Client Reference: 2294910 Report Date: 22-SEP-2025
Borrower Name: EDWARD RUCKER Report Number: 1282044285



VeroVALUE Valuation Report

SUBJECT PROPERTY: OWNER OF RECORD:

7226 S HIBISCUS DR MUNCIE, IN, 47302

RUCKER EDWARD N

VEROVALUE	\$234,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$196,000 to \$272,000	83	0.17

SUBJECT PROPERTY INFORMATION								
APN:	18-15-03-252-017.000- 012	YEAR BUILT:	1971	POOL:	N			
LIVING SF:	2,048	BEDROOMS:	3	FIREPLACE:	1			
LOT SF:	15,984	BATHROOMS:	2.00	GARAGE:	1			
ASS'D VALUE: TOTAL:	\$127,800	COUNTY:	DELAWARE	STORIES:	1			
ASS'D VALUE: IMPROVEMENTS:	\$108,400	LAND USE:	SFR	A/C:	Υ			
ASS'D VALUE: LAND:	\$19,400	CENSUS TRACT:	002301	VIEW:				

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	16-JUN-2016	\$46,000	\$43,500	US BANK NA	RUCKER EDWARD N:RUCKER LISA M
2	03-APR-2009	\$75,500			GOINGS LUCAS M
3	01-OCT-2008	\$55,200			

	MARKET DATA SUMMARY										
	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT		
1	270 W COUNTY ROAD 500 S	0.96	\$269,500	12-MAY-2025	1,752	109,336	3	2.00	1989		
2	2704 E COUNTY ROAD 350 S	1.31	\$229,957	21-FEB-2025	2,048	87,120	2	1.00	1920		
3	9209 S CENTER RD	1.45	\$177,000	20-JUN-2024	1,798	43,560	3	1.00	1955		
4	7104 S HIBISCUS DR	0.10	\$215,000	12-APR-2024	1,908	12,600	4	3.00	1966		
5	855 E SHOCKLEY RD	1.34	\$229,611	21-DEC-2023	2,304	88,427	4	1.00	1878		
	Detailed property information is provided on the next page.										

					MA	RKET DATA I	DETA
270 W COUNTY	' ROAD 500 S		OWNER: TYLER ROBERT			DISTANCE (MI	l): 0.9(
SALE PRICE:	\$269,500	APN:	18-15-04-400-010.000- 012	YR BUILT:	1989	POOL:	Υ
SALE DATE:	12-MAY-2025	LIVING SF:	1,752	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	109,336	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$325,800	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$292,300	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$33,500	CENSUS:	002301	VIEW:	

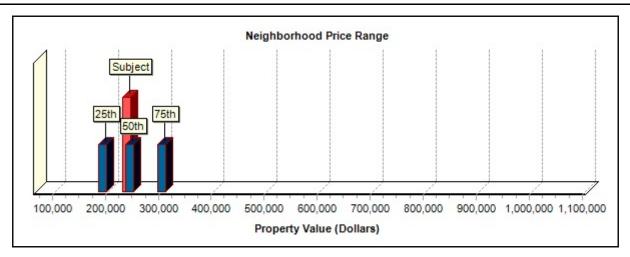
2704 E COUNTY ROAD 350 S OWNER: CRAYCRAFT OLIVIA DISTANCE (MI): 1.31

SALE PRICE:	\$229,957	APN:	18-11-35-200-014.000- 012	YR BUILT:	1920	POOL:	N
SALE DATE:	21-FEB-2025	LIVING SF:	2,048	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	87,120	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$128,500	COUNTY:	DELAWARE	STORIES:	2
		ASS'D IMPROV:	\$99,100	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$29,400	CENSUS:	002301	VIEW:	

9209 S CENTER RD			OWNER: MARTINEZ AZUC LUC	DISTANCE (MI): 1.45			
SALE PRICE:	\$177,000	APN:	18-15-09-426-004.000- 012	YR BUILT:	1955	POOL:	Υ
SALE DATE:	20-JUN-2024	LIVING SF:	1,798	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	43,560	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$164,000	COUNTY:	DELAWARE	STORIES:	2
		ASS'D IMPROV:	\$142,600	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$21,400	CENSUS:	002301	VIEW:	

7104 S HIBISCUS DR			OWNER: BIDDLE JEFFREY D			DISTANCE (MI): 0.10		
SALE PRICE:	\$215,000	APN:	18-15-03-278-012.000- 012	YR BUILT:	1966	POOL:	N	
SALE DATE:	12-APR-2024	LIVING SF:	1,908	BED:	4	FP:	1	
PRIOR SALE PRICE:	\$60,000	LOT SF:	12,600	BATH:	3.00	GARAGE:	1	
PRIOR SALE DATE:	12-MAY-2009	ASS'D TOTAL:	\$132,300	COUNTY:	DELAWARE	STORIES:	2	
		ASS'D IMPROV:	\$118,000	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$14,300	CENSUS:	002301	VIEW:		

855 E SHOCKLEY RD		OWNER: GIBSON PHILLIP D	DISTANCE (MI): 1.34				
SALE PRICE:	\$229,611	APN:	18-15-10-300-016.000- 012	YR BUILT:	1878	POOL:	N
SALE DATE:	21-DEC-2023	LIVING SF:	2,304	BED:	4	FP:	0
PRIOR SALE PRICE:		LOT SF:	88,427	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$221,800	COUNTY:	DELAWARE	STORIES:	3
		ASS'D IMPROV:	\$192,100	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$29,700	CENSUS:	002301	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$70,000** to a high of **\$1,100,000**, with a median price of **\$241,000**. The subject property is valued at **\$234,000** and is ranked at the **47** percentile, meaning that **47**% 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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