



VeroVALUE Valuation Report

SUBJECT PROPERTY:

203 E ANDOVER AVE
 MUNCIE, IN, 47303

OWNER OF RECORD:

HUMPHRIES MELANIE A

VEROVALUE	\$132,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$112,000 to \$152,000	85	0.15

SUBJECT PROPERTY INFORMATION

APN:	18-07-34-355-026.000-003	YEAR BUILT:	1948	POOL:	N
LIVING SF:	1,162	BEDROOMS:	2	FIREPLACE:	0
LOT SF:	9,075	BATHROOMS:	1.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$51,600	COUNTY:	DELAWARE	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$43,400	LAND USE:	SFR	A/C:	Y
ASS'D VALUE: LAND:	\$8,200	CENSUS TRACT:	002000	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	30-JUL-2020	\$48,900			

MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	713 W CROMER AVE	0.78	\$140,000	09-SEP-2025	988	14,080	2	1.00	1947
2	2817 N MILTON ST	0.45	\$136,990	25-JUL-2025	1,120	15,000	3	1.00	1952
3	1105 W TILMOR DR	0.81	\$107,597	15-JUL-2025	1,268	10,668	3	1.00	1972
4	201 W WAID AVE	0.53	\$119,004	02-JUL-2025	998	6,250	1	1.00	1932
5	700 E LINDA LAYNE	0.41	\$108,000	02-JUN-2025	1,170	6,600	3	1.00	1955
6	3905 N NEW YORK AVE	0.96	\$157,684	13-MAY-2025	1,196	10,800	2	1.00	1952

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 713 W CROMER AVE OWNER: POLK BRADLEY DISTANCE (MI): 0.78

SALE PRICE:	\$140,000	APN:	18-11-04-451-005.000-003	YR BUILT:	1947	POOL:	N
SALE DATE:	09-SEP-2025	LIVING SF:	988	BED:	2	FP:	0
PRIOR SALE PRICE:		LOT SF:	14,080	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$91,100	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$76,900	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$14,200	CENSUS:	001100	VIEW:	

2 2817 N MILTON ST OWNER: WILSON KATHLEEN MARGARET DISTANCE (MI): 0.45

SALE PRICE:	\$136,990	APN:	18-11-04-257-015.000-003	YR BUILT:	1952	POOL:	N
SALE DATE:	25-JUL-2025	LIVING SF:	1,120	BED:	3	FP:	0

PRIOR SALE PRICE:		LOT SF:	15,000	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$82,000	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$63,400	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$18,600	CENSUS:	001100	VIEW:	

3 1105 W TILMOR DR OWNER: ARDELEAN STACEY D DISTANCE (MI): 0.81

SALE PRICE:	\$107,597	APN:	18-11-04-330-001.000-003	YR BUILT:	1972	POOL:	N
SALE DATE:	15-JUL-2025	LIVING SF:	1,268	BED:	3	FP:	0
PRIOR SALE PRICE:	\$85,000	LOT SF:	10,668	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	10-JUL-2024	ASS'D TOTAL:	\$105,400	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$85,900	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$19,500	CENSUS:	001100	VIEW:	

4 201 W WAID AVE OWNER: MONROE XAVIER LEE DISTANCE (MI): 0.53

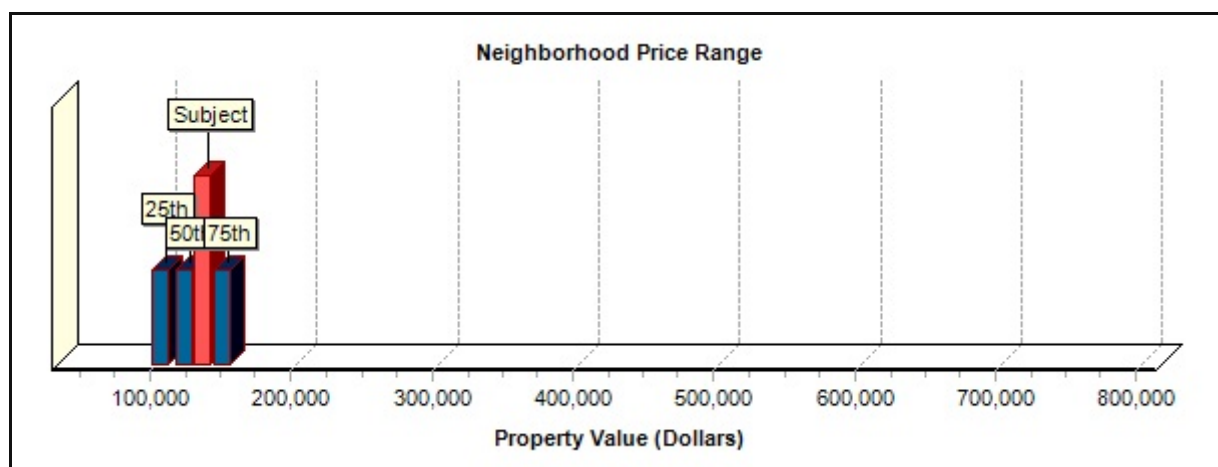
SALE PRICE:	\$119,004	APN:	18-11-04-435-013.000-003	YR BUILT:	1932	POOL:	N
SALE DATE:	02-JUL-2025	LIVING SF:	998	BED:	1	FP:	0
PRIOR SALE PRICE:		LOT SF:	6,250	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$94,000	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$85,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$8,200	CENSUS:	001100	VIEW:	

5 700 E LINDA LAYNE OWNER: TUTTLE ASHLEY DISTANCE (MI): 0.41

SALE PRICE:	\$108,000	APN:	18-11-03-183-017.000-003	YR BUILT:	1955	POOL:	N
SALE DATE:	02-JUN-2025	LIVING SF:	1,170	BED:	3	FP:	0
PRIOR SALE PRICE:	\$13,000	LOT SF:	6,600	BATH:	1.00	GARAGE:	2
PRIOR SALE DATE:	19-DEC-2022	ASS'D TOTAL:	\$63,600	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$56,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$6,800	CENSUS:	001100	VIEW:	

6 3905 N NEW YORK AVE OWNER: KEMPER PAYTON N DISTANCE (MI): 0.96

SALE PRICE:	\$157,684	APN:	18-07-33-304-011.000-003	YR BUILT:	1952	POOL:	N
SALE DATE:	13-MAY-2025	LIVING SF:	1,196	BED:	2	FP:	0
PRIOR SALE PRICE:	\$144,000	LOT SF:	10,800	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	03-APR-2024	ASS'D TOTAL:	\$109,400	COUNTY:	DELAWARE	STORIES:	1
		ASS'D IMPROV:	\$87,100	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$22,300	CENSUS:	002900	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$35,000** to a high of **\$809,000**, with a median price of **\$119,000**. The subject property is valued at **\$132,000** and is ranked at the **62** percentile, meaning that **62%** 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 (47303) 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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