

Client Reference: 10124-19 FR2
Borrower Name: JEFF CARPENTER

Report Date: 19-SEP-2025
Report Number: 1281391893



VeroVALUE Valuation Report

SUBJECT PROPERTY:

212 E 28TH ST
MUNCIE, IN, 47302

OWNER OF RECORD:

CARPENTER JEFFREY L AND

VEROVALUE	\$112,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$87,000 to \$137,000	78	0.22

SUBJECT PROPERTY INFORMATION

APN:	18-11-27-103-012.000-003	YEAR BUILT:	1948	POOL:	N
LIVING SF:	1,024	BEDROOMS:	2	FIREPLACE:	0
LOT SF:	16,287	BATHROOMS:	1.00	GARAGE:	0
ASS'D VALUE: TOTAL:	\$61,200	COUNTY:	DELAWARE	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$51,200	LAND USE:	SFR	A/C:	
ASS'D VALUE: LAND:	\$10,000	CENSUS TRACT:	001600	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
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MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	2203 S VINE ST	0.96	\$114,712	11-AUG-2025	1,048	6,250	2	1.00	1948
2	304 E 26TH ST	0.18	\$120,987	10-JUL-2025	1,073	6,400	2	1.00	1956
3	3414 S EBRIGHT ST	0.47	\$95,680	04-JUN-2025	946	6,250	2	1.00	1953
4	3915 S EBRIGHT ST	0.53	\$123,962	23-MAY-2025	1,164	5,680	3	1.00	1957
5	2918 S VINE ST	0.49	\$135,660	14-MAY-2025	1,020	10,000	2	1.00	1916
6	3219 S VINE ST	0.31	\$107,098	17-APR-2025	975	5,000	3	1.00	1920

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 2203 S VINE ST

OWNER: HOBBS TONY

DISTANCE (MI): 0.96

SALE PRICE:	\$114,712	APN:	18-11-22-177-018.000-003	YR BUILT:	1948	POOL:	N
SALE DATE:	11-AUG-2025	LIVING SF:	1,048	BED:	2	FP:	0
PRIOR SALE PRICE:	\$101,116	LOT SF:	6,250	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	24-JUN-2024	ASS'D TOTAL:	\$47,100	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$41,800	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$5,300	CENSUS:	001500	VIEW:	

2 304 E 26TH ST

OWNER: MEYER CATHY A

DISTANCE (MI): 0.18

SALE PRICE:	\$120,987	APN:	18-11-22-356-030.000-003	YR BUILT:	1956	POOL:	N
SALE DATE:	10-JUL-2025	LIVING SF:	1,073	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	6,400	BATH:	1.00	GARAGE:	1

PRIOR SALE DATE:		ASS'D TOTAL:	\$51,900	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$44,000	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$7,900	CENSUS:	001600	VIEW:	

3 3414 S EBRIGHT ST OWNER: CASE DONA J DISTANCE (MI): 0.47

SALE PRICE:	\$95,680	APN:	18-11-27-202-012.000-003	YR BUILT:	1953	POOL:	N
SALE DATE:	04-JUN-2025	LIVING SF:	946	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	6,250	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$38,200	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$33,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$4,600	CENSUS:	001500	VIEW:	

4 3915 S EBRIGHT ST OWNER: CROSS KAYLEEN DISTANCE (MI): 0.53

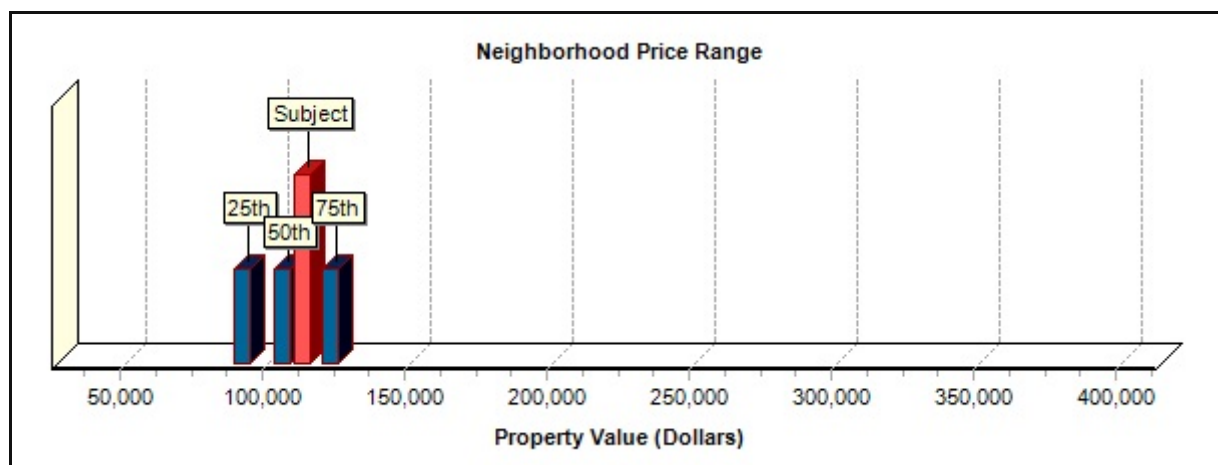
SALE PRICE:	\$123,962	APN:	18-11-27-254-006.000-003	YR BUILT:	1957	POOL:	N
SALE DATE:	23-MAY-2025	LIVING SF:	1,164	BED:	3	FP:	0
PRIOR SALE PRICE:	\$31,000	LOT SF:	5,680	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	08-MAR-2024	ASS'D TOTAL:	\$38,200	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$33,200	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$5,000	CENSUS:	002100	VIEW:	

5 2918 S VINE ST OWNER: WHIM AND PROPER LLC DISTANCE (MI): 0.49

SALE PRICE:	\$135,660	APN:	18-11-22-341-006.000-003	YR BUILT:	1916	POOL:	N
SALE DATE:	14-MAY-2025	LIVING SF:	1,020	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	10,000	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$39,800	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$32,200	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$7,600	CENSUS:	001500	VIEW:	

6 3219 S VINE ST OWNER: STEINHAUS LLC DISTANCE (MI): 0.31

SALE PRICE:	\$107,098	APN:	18-11-22-387-021.000-003	YR BUILT:	1920	POOL:	N
SALE DATE:	17-APR-2025	LIVING SF:	975	BED:	3	FP:	0
PRIOR SALE PRICE:	\$23,000	LOT SF:	5,000	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	07-JUN-2023	ASS'D TOTAL:	\$41,100	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$36,000	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$5,100	CENSUS:	001500	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$31,000** to a high of **\$409,000**, with a median price of **\$105,000**. The subject property is valued at **\$112,000** 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 (47302) 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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