

Client Reference: ML#17528
Borrower Name: Kelvin Mays

Report Date: 25-SEP-2025
Report Number: 1283863709



VeroVALUE Valuation Report

SUBJECT PROPERTY:

3954 MADELINE CT
TERRE HAUTE, IN, 47803

OWNER OF RECORD:

MAYS KELVIN

VEROVALUE	\$297,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$243,000 to \$351,000	81	0.19

SUBJECT PROPERTY INFORMATION

APN:	84-06-25-376-032.000-002	YEAR BUILT:	2010	POOL:	N
LIVING SF:	1,985	BEDROOMS:	3	FIREPLACE:	0
LOT SF:	7,405	BATHROOMS:	3.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$236,600	COUNTY:	VIGO	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$221,600	LAND USE:	SFR	A/C:	
ASS'D VALUE: LAND:	\$15,000	CENSUS TRACT:	001600	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
--	-----------	------------	-------------	--------	-------

MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	1493 S WHITE PINE ST	0.36	\$256,500	19-FEB-2025	1,719	6,098	4	2.00	2005
2	2911 OAK ST	0.87	\$250,000	24-JAN-2025	1,986	28,750	3	2.00	1960
3	1802 RIVER BIRCH CT	0.46	\$265,000	05-DEC-2024	1,890	7,841	3	2.50	2001
4	1471 S APPLE GROVE LN	0.28	\$265,000	22-OCT-2024	1,894	5,227	3	2.50	2022
5	431 MEADOWS DR	0.80	\$240,000	04-OCT-2024	1,840	13,591	3	2.00	1993
6	1456 S APPLE GROVE LN	0.24	\$325,000	11-JUN-2024	1,894	6,534	3	2.50	2023

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 1493 S WHITE PINE ST OWNER: SELBY NATHAN DWIGHT DISTANCE (MI): 0.36

SALE PRICE:	\$256,500	APN:	84-06-25-353-013.000-002	YR BUILT:	2005	POOL:	N
SALE DATE:	19-FEB-2025	LIVING SF:	1,719	BED:	4	FP:	1
PRIOR SALE PRICE:	\$206,000	LOT SF:	6,098	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:	30-JAN-2023	ASS'D TOTAL:	\$209,900	COUNTY:	VIGO	STORIES:	2
		ASS'D IMPROV:	\$157,400	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$52,500	CENSUS:	001600	VIEW:	

2 2911 OAK ST OWNER: JORDAN FINZE DISTANCE (MI): 0.87

SALE PRICE:	\$250,000	APN:	84-06-26-227-003.000-002	YR BUILT:	1960	POOL:	N
SALE DATE:	24-JAN-2025	LIVING SF:	1,986	BED:	3	FP:	1
PRIOR SALE PRICE:	\$177,000	LOT SF:	28,750	BATH:	2.00	GARAGE:	1

PRIOR SALE DATE:	05-DEC-2019	ASS'D TOTAL:	\$180,000	COUNTY:	VIGO	STORIES:	1
		ASS'D IMPROV:	\$142,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$37,400	CENSUS:	001500	VIEW:	

3 1802 RIVER BIRCH CT OWNER: WHITMORE JOLIE DISTANCE (MI): 0.46

SALE PRICE:	\$265,000	APN:	84-06-36-126-032.000-002	YR BUILT:	2001	POOL:	N
SALE DATE:	05-DEC-2024	LIVING SF:	1,890	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	7,841	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$195,600	COUNTY:	VIGO	STORIES:	1
		ASS'D IMPROV:	\$158,400	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$37,200	CENSUS:	001600	VIEW:	

4 1471 S APPLE GROVE LN OWNER: SINGH PARMINDER DISTANCE (MI): 0.28

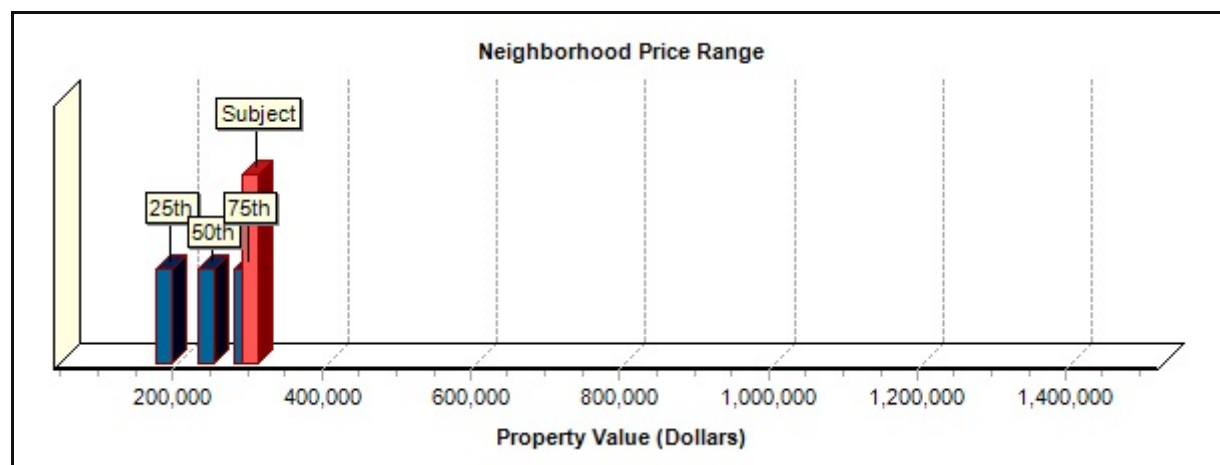
SALE PRICE:	\$265,000	APN:	84-06-25-354-015.000-002	YR BUILT:	2022	POOL:	N
SALE DATE:	22-OCT-2024	LIVING SF:	1,894	BED:	3	FP:	0
PRIOR SALE PRICE:	\$264,000	LOT SF:	5,227	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:	15-SEP-2022	ASS'D TOTAL:	\$234,500	COUNTY:	VIGO	STORIES:	2
		ASS'D IMPROV:	\$187,300	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$47,200	CENSUS:	001600	VIEW:	

5 431 MEADOWS DR OWNER: CARNAHAN CHARLENE D DISTANCE (MI): 0.80

SALE PRICE:	\$240,000	APN:	84-06-24-353-015.000-002	YR BUILT:	1993	POOL:	N
SALE DATE:	04-OCT-2024	LIVING SF:	1,840	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	13,591	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$236,400	COUNTY:	VIGO	STORIES:	1
		ASS'D IMPROV:	\$195,200	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$41,200	CENSUS:	001400	VIEW:	

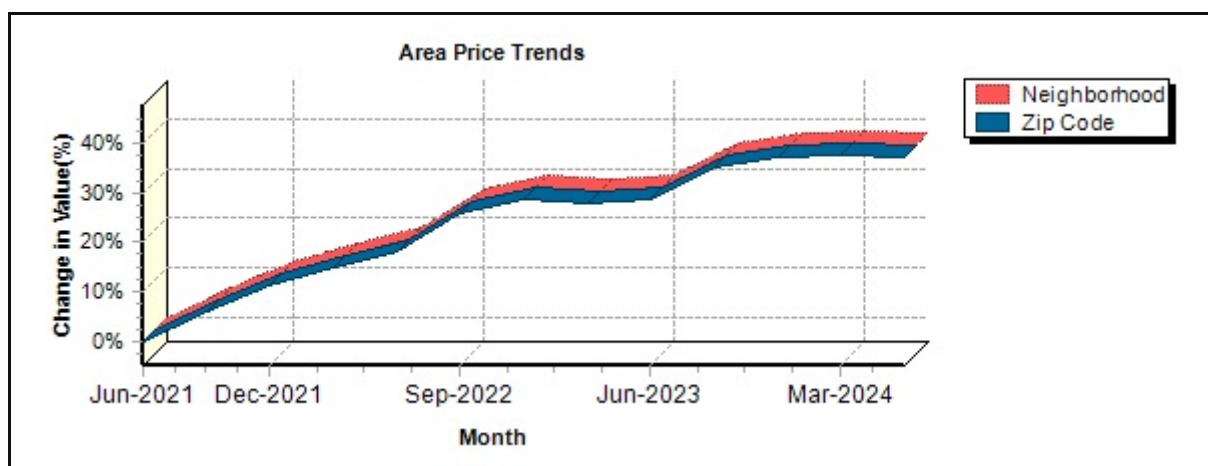
6 1456 S APPLE GROVE LN OWNER: MAGDICI JOSHUA DISTANCE (MI): 0.24

SALE PRICE:	\$325,000	APN:	84-06-25-356-008.000-002	YR BUILT:	2023	POOL:	N
SALE DATE:	11-JUN-2024	LIVING SF:	1,894	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	6,534	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$185,100	COUNTY:	VIGO	STORIES:	2
		ASS'D IMPROV:	\$184,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$300	CENSUS:	001600	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of \$45,000 to a high of \$1,518,000, with a median price of \$237,000. The subject property is valued at \$297,000 and is ranked at the 77 percentile, meaning that 77% 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 (47803) 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.

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.