Client Reference: HELOC-EvansReport Date: 30-SEP-2025Borrower Name: Gary EvansReport Number: 1285267711



VeroVALUE Valuation Report

SUBJECT PROPERTY: OWNER OF RECORD:

12363 N CEDARVIEW DR MOORESVILLE, IN, 46158

EVANS GARY R

VEROVALUE	\$484,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$390,000 to \$578,000	81	0.19

FEMA COUNTY DISASTER WARNING

The subject property is located in a county designated by FEMA as a Disaster Area within the last six months. Veros recommends the condition of the subject property be verified by VeroPHOTO or similar Property Condition Report product.

SUBJECT PROPERTY INFORMATION									
APN:	55-01-33-300-001.000- 016	YEAR BUILT:	2002	POOL:	N				
LIVING SF:	3,010	BEDROOMS:	3	FIREPLACE:	1				
LOT SF:	36,024	BATHROOMS:	4.00	GARAGE:	1				
ASS'D VALUE: TOTAL:	\$428,000	COUNTY:	MORGAN	STORIES:	3				
ASS'D VALUE: IMPROVEMENTS:	\$372,300	LAND USE:	SFR	A/C:	Υ				
ASS'D VALUE: LAND:	\$55,700	CENSUS TRACT:	510402	\/IE\\/·					

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	19 W HIGH ST	2.77	\$325,000	03-JAN-2025	2,808	21,954	4	2.00	1900	
2	6521 E ROLLING VALLEY CT	6.65	\$650,000	26-DEC-2024	3,792	91,302	4	4.00	2002	
3	2232 E CROSBY RD	2.68	\$360,000	09-DEC-2024	3,006	60,418	3	3.00	1998	
4	251 W GREENCASTLE RD	0.61	\$505,000	21-JUN-2024	3,513	54,973	3	3.00	1995	
5	12199 N CEDARVIEW DR	0.19	\$390,000	09-MAY-2024	3,250	36,765	4	3.00	2002	
6	11548 N VET LN	0.92	\$329,000	24-OCT-2023	2,614	110,642	4	2.00	1979	
	Detailed property information is provided on the next page.									

19 W HIGH ST		OWNER: LUCAS TIFFANY ROSE DISTANCE					
SALE PRICE:	\$325,000	APN:	55-01-36-170-026.000- 005	YR BUILT:	1900	POOL:	N
SALE DATE:	03-JAN-2025	LIVING SF:	2,808	BED:	4	FP:	1
PRIOR SALE PRICE:		LOT SF:	21,954	BATH:	2.00	GARAGE:	C
PRIOR SALE DATE:		ASS'D TOTAL:	\$193,000	COUNTY:	MORGAN	STORIES:	3
		ASS'D IMPROV:	\$130,000	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$63,000	CENSUS:	510300	VIEW:	Т

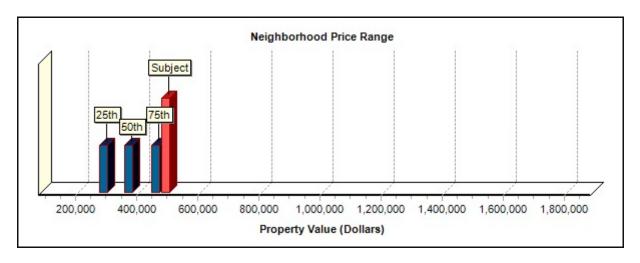
[2] 6521 E ROLLING VALLEY CT		OWNER: SWENEY TRAVIS	DISTANCE (MI): 6.65				
SALE PRICE:	\$650,000	APN:	55-06-10-172-008.000- 015	YR BUILT:	2002	POOL:	N
SALE DATE:	26-DEC-2024	LIVING SF:	3,792	BED:	4	FP:	1
PRIOR SALE PRICE:		LOT SF:	91,302	BATH:	4.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$655,400	COUNTY:	MORGAN	STORIES:	3
		ASS'D IMPROV:	\$577,800	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$77,600	CENSUS:	510102	VIEW:	

2232 E CROSBY RD		OWNER: STANLEY RACHA	DISTANCE (MI): 2.68				
SALE PRICE:	\$360,000	APN:	55-05-02-400-011.000- 004	YR BUILT:	1998	POOL:	N
SALE DATE:	09-DEC-2024	LIVING SF:	3,006	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	60,418	BATH:	3.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$363,500	COUNTY:	MORGAN	STORIES:	2
		ASS'D IMPROV:	\$291,700	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$71,800	CENSUS:	510202	VIEW:	

251 W GREENCASTLE RD			OWNER: EDGE JOHN ROBERT			DISTANCE (MI): 0.61		
SALE PRICE:	\$505,000	APN:	55-01-33-100-001.000- 016	YR BUILT:	1995	POOL:	N	
SALE DATE:	21-JUN-2024	LIVING SF:	3,513	BED:	3	FP:	1	
PRIOR SALE PRICE:		LOT SF:	54,973	BATH:	3.00	GARAGE:	0	
PRIOR SALE DATE:		ASS'D TOTAL:	\$461,300	COUNTY:	MORGAN	STORIES:	1	
		ASS'D IMPROV:	\$400,100	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$61,200	CENSUS:	510402	VIEW:		

12199 N CEDARVIEW DR			OWNER: CAST SAMANTHA			DISTANCE (MI): 0.19	
SALE PRICE:	\$390,000	APN:	55-01-33-348-003.000- 016	YR BUILT:	2002	POOL:	N
SALE DATE:	09-MAY-2024	LIVING SF:	3,250	BED:	4	FP:	0
PRIOR SALE PRICE:		LOT SF:	36,765	BATH:	3.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$312,700	COUNTY:	MORGAN	STORIES:	2
		ASS'D IMPROV:	\$256,800	LAND USE:	SFR	A/C:	Υ
		ASS'D LAND:	\$55,900	CENSUS:	510402	VIEW:	

11548 N VET LN			OWNER: MASON SCOTT			DISTANCE (MI): 0.			
SALE PRICE:	\$329,000	APN:	55-05-04-100-014.000- 016	YR BUILT:	1979	POOL:	N		
SALE DATE:	24-OCT-2023	LIVING SF:	2,614	BED:	4	FP:	1		
PRIOR SALE PRICE:		LOT SF:	110,642	BATH:	2.00	GARAGE:	1		
PRIOR SALE DATE:		ASS'D TOTAL:	\$333,100	COUNTY:	MORGAN	STORIES:	1		
		ASS'D IMPROV:	\$258,900	LAND USE:	SFR	A/C:	Υ		
		ASS'D LAND:	\$74,200	CENSUS:	510402	VIEW:			



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$82,000** to a high of **\$1,880,000**, with a median price of **\$363,000**. The subject property is valued at **\$484,000** and is ranked at the **79** percentile, meaning that **79**% 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 (**46158**) 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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