Client Reference: 34668-1 FR2

Borrower Name: DANIEL DIAZ

Report Date: 15-SEP-2025

Report Number: 1279566196



## **VeroVALUE Valuation Report**

SUBJECT PROPERTY: OWNER OF RECORD:

900 W UNIVERSITY AVE MUNCIE, IN, 47303

**DIAZ DANIEL C** 

MARKET DATA DETAIL

VEROVALUE	\$199,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$172,000 to \$226,000	86	0.14

SUBJECT PROPERTY INFORMATION								
APN:	18-11-09-408-004.000- 003	YEAR BUILT:	1907	POOL:	N			
LIVING SF:	2,055	BEDROOMS:	4	FIREPLACE:	1			
LOT SF:	6,250	BATHROOMS:	2.00	GARAGE:	1			
ASS'D VALUE: TOTAL:	\$156,700	COUNTY:	DELAWARE	STORIES:	2			
ASS'D VALUE: IMPROVEMENTS:	\$138,700	LAND USE:	SFR	A/C:	Υ			
ASS'D VALUE: LAND:	\$18,000	CENSUS TRACT:	000700	VIEW:				

## SUBJECT SALES HISTORY SALE PRICE LOAN AMOUNT SALE DATE **SELLER** BUYER DIAZ DANIEL C DIAZ 12-AUG-2008 \$77,000 PAMELA L FEDERAL NATIONAL 2 10-APR-2008 \$97,021 \$ KAREN P AHLBRAND MORTGAGE ASSOCIATI

	MARKET DATA SUMMARY									
	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT	
1	1210 W NORTH ST	0.19	\$227,430	29-JUL-2025	2,358	6,375	3	1.00	1918	
2	1709 N BALL AVE	0.92	\$150,024	22-APR-2025	1,797	6,500	3	2.00	1927	
3	1007 W CARSON ST	0.37	\$193,000	04-APR-2025	2,168	10,000	4	2.00	1929	
4	816 W BEECHWOOD AVE	0.13	\$189,000	04-MAR-2025	2,044	5,750	4	2.00	1895	
5	2108 W MAIN ST	0.83	\$164,587	11-FEB-2025	1,976	6,600	4	2.00	1930	
6	816 W WAYNE ST	0.33	\$150,000	17-OCT-2024	1,758	10,000	3	2.00	1900	
	[	Detailed prop	erty informatior	n is provided on t	he next page.					

1210 W NORTH	I ST		OWNER: HOATH EUGENE	N		DISTANCE (MI	): 0.
SALE PRICE:	\$227,430	APN:	18-11-09-337-010.000- 003	YR BUILT:	1918	POOL:	N
SALE DATE:	29-JUL-2025	LIVING SF:	2,358	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	6,375	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$150,400	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$132,000	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$18,400	CENSUS:	000700	VIEW:	

2 1709 N BALL AVE OWNER: WYNN FUNDS LLC DISTANCE (MI): 0.92

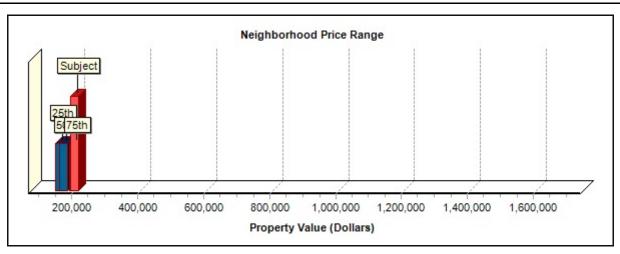
SALE PRICE:	\$150,024	APN:	18-11-04-356-007.000- 003	YR BUILT:	1927	POOL:	N
SALE DATE:	22-APR-2025	LIVING SF:	1,797	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	6,500	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$111,400	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$100,700	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$10,700	CENSUS:	001000	VIEW:	

3 1007 W CARSON ST			OWNER: WEBSTER DAYTO		DISTANCE (MI): 0.37		
SALE PRICE:	\$193,000	APN:	18-11-09-181-005.000- 003	YR BUILT:	1929	POOL:	N
SALE DATE:	04-APR-2025	LIVING SF:	2,168	BED:	4	FP:	1
PRIOR SALE PRICE:		LOT SF:	10,000	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$197,100	COUNTY:	DELAWARE	STORIES:	2
		ASS'D IMPROV:	\$170,700	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$26,400	CENSUS:	001000	VIFW:	

816 W BEECHWOOD AVE			OWNER: 816 BEECHWOOD LLC			DISTANCE (MI): 0.13		
SALE PRICE:	\$189,000	APN:	18-11-09-402-011.000- 003	YR BUILT:	1895	POOL:	N	
SALE DATE:	04-MAR-2025	LIVING SF:	2,044	BED:	4	FP:	0	
PRIOR SALE PRICE:		LOT SF:	5,750	BATH:	2.00	GARAGE:	0	
PRIOR SALE DATE:		ASS'D TOTAL:	\$145,700	COUNTY:	DELAWARE	STORIES:	2	
		ASS'D IMPROV:	\$129,100	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$16,600	CENSUS:	000700	VIEW:		

2108 W MAIN S	OWNER: OAKEN STAVE VENTURES LLC			DISTANCE (MI): 0.83			
SALE PRICE:	\$164,587	APN:	18-11-08-457-008.000- 003	YR BUILT:	1930	POOL:	N
SALE DATE:	11-FEB-2025	LIVING SF:	1,976	BED:	4	FP:	0
PRIOR SALE PRICE:	\$62,000	LOT SF:	6,600	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	20-NOV-2006	ASS'D TOTAL:	\$111,800	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$95,200	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$16,600	CENSUS:	000800	VIEW:	

816 W WAYNE	ST		OWNER: 816 W WAYNE ST LLC				DISTANCE (MI): 0.33		
SALE PRICE:	\$150,000	APN:	18-11-09-253-015.000- 003	YR BUILT:	1900	POOL:	N		
SALE DATE:	17-OCT-2024	LIVING SF:	1,758	BED:	3	FP:	0		
PRIOR SALE PRICE:		LOT SF:	10,000	BATH:	2.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$208,500	COUNTY:	DELAWARE	STORIES:	2		
		ASS'D IMPROV:	\$179,100	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$29,400	CENSUS:	001000	VIEW:			



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$73,000** to a high of **\$1,738,000**, with a median price of **\$166,000**. The subject property is valued at **\$199,000** 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 (**47303**) 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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