Client Reference: 519008Report Date: 22-SEP-2025Borrower Name: Megan CochranReport Number: 1282265469



## **VeroVALUE Valuation Report**

SUBJECT PROPERTY: OWNER OF RECORD:

868 S MAUDLIN RD HILLSBORO, IN, 47949

**BLACKBURN MEGAN M** 

VEROVALUE	\$203,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$184,000 to \$222,000	91	0.09

SUBJECT PROPERTY INFORMATION								
APN:	23-10-18-102-002.000- 001	YEAR BUILT:	1975	POOL:	N			
LIVING SF:	1,196	BEDROOMS:	2	FIREPLACE:	0			
LOT SF:	21,780	BATHROOMS:	1.00	GARAGE:	0			
ASS'D VALUE: TOTAL:	\$97,400	COUNTY:	FOUNTAIN	STORIES:	1			
ASS'D VALUE: IMPROVEMENTS:	\$82,700	LAND USE:	SFR	A/C:	Υ			
ASS'D VALUE: LAND:	\$14,700	CENSUS TRACT:	957900	VIEW:				

## SUBJECT SALES HISTORY SALE DATE SALE PRICE LOAN AMOUNT SELLER BUYER 1 21-DEC-2018 \$84,900 HARRISON JOURDAN JAMES TERRY

	MARKET DATA SUMMARY										
	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT		
1	663 S COAL CREEK DR	0.71	\$179,900	09-JUL-2025	969	43,560	2	1.00	1948		
2	1845 E US HIGHWAY 136	1.59	\$169,000	02-JUN-2025	1,120	19,602	3	2.00	1972		
3	2426 E LUTHERAN CHURCH RD	7.52	\$164,000	30-DEC-2024	1,552	11,086	2	1.00	1945		
4	2316 E DIVISION RD	2.26	\$189,000	21-OCT-2024	1,081	60,984	2	1.00	1965		
5	203 E MAIN ST	0.98	\$180,000	23-MAY-2024	1,428	18,347	2	1.00	1957		
6	405 E MARKET ST	0.95	\$144,000	28-FEB-2024	1,161	9,505	2	1.00	1945		
	Detailed property information is provided on the next page.										

					MA	RKET DATA I	DETA
663 S COAL CRI	EEK DR		OWNER:			DISTANCE (MI):	
SALE PRICE:	\$179,900	APN:	23-11-12-406-001.000- 002	YR BUILT:	1948	POOL:	N
SALE DATE:	09-JUL-2025	LIVING SF:	969	BED:	2	FP:	1
PRIOR SALE PRICE:	\$134,300	LOT SF:	43,560	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	17-DEC-2021	ASS'D TOTAL:	\$122,600	COUNTY:	FOUNTAIN	STORIES:	1
		ASS'D IMPROV:	\$98,600	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$24,000	CENSUS:	957900	VIEW:	

2 1845 E US HIGHWAY 136 OWNER: LEDESMA JORDAN DISTANCE (MI): 1.59

SALE PRICE:	\$169,000	APN:	23-11-11-207-002.000- 001	YR BUILT:	1972	POOL:	N
SALE DATE:	02-JUN-2025	LIVING SF:	1,120	BED:	3	FP:	1
PRIOR SALE PRICE:	\$40,000	LOT SF:	19,602	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:	16-JUL-2024	ASS'D TOTAL:	\$130,600	COUNTY:	FOUNTAIN	STORIES:	1
		ASS'D IMPROV:	\$117,800	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$12,800	CENSUS:	957900	VIEW:	

2426 E LUTHERAN CHURCH RD			OWNER: MCGHEE STEVEN K			DISTANCE (MI): 7.52		
SALE PRICE:	\$164,000	APN:	23-17-19-405-010.000- 006	YR BUILT:	1945	POOL:	N	
SALE DATE:	30-DEC-2024	LIVING SF:	1,552	BED:	2	FP:	1	
PRIOR SALE PRICE:		LOT SF:	11,086	BATH:	1.00	GARAGE:	0	
PRIOR SALE DATE:		ASS'D TOTAL:	\$76,100	COUNTY:	FOUNTAIN	STORIES:	2	
		ASS'D IMPROV:	\$67,100	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$9,000	CENSUS:	958000	VIFW:		

2316 E DIVISION RD		OWNER:		DISTANCE (MI): 2.26			
SALE PRICE:	\$189,000	APN:	23-08-36-404-001.000- 011	YR BUILT:	1965	POOL:	N
SALE DATE:	21-OCT-2024	LIVING SF:	1,081	BED:	2	FP:	0
PRIOR SALE PRICE:	\$75,000	LOT SF:	60,984	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	27-APR-2022	ASS'D TOTAL:	\$107,800	COUNTY:	FOUNTAIN	STORIES:	1
		ASS'D IMPROV:	\$83,600	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$24,200	CENSUS:	957900	VIEW:	

203 E MAIN ST		OWNER: AUSTIN NEAL				DISTANCE (MI): 0.98		
SALE PRICE:	\$180,000	APN:	23-11-12-107-011.000- 002	YR BUILT:	1957	POOL:	N	
SALE DATE:	23-MAY-2024	LIVING SF:	1,428	BED:	2	FP:	0	
PRIOR SALE PRICE:		LOT SF:	18,347	BATH:	1.00	GARAGE:	1	
PRIOR SALE DATE:		ASS'D TOTAL:	\$129,600	COUNTY:	FOUNTAIN	STORIES:	1	
		ASS'D IMPROV:	\$113,200	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$16,400	CENSUS:	957900	VIEW:		

6 405 E MARKET ST		OWNER:			DISTANCE (MI): (			
SALE PRICE:	\$144,000	APN:	23-11-12-212-070.000- 002	YR BUILT:	1945	POOL:	N	
SALE DATE:	28-FEB-2024	LIVING SF:	1,161	BED:	2	FP:	0	
PRIOR SALE PRICE:	\$128,000	LOT SF:	9,505	BATH:	1.00	GARAGE:	1	
PRIOR SALE DATE:	22-FEB-2022	ASS'D TOTAL:	\$137,900	COUNTY:	FOUNTAIN	STORIES:	1	
		ASS'D IMPROV:	\$126,800	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$11,100	CENSUS:	957900	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 **\$1,000,000**, with a median price of **\$204,500**. The subject property is valued at **\$203,000** and is ranked at the **49** percentile, meaning that **49**% 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 (**47949**) 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.

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.

Copyright 2019 Veros Software Inc. All rights reserved. www.verovalue.com info@verovalue.com