Client Reference: 34692-1 HELOCReport Date: 24-SEP-2025Borrower Name: ERIC MCNABBReport Number: 1282968795



VeroVALUE Valuation Report

SUBJECT PROPERTY: OWNER OF RECORD:

1817 W 9TH ST MUNCIE, IN, 47302

SALE PRICE:

SALE DATE:

PRIOR SALE PRICE:

\$118,024

27-AUG-2025

APN:

LIVING SF:

LOT SF:

MCNABB ERIC A

VEROVALUE	\$116,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$95,000 to \$137,000	81	0.19

SUBJECT PROPERTY INFORMATION									
APN:	18-11-17-481-002.000- 003	YEAR BUILT:	1960	POOL:	N				
LIVING SF:	1,056	BEDROOMS:	3	FIREPLACE:	0				
LOT SF:	5,000	BATHROOMS:	1.00	GARAGE:	1				
ASS'D VALUE: TOTAL:	\$61,800	COUNTY:	DELAWARE	STORIES:	1				
ASS'D VALUE: IMPROVEMENTS:	\$55,000	LAND USE:	SFR	A/C:	Υ				
ASS'D VALUE: LAND:	\$6,800	CENSUS TRACT:	000500	VIEW:					

		JODDECT SALEST	1131CKT		
	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER

CHIDTECT CALES LITETODY

	MARKET DATA SUMMARY												
	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT				
1	1309 W MEMORIAL DR	0.37	\$119,004	27-AUG-2025	1,188	5,000	3	1.00	1900				
2	213 S BRITTAIN AVE	0.89	\$118,024	27-AUG-2025	947	7,100	2	1.00	1936				
3	2025 S GILMAN AVE	0.44	\$110,000	18-AUG-2025	1,104	7,740	3	1.00	1953				
4	1211 W 10TH ST	0.35	\$103,632	25-JUN-2025	1,060	5,375	3	1.00	1880				
5	1408 W JACKSON ST	0.89	\$125,000	12-JUN-2025	1,200	7,700	2	1.50	1924				
6	1817 W 8TH ST	0.06	\$119,700	06-JUN-2025	988	5,000	2	1.00	1910				
	D	etailed prop	erty information	n is provided on t	he next page.								

1309 W MEMO	RIAL DR		OWNER: CASTRO ANGEL	CESAR		DISTANCE (MI): O.
SALE PRICE:	\$119,004	APN:	18-11-21-126-003.000- 003	YR BUILT:	1900	POOL:	N
SALE DATE:	27-AUG-2025	LIVING SF:	1,188	BED:	3	FP:	0
PRIOR SALE PRICE:	\$14,000	LOT SF:	5,000	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	31-OCT-2023	ASS'D TOTAL:	\$40,000	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$35,000	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$5,000	CENSUS:	000500	VIEW:	Т

18-11-17-201-016.000-

003

947

7,100

YR BUILT:

BED:

BATH:

1936

1.00

POOL:

GARAGE:

Ν

0

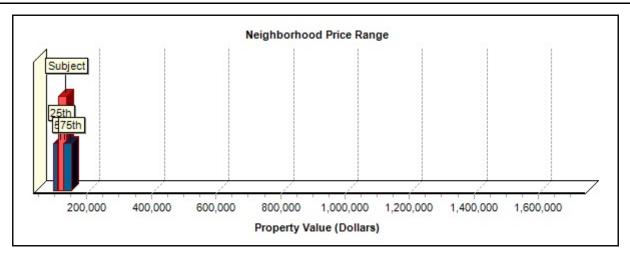
PRIOR SALE DATE:	ASS'D TOTAL:	\$91,400	COUNTY:	DELAWARE	STORIES:	1
	ASS'D IMPROV:	\$77,700	LAND USE:	SFR	A/C:	Υ
	ASS'D LAND:	\$13,700	CENSUS:	00800	VIEW:	

3 2025 S GILMAN AVE			OWNER: COULTER LEWIS				DISTANCE (MI): 0.44			
SALE PRICE:	\$110,000	APN:	18-11-20-202-021.000- 003	YR BUILT:	1953	POOL:	N			
SALE DATE:	18-AUG-2025	LIVING SF:	1,104	BED:	3	FP:	0			
PRIOR SALE PRICE:		LOT SF:	7,740	BATH:	1.00	GARAGE:	1			
PRIOR SALE DATE:		ASS'D TOTAL:	\$78,700	COUNTY:	DELAWARE	STORIES:	1			
		ASS'D IMPROV:	\$67,800	LAND USE:	SFR	A/C:	Υ			
		ASS'D LAND:	\$10,900	CENSUS:	000500	VIEW:				

1211 W 10TH S	Т		OWNER: DREW DESTINY				DISTANCE (MI): 0.35		
SALE PRICE:	\$103,632	APN:	18-11-16-360-006.000- 003	YR BUILT:	1880	POOL:	N		
SALE DATE:	25-JUN-2025	LIVING SF:	1,060	BED:	3	FP:	0		
PRIOR SALE PRICE:		LOT SF:	5,375	BATH:	1.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$45,000	COUNTY:	DELAWARE	STORIES:	1		
		ASS'D IMPROV:	\$40,200	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$4,800	CENSUS:	000500	VIEW:			

1408 W JACKSON ST			OWNER: BERRY KRISTOPHER				DISTANCE (MI): 0.89		
SALE PRICE:	\$125,000	APN:	18-11-09-362-013.000- 003	YR BUILT:	1924	POOL:	N		
SALE DATE:	12-JUN-2025	LIVING SF:	1,200	BED:	2	FP:	0		
PRIOR SALE PRICE:		LOT SF:	7,700	BATH:	1.50	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$132,500	COUNTY:	DELAWARE	STORIES:	1		
		ASS'D IMPROV:	\$116,600	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$15,900	CENSUS:	000700	VIEW:			

1817 W 8TH ST	•		OWNER: WHIM AND PROPER LLC				DISTANCE (MI): 0.06		
SALE PRICE:	\$119,700	APN:	18-11-17-480-002.000- 003	YR BUILT:	1910	POOL:	N		
SALE DATE:	06-JUN-2025	LIVING SF:	988	BED:	2	FP:	0		
PRIOR SALE PRICE:		LOT SF:	5,000	BATH:	1.00	GARAGE:	0		
PRIOR SALE DATE:		ASS'D TOTAL:	\$39,700	COUNTY:	DELAWARE	STORIES:	1		
		ASS'D IMPROV:	\$32,900	LAND USE:	SFR	A/C:			
		ASS'D LAND:	\$6,800	CENSUS:	000500	VIEW:			



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$39,000** to a high of **\$1,741,000**, with a median price of **\$112,000**. The subject property is valued at **\$116,000** and is ranked at the **56** percentile, meaning that **56**% 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.

<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.

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