



## VeroVALUE Valuation Report

**SUBJECT PROPERTY:**

413 S NORMANDY DR  
MUNCIE, IN, 47304

**OWNER OF RECORD:**

HAMMOND CHAD

<b>VEROVALUE</b>	\$179,000	<b>CONFIDENCE SCORE</b>	<b>FSD</b>
<b>VALUE RANGE</b>	\$144,000 to \$214,000	81	0.19

**SUBJECT PROPERTY INFORMATION**

APN:	18-11-18-231-021.000-003	YEAR BUILT:	1937	POOL:	N
LIVING SF:	1,580	BEDROOMS:	3	FIREPLACE:	0
LOT SF:	11,790	BATHROOMS:	1.50	GARAGE:	0
ASS'D VALUE: TOTAL:	\$149,900	COUNTY:	DELAWARE	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$127,600	LAND USE:	SFR	A/C:	Y
ASS'D VALUE: LAND:	\$22,300	CENSUS TRACT:	000800	VIEW:	

**SUBJECT SALES HISTORY**

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
--	-----------	------------	-------------	--------	-------

**MARKET DATA SUMMARY**

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	2901 W NORTH ST	0.49	\$190,000	12-SEP-2025	1,486	8,125	3	1.50	1953
2	2604 W GODMAN AVE	0.47	\$176,743	07-JUL-2025	1,700	7,500	3	1.00	1920
3	2513 W 10TH ST	0.91	\$138,187	11-JUN-2025	1,614	10,000	2	1.00	1953
4	500 N SHELLBARK RD	0.54	\$213,216	15-MAY-2025	1,515	10,318	3	2.00	1958
5	112 N GREENBRIAR RD	0.26	\$173,685	12-MAY-2025	1,528	6,780	3	1.00	1955
6	301 S BITTERSWEET LN	0.26	\$139,763	02-MAY-2025	1,692	8,883	3	1.00	1949

Detailed property information is provided on the next page.

**MARKET DATA DETAIL**

**1** 2901 W NORTH ST

OWNER:

DISTANCE (MI): 0.49

SALE PRICE:	\$190,000	APN:	18-11-08-353-004.000-003	YR BUILT:	1953	POOL:	N
SALE DATE:	12-SEP-2025	LIVING SF:	1,486	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	8,125	BATH:	1.50	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$169,700	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$152,100	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$17,600	CENSUS:	000800	VIEW:	

**2** 2604 W GODMAN AVE

OWNER: MCGHEE JORDAN E

DISTANCE (MI): 0.47

SALE PRICE:	\$176,743	APN:	18-11-17-135-005.000-003	YR BUILT:	1920	POOL:	N
SALE DATE:	07-JUL-2025	LIVING SF:	1,700	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	7,500	BATH:	1.00	GARAGE:	1

PRIOR SALE DATE:		ASS'D TOTAL:	\$89,000	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$79,000	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$10,000	CENSUS:	000800	VIEW:	

**3** 2513 W 10TH ST OWNER: DIVINITY HOMES LLC DISTANCE (MI): 0.91

SALE PRICE:	\$138,187	APN:	18-11-17-381-007.000-003	YR BUILT:	1953	POOL:	N
SALE DATE:	11-JUN-2025	LIVING SF:	1,614	BED:	2	FP:	0
PRIOR SALE PRICE:	\$59,000	LOT SF:	10,000	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	27-JAN-2023	ASS'D TOTAL:	\$79,300	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$67,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$11,500	CENSUS:	000500	VIEW:	

**4** 500 N SHELLBARK RD OWNER: DODD BRYAN DISTANCE (MI): 0.54

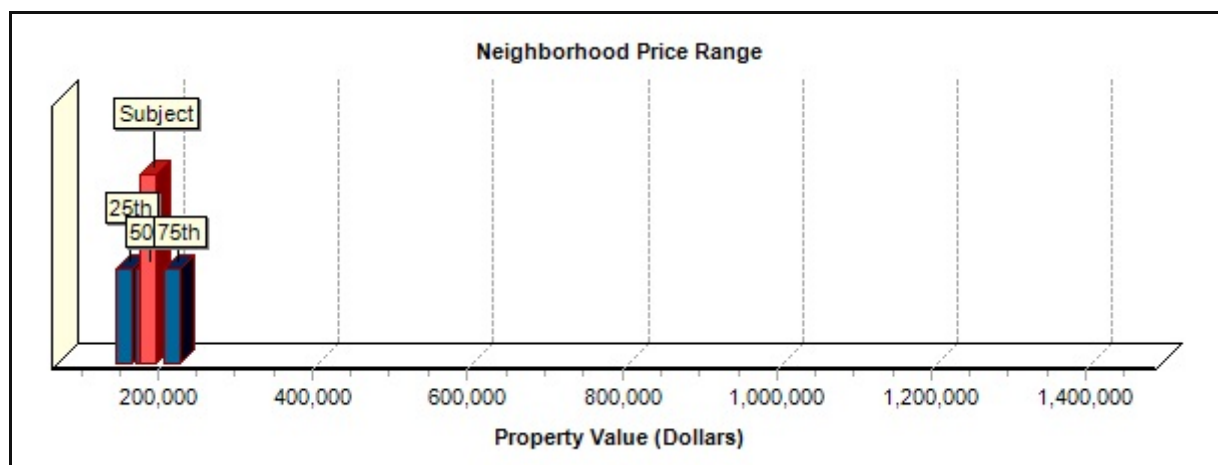
SALE PRICE:	\$213,216	APN:	18-11-07-409-003.000-003	YR BUILT:	1958	POOL:	N
SALE DATE:	15-MAY-2025	LIVING SF:	1,515	BED:	3	FP:	0
PRIOR SALE PRICE:	\$171,085	LOT SF:	10,318	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	22-JUN-2023	ASS'D TOTAL:	\$172,300	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$154,300	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$18,000	CENSUS:	000800	VIEW:	

**5** 112 N GREENBRIAR RD OWNER: ALLMAN COLE DISTANCE (MI): 0.26

SALE PRICE:	\$173,685	APN:	18-11-07-478-009.000-003	YR BUILT:	1955	POOL:	N
SALE DATE:	12-MAY-2025	LIVING SF:	1,528	BED:	3	FP:	0
PRIOR SALE PRICE:	\$45,000	LOT SF:	6,780	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	23-JAN-2025	ASS'D TOTAL:	\$88,600	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$75,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$13,000	CENSUS:	000800	VIEW:	

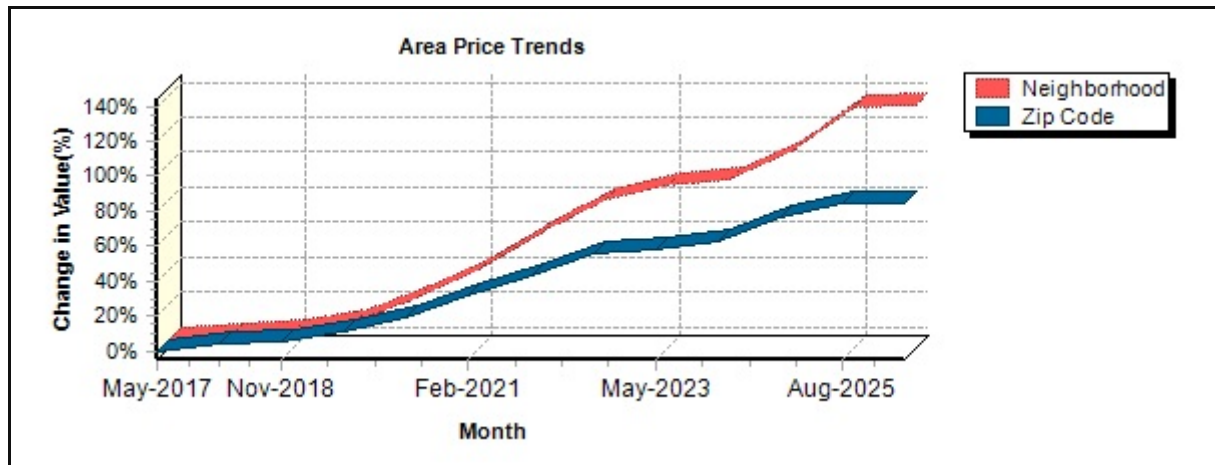
**6** 301 S BITTERSWEET LN OWNER: STEELE LEVI DISTANCE (MI): 0.26

SALE PRICE:	\$139,763	APN:	18-11-18-204-008.000-003	YR BUILT:	1949	POOL:	N
SALE DATE:	02-MAY-2025	LIVING SF:	1,692	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	8,883	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$118,200	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$99,300	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$18,900	CENSUS:	000800	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of \$67,000 to a high of \$1,486,000, with a median price of \$173,000. The subject property is valued at \$179,000 and is ranked at the 54 percentile, meaning that 54% 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 (**47304**) 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.

THE VALUATION REPORTS, INCLUDING BUT NOT LIMITED TO THE EMV, FVA, TQS AND OTHER ANALYTICS, ARE PROVIDED "AS IS" AND VEROS SOFTWARE, INC. MAKES NO REPRESENTATION OR WARRANTY WITH RESPECT TO THEIR ACCURACY, COMPLETENESS OR CURRENTNESS. VEROS SOFTWARE, INC. SPECIFICALLY DISCLAIMS ANY OTHER WARRANTY, EXPRESS, IMPLIED OR STATUTORY, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. UNDER NO CIRCUMSTANCES WILL VEROS SOFTWARE, INC. BE LIABLE FOR THE RESULTS OF YOUR USE OR MISUSE OF THE VALUATION REPORTS, INCLUDING BUT NOT LIMITED TO THE EMV, FVA, TQS OR OTHER ANALYTICS, INCLUDING ANY USE CONTRARY TO LOCAL, STATE OR FEDERAL LAW; YOUR INABILITY OR FAILURE TO CONDUCT BUSINESS; OR FOR ANY INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES.