

Client Reference: 101003711
Borrower Name: Charles Deering

Report Date: 11-SEP-2025
Report Number: 1278347654



VeroVALUE Valuation Report

SUBJECT PROPERTY:

2250 FLORA ST
CINCINNATI, OH, 45219

OWNER OF RECORD:

DEERING CHARLES R

VEROVALUE	\$288,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$261,000 to \$316,000	91	0.09

SUBJECT PROPERTY INFORMATION

APN:	096-0002-0064-00	YEAR BUILT:	1890	POOL:	N
LIVING SF:	1,712	BEDROOMS:	2	FIREPLACE:	0
LOT SF:	2,134	BATHROOMS:	2.00	GARAGE:	0
ASS'D VALUE: TOTAL:	\$54,548	COUNTY:	HAMILTON	STORIES:	2
ASS'D VALUE: IMPROVEMENTS:	\$41,318	LAND USE:	DUPLEX	A/C:	
ASS'D VALUE: LAND:	\$13,230	CENSUS TRACT:	002600	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	26-FEB-1998	\$91,666	\$55,000	DEEDS JOHN E AND ROSE M	DEERING CHARLES R AND MICHELE L

MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	845 CHARLOTTE ST	0.59	\$70,000	13-JUN-2025	1,736	1,350	2	2.00	1885
2	2209 STRATFORD AVE	0.10	\$200,000	17-DEC-2024	1,776	2,134	2	2.00	1914
3	404 MOHAWK ST	0.21	\$393,000	13-JUN-2024	1,680	2,483	2	2.00	1874
4	339 CITY VIEW PL	0.13	\$272,000	05-DEC-2023	1,842	2,614	3	2.00	1885
5	459 WARNER ST	0.22	\$350,000	09-OCT-2023	1,876	3,006	3	2.00	1885
6	2217 WHEELER ST	0.20	\$200,000	19-SEP-2023	1,584	2,701	2	1.00	1914

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 845 CHARLOTTE ST OWNER: HASSAN SYED DISTANCE (MI): 0.59

SALE PRICE:	\$70,000	APN:	132-0002-0149-00	YR BUILT:	1885	POOL:	N
SALE DATE:	13-JUN-2025	LIVING SF:	1,736	BED:	2	FP:	0
PRIOR SALE PRICE:	\$10,000	LOT SF:	1,350	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:	25-APR-2025	ASS'D TOTAL:	\$26,418	COUNTY:	HAMILTON	STORIES:	2
		ASS'D IMPROV:	\$21,973	LAND USE:	DUPLEX	A/C:	
		ASS'D LAND:	\$4,445	CENSUS:	026900	VIEW:	

2 2209 STRATFORD AVE OWNER: SOWED PROPERTIES LLC DISTANCE (MI): 0.10

SALE PRICE:	\$200,000	APN:	096-0002-0151-00	YR BUILT:	1914	POOL:	N
SALE DATE:	17-DEC-2024	LIVING SF:	1,776	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	2,134	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$67,890	COUNTY:	HAMILTON	STORIES:	2

		ASS'D IMPROV:	\$54,660	LAND USE:	DUPLEX	A/C:	
		ASS'D LAND:	\$13,230	CENSUS:	002600	VIEW:	

3 404 MOHAWK ST OWNER: KUESS RILEY ERNEST DISTANCE (MI): 0.21

SALE PRICE:	\$393,000	APN:	096-0004-0018-00	YR BUILT:	1874	POOL:	N
SALE DATE:	13-JUN-2024	LIVING SF:	1,680	BED:	2	FP:	0
PRIOR SALE PRICE:	\$225,000	LOT SF:	2,483	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:	07-MAR-2022	ASS'D TOTAL:	\$78,750	COUNTY:	HAMILTON	STORIES:	2
		ASS'D IMPROV:	\$64,400	LAND USE:	DUPLEX	A/C:	Y
		ASS'D LAND:	\$14,350	CENSUS:	002600	VIEW:	

4 339 CITY VIEW PL OWNER: SALAM AIMAN DISTANCE (MI): 0.13

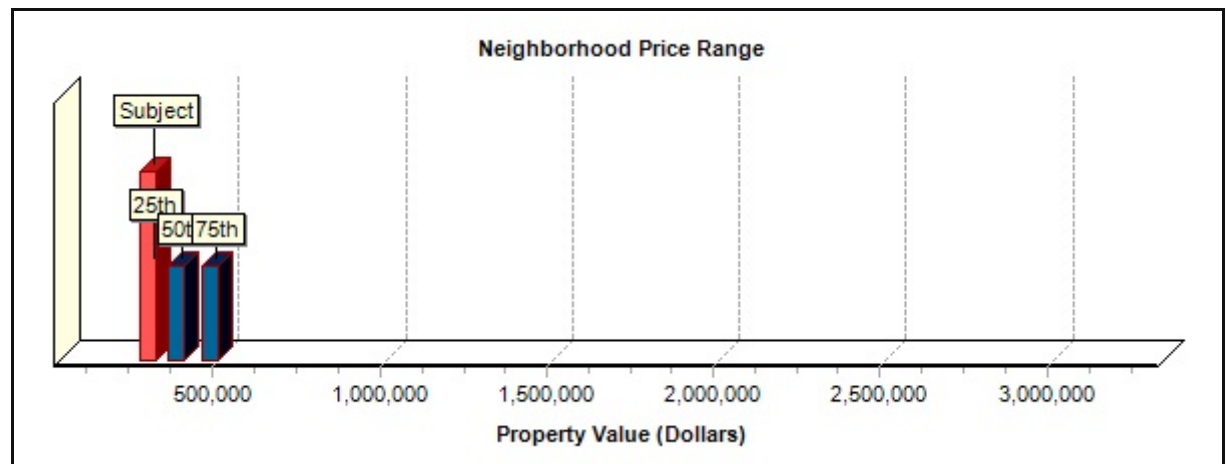
SALE PRICE:	\$272,000	APN:	096-0002-0253-00	YR BUILT:	1885	POOL:	N
SALE DATE:	05-DEC-2023	LIVING SF:	1,842	BED:	3	FP:	0
PRIOR SALE PRICE:	\$142,400	LOT SF:	2,614	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:	17-DEC-2015	ASS'D TOTAL:	\$63,995	COUNTY:	HAMILTON	STORIES:	3
		ASS'D IMPROV:	\$49,662	LAND USE:	DUPLEX	A/C:	
		ASS'D LAND:	\$14,333	CENSUS:	002600	VIEW:	

5 459 WARNER ST OWNER: T AND S PROP MGMT SERVICES LTD DISTANCE (MI): 0.22

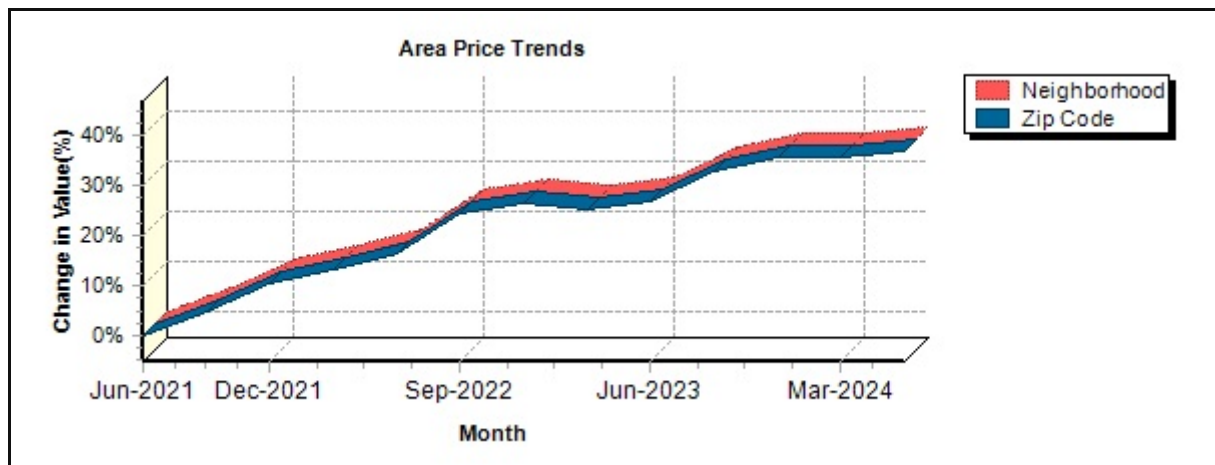
SALE PRICE:	\$350,000	APN:	097-0002-0059-00	YR BUILT:	1885	POOL:	N
SALE DATE:	09-OCT-2023	LIVING SF:	1,876	BED:	3	FP:	0
PRIOR SALE PRICE:	\$181,500	LOT SF:	3,006	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:	06-JUL-2012	ASS'D TOTAL:	\$91,809	COUNTY:	HAMILTON	STORIES:	2
		ASS'D IMPROV:	\$80,259	LAND USE:	DUPLEX	A/C:	Y
		ASS'D LAND:	\$11,550	CENSUS:	002700	VIEW:	

6 2217 WHEELER ST OWNER: VAH RENTALS LLC DISTANCE (MI): 0.20

SALE PRICE:	\$200,000	APN:	095-0001-0201-00	YR BUILT:	1914	POOL:	N
SALE DATE:	19-SEP-2023	LIVING SF:	1,584	BED:	2	FP:	0
PRIOR SALE PRICE:	\$58,300	LOT SF:	2,701	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	15-AUG-1997	ASS'D TOTAL:	\$67,131	COUNTY:	HAMILTON	STORIES:	2
		ASS'D IMPROV:	\$52,798	LAND USE:	DUPLEX	A/C:	Y
		ASS'D LAND:	\$14,333	CENSUS:	002600	VIEW:	



The price range of in the subject property's neighborhood is from a low of \$28,000 to a high of \$3,327,000, with a median price of \$371,062. The subject property is valued at \$288,000 and is ranked at the 26 percentile, meaning that 26% of the in the subject's neighborhood are valued less than the subject property.



Price changes for in the subject property's zip code (45219) 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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