

Client Reference: 17512  
Borrower Name: Tammy Lowe

Report Date: 23-SEP-2025  
Report Number: 1282705057



## VeroVALUE Valuation Report

### SUBJECT PROPERTY:

17872 N MOUNT MORIAH RD  
MARSHALL, IL, 62441

### OWNER OF RECORD:

LOWE JAMIE

<b>VEROVALUE</b>	\$140,000	<b>CONFIDENCE SCORE</b>	<b>FSD</b>
<b>VALUE RANGE</b>	\$113,000 to \$167,000	81	0.19

### SUBJECT PROPERTY INFORMATION

APN:	13-10-07-00-400-002	YEAR BUILT:	1964	POOL:	N
LIVING SF:	1,196	BEDROOMS:		FIREPLACE:	0
LOT SF:	217,800	BATHROOMS:	1.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$32,639	COUNTY:	CLARK	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$21,227	LAND USE:	SFR	A/C:	
ASS'D VALUE: LAND:	\$11,412	CENSUS TRACT:	060100	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	1313 LYNWOOD PL	7.16	\$112,500	25-AUG-2025	1,232	8,712	3	1.00	1978
2	1206 BEECH ST	6.84	\$98,000	22-AUG-2025	1,284	8,712	3	1.00	1953
3	14774 N COOPER CHAPEL RD	3.14	\$135,000	23-JUL-2025	1,080	653,400	2	1.00	1960
4	1307 BEECH ST	6.76	\$170,000	22-JUL-2025	1,504	8,831	3	2.00	1974
5	515 N 3RD ST	7.45	\$129,000	15-JUL-2025	1,494	8,712	3	2.00	1920
6	1003 POPLAR ST	6.94	\$100,000	27-JUN-2025	1,276	8,500	2	1.00	1957

Detailed property information is provided on the next page.

### MARKET DATA DETAIL

**1** 1313 LYNWOOD PL OWNER: SHELLCO LLC DISTANCE (MI): 7.16

SALE PRICE:	\$112,500	APN:	08-08-13-06-103-023	YR BUILT:	1978	POOL:	N
SALE DATE:	25-AUG-2025	LIVING SF:	1,232	BED:	3	FP:	0
PRIOR SALE PRICE:	\$77,000	LOT SF:	8,712	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	01-AUG-2006	ASS'D TOTAL:	\$37,432	COUNTY:	CLARK	STORIES:	1
		ASS'D IMPROV:	\$34,035	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$3,397	CENSUS:	060200	VIEW:	

**2** 1206 BEECH ST OWNER: WILSON SHERRY DISTANCE (MI): 6.84

SALE PRICE:	\$98,000	APN:	08-08-13-15-403-022	YR BUILT:	1953	POOL:	N
SALE DATE:	22-AUG-2025	LIVING SF:	1,284	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	8,712	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$30,991	COUNTY:	CLARK	STORIES:	1
		ASS'D IMPROV:	\$26,479	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$4,512	CENSUS:	060200	VIEW:	

**3** 14774 N COOPER CHAPEL RD OWNER: DISTANCE (MI): 3.14

SALE PRICE:	\$135,000	APN:		YR BUILT:	1960	POOL:	
SALE DATE:	23-JUL-2025	LIVING SF:	1,080	BED:	2	FP:	
PRIOR SALE PRICE:		LOT SF:	653,400	BATH:	1.00	GARAGE:	
PRIOR SALE DATE:		ASS'D TOTAL:		COUNTY:	CLARK	STORIES:	
		ASS'D IMPROV:		LAND USE:	SFR	A/C:	
		ASS'D LAND:		CENSUS:	060100	VIEW:	

**4** 1307 BEECH ST OWNER: LINDLEY DAVID DISTANCE (MI): 6.76

SALE PRICE:	\$170,000	APN:	08-08-13-16-401-002	YR BUILT:	1974	POOL:	N
SALE DATE:	22-JUL-2025	LIVING SF:	1,504	BED:	3	FP:	0
PRIOR SALE PRICE:	\$29,600	LOT SF:	8,831	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	03-MAY-2004	ASS'D TOTAL:	\$37,361	COUNTY:	CLARK	STORIES:	1
		ASS'D IMPROV:	\$32,950	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$4,411	CENSUS:	060200	VIEW:	

**5** 515 N 3RD ST OWNER: MACKE-STRATING AYDEN DISTANCE (MI): 7.45

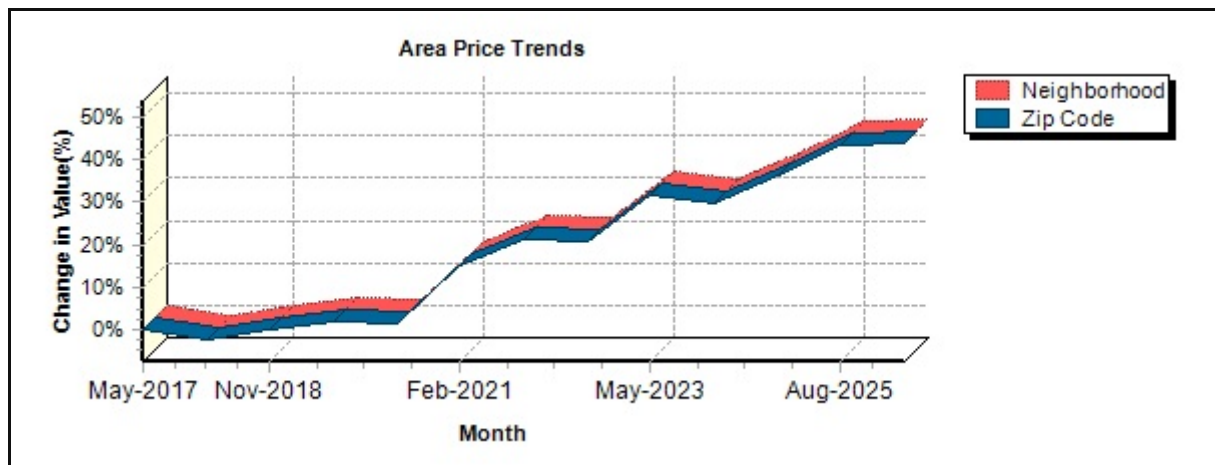
SALE PRICE:	\$129,000	APN:	08-08-13-17-301-004	YR BUILT:	1920	POOL:	N
SALE DATE:	15-JUL-2025	LIVING SF:	1,494	BED:	3	FP:	0
PRIOR SALE PRICE:	\$25,900	LOT SF:	8,712	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	22-JUL-2003	ASS'D TOTAL:	\$31,950	COUNTY:	CLARK	STORIES:	2
		ASS'D IMPROV:	\$27,522	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$4,428	CENSUS:	060200	VIEW:	

**6** 1003 POPLAR ST OWNER: SHIFLETT MARGARET A DISTANCE (MI): 6.94

SALE PRICE:	\$100,000	APN:	08-08-24-11-201-011	YR BUILT:	1957	POOL:	N
SALE DATE:	27-JUN-2025	LIVING SF:	1,276	BED:	2	FP:	0
PRIOR SALE PRICE:	\$79,000	LOT SF:	8,500	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	06-NOV-2015	ASS'D TOTAL:	\$30,009	COUNTY:	CLARK	STORIES:	1
		ASS'D IMPROV:	\$25,700	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$4,309	CENSUS:	060200	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$50,000** to a high of **\$907,000**, with a median price of **\$222,000**. The subject property is valued at **\$140,000** and is ranked at the **8** percentile, meaning that **8%** 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 (**62441**) 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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