Client Reference: ML#17530Report Date: 25-SEP-2025Borrower Name: Margaret FulsomReport Number: 1283904654



## **VeroVALUE Valuation Report**

SUBJECT PROPERTY: OWNER OF RECORD:

4660 S 10TH ST TERRE HAUTE, IN, 47802

SALE PRICE:

SALE DATE:

PRIOR SALE PRICE:

\$270,900

\$175,000

28-OCT-2024

APN:

LIVING SF:

LOT SF:

**FULSOM MARGARET O** 

VEROVALUE	\$220,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$179,000 to \$261,000	81	0.19

SUBJECT PROPERTY INFORMATION								
APN:	84-09-10-327-010.000- 004	YEAR BUILT:	1993	POOL:	N			
LIVING SF:	2,038	BEDROOMS:	3	FIREPLACE:	0			
LOT SF:	8,712	BATHROOMS:	2.00	GARAGE:	1			
ASS'D VALUE: TOTAL:	\$171,400	COUNTY:	VIGO	STORIES:	1			
ASS'D VALUE: IMPROVEMENTS:	\$154,100	LAND USE:	SFR	A/C:	Υ			
ASS'D VALUE: LAND:	\$17,300	CENSUS TRACT:	010703	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	4405 S 8TH ST	0.38	\$205,000	04-MAR-2025	1,861	18,731	2	1.00	1943			
2	4990 S 19TH 1/2 ST	0.83	\$270,900	28-OCT-2024	2,032	15,246	4	2.00	1986			
3	4754 S PATH ST	0.92	\$230,000	25-OCT-2024	1,801	11,761	3	2.00	1994			
4	1015 E BARBARA LN	0.60	\$210,000	16-SEP-2024	1,950	17,424	4	2.00	1968			
5	1920 E 49TH CT	0.74	\$169,000	22-MAY-2024	1,808	23,087	3	2.00	1977			
6	4751 S 19TH 1/2 ST	0.74	\$185,000	09-APR-2024	2,121	31,973	4	1.50	1979			
	D	etailed prop	erty information	n is provided on t	the next page.							

4405 S 8TH ST			OWNER: ENGLAND CASS	ANDRA G		DISTANCE (MI	): 0.
SALE PRICE:	\$205,000	APN:	84-09-10-154-006.000- 004	YR BUILT:	1943	POOL:	N
SALE DATE:	04-MAR-2025	LIVING SF:	1,861	BED:	2	FP:	C
PRIOR SALE PRICE:		LOT SF:	18,731	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$144,600	COUNTY:	VIGO	STORIES:	1
		ASS'D IMPROV:	\$128,400	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$16,200	CENSUS:	010703	VIEW:	

84-09-11-351-023.000-

004

2,032

15,246

YR BUILT:

BED:

BATH:

1986

2.00

POOL:

GARAGE:

Ν

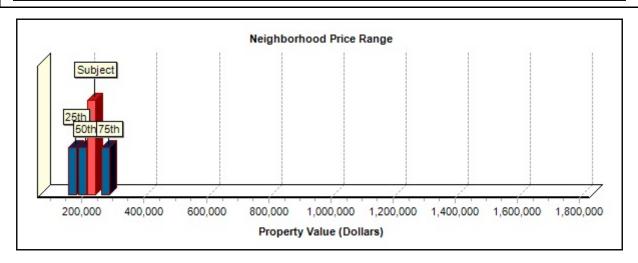
PRIOR SALE DATE:	16-JUL-2024	ASS'D TOTAL:	\$193,700	COUNTY:	VIGO	STORIES:	1
		ASS'D IMPROV:	\$170,400	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$23,300	CENSUS:		VIEW:	

3 4754 S PATH ST		(	OWNER: KOSCIELNIAK MARK				DISTANCE (MI): 0.92		
SALE PRICE:	\$230,000	APN:	84-09-11-306-003.000- 004	YR BUILT:	1994	POOL:	N		
SALE DATE:	25-OCT-2024	LIVING SF:	1,801	BED:	3	FP:	1		
PRIOR SALE PRICE:		LOT SF:	11,761	BATH:	2.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$191,800	COUNTY:	VIGO	STORIES:	1		
		ASS'D IMPROV:	\$155,100	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$36,700	CENSUS:	010703	VIEW:			

1015 E BARBARA LN		(	OWNER: VANARSDALE JE	DISTANCE (MI): 0.60			
SALE PRICE:	\$210,000	APN:	84-09-15-176-009.000- 004	YR BUILT:	1968	POOL:	N
SALE DATE:	16-SEP-2024	LIVING SF:	1,950	BED:	4	FP:	0
PRIOR SALE PRICE:		LOT SF:	17,424	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:		ASS'D TOTAL:	\$148,600	COUNTY:	VIGO	STORIES:	1
		ASS'D IMPROV:	\$126,800	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$21,800	CENSUS:	010703	VIEW:	

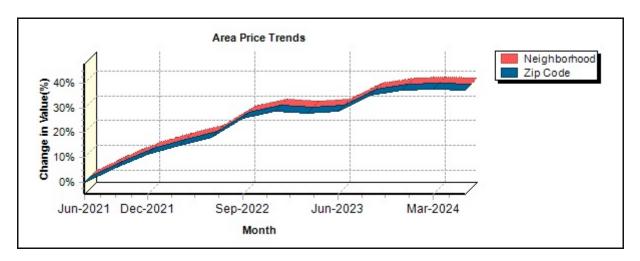
1920 E 49TH CT	•		OWNER: KINKADE NOAH				DISTANCE (MI): 0.74		
SALE PRICE:	\$169,000	APN:	84-09-11-351-006.000- 004	YR BUILT:	1977	POOL:	N		
SALE DATE:	22-MAY-2024	LIVING SF:	1,808	BED:	3	FP:	1		
PRIOR SALE PRICE:		LOT SF:	23,087	BATH:	2.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$153,200	COUNTY:	VIGO	STORIES:	1		
		ASS'D IMPROV:	\$127,600	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$25,600	CENSUS:	010703	VIEW:			

6 4751 S 19TH 1/2 ST			OWNER: WILSON CARLTO	DISTANCE (MI): 0.74			
SALE PRICE:	\$185,000	APN:	84-09-11-301-008.000- 004	YR BUILT:	1979	POOL:	N
SALE DATE:	09-APR-2024	LIVING SF:	2,121	BED:	4	FP:	1
PRIOR SALE PRICE:		LOT SF:	31,973	BATH:	1.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$217,000	COUNTY:	VIGO	STORIES:	1
		ASS'D IMPROV:	\$187,300	LAND USE:	SFR	A/C:	
		ASS'D LAND:	\$29,700	CENSUS:		VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$62,000** to a high of **\$1,827,000**, with a median price of **\$193,000**. The subject property is valued at **\$220,000** and is ranked at the **59** percentile, meaning that **59**% 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 (**47802**) 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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