SALE PRICE:	\$178,000	APN:	23-11-06-300-085.000-018	YR BUILT:	1940	POOL:	N
SALE DATE:	08-JAN-2024	LIVING SF:	2,447	BED:	4	FP:	0
PRIOR SALE PRICE:	\$79,900	LOT SF:	8,712	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	12-MAY-2009	ASS'D TOTAL:	\$178,100	COUNTY:	FOUNTAIN	STORIES:	1
		ASS'D IMPROV:	\$164,900	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$13,200	CENSUS:	957900	VIEW:	

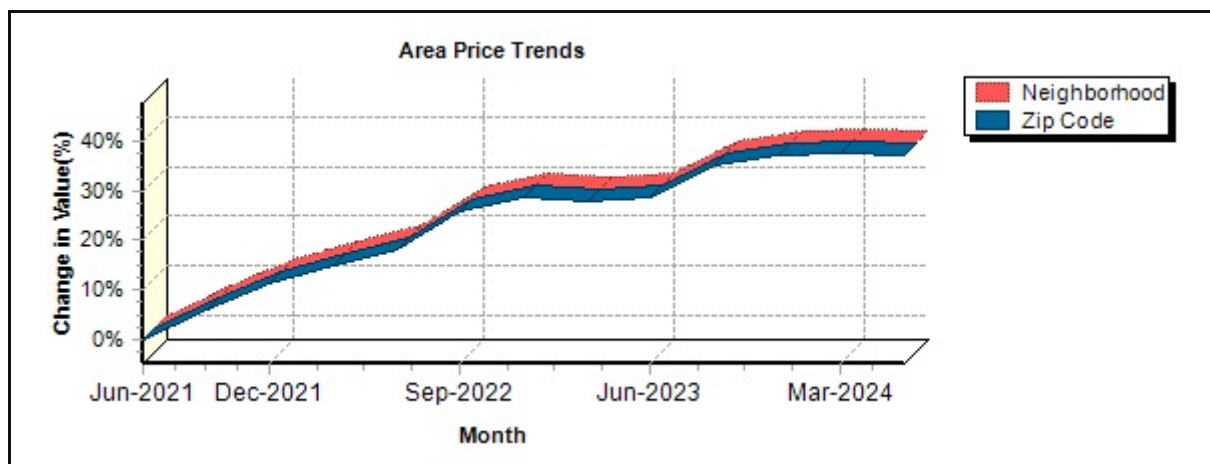
6 214 N STERLING AVE OWNER: HAYES JOSEPH DISTANCE (MI): 0.20

SALE PRICE:	\$186,000	APN:	23-11-06-417-002.000-018	YR BUILT:	1955	POOL:	N
SALE DATE:	31-OCT-2023	LIVING SF:	2,144	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	17,424	BATH:	1.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$148,800	COUNTY:	FOUNTAIN	STORIES:	2
		ASS'D IMPROV:	\$129,000	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$19,800	CENSUS:	957900	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of \$63,000 to a high of \$1,175,000, with a median price of \$181,000. The subject property is valued at \$254,000 and is ranked at the 74 percentile, meaning that 74% 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 (47987) 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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