

Client Reference: 519023
Borrower Name: Kori Cummins

Report Date: 02-OCT-2025
Report Number: 1286241308



VeroVALUE Valuation Report

SUBJECT PROPERTY:

3482 S US HIGHWAY 231
CRAWFORDSVILLE, IN, 47933

OWNER OF RECORD:

CUMMINS CAMERON S

VEROVALUE	\$437,000	CONFIDENCE SCORE	
VALUE RANGE	\$351,000 to \$523,000	81	FSD 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:	54-10-20-600-014.020-025	YEAR BUILT:	1998	POOL:	N
LIVING SF:	2,118	BEDROOMS:	3	FIREPLACE:	0
LOT SF:	293,594	BATHROOMS:	3.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$429,300	COUNTY:	MONTGOMERY	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$366,700	LAND USE:	SFR	A/C:	Y
ASS'D VALUE: LAND:	\$62,600	CENSUS TRACT:	957400	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
1	16-FEB-2018	\$460,000			

MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	5811 W JANSSEN LN	3.21	\$454,860	24-SEP-2025	2,016	223,463	3	2.00	2019
2	909 S ELM ST	3.01	\$290,478	11-SEP-2025	1,820	23,958	3	2.00	1956
3	113 ABBEY LN	4.23	\$344,736	27-AUG-2025	1,851	11,761	3	3.00	2021
4	572 S GOLF BLVD	4.23	\$381,710	15-AUG-2025	2,114	33,454	4	3.00	2017
5	227 DIAMOND LN	4.21	\$398,002	05-AUG-2025	2,108	11,761	4	2.50	2020
6	3506 S US HIGHWAY 231	0.06	\$485,000	28-JUN-2024	2,305	175,982	3	2.50	2018

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 5811 W JANSSEN LN

OWNER: JAMES KREG D:JAMES KELLI

DISTANCE (MI): 3.21

SALE PRICE:	\$454,860	APN:	54-03-19-400-013.015-011	YR BUILT:	2019	POOL:	N
SALE DATE:	24-SEP-2025	LIVING SF:	2,016	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	223,463	BATH:	2.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$338,000	COUNTY:	MONTGOMERY	STORIES:	1
		ASS'D IMPROV:	\$278,000	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$60,000	CENSUS:	957200	VIEW:	

2 909 S ELM ST

OWNER: HAULK JOEL ALLEN

DISTANCE (MI): 3.01

SALE PRICE:	\$290,478	APN:	54-10-05-224-059.000-030	YR BUILT:	1956	POOL:	Y
SALE DATE:	11-SEP-2025	LIVING SF:	1,820	BED:	3	FP:	0
PRIOR SALE PRICE:	\$95,000	LOT SF:	23,958	BATH:	2.00	GARAGE:	0
PRIOR SALE DATE:	01-SEP-2008	ASS'D TOTAL:	\$165,600	COUNTY:	MONTGOMERY	STORIES:	1
		ASS'D IMPROV:	\$135,400	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$30,200	CENSUS:	957200	VIEW:	

3 113 ABBEY LN

OWNER: BARNES JANET M

DISTANCE (MI): 4.23

SALE PRICE:	\$344,736	APN:	54-07-34-300-010.079-028	YR BUILT:	2021	POOL:	N
SALE DATE:	27-AUG-2025	LIVING SF:	1,851	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	11,761	BATH:	3.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$306,200	COUNTY:	MONTGOMERY	STORIES:	1
		ASS'D IMPROV:	\$274,200	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$32,000	CENSUS:	957400	VIEW:	

4 572 S GOLF BLVD

OWNER: BURKE ANGELA SUSAN

DISTANCE (MI): 4.23

SALE PRICE:	\$381,710	APN:	54-11-02-332-008.000-027	YR BUILT:	2017	POOL:	N
SALE DATE:	15-AUG-2025	LIVING SF:	2,114	BED:	4	FP:	1
PRIOR SALE PRICE:		LOT SF:	33,454	BATH:	3.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$304,000	COUNTY:	MONTGOMERY	STORIES:	1
		ASS'D IMPROV:	\$261,400	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$42,600	CENSUS:	956900	VIEW:	

5 227 DIAMOND LN

OWNER: WOLF TANNER

DISTANCE (MI): 4.21

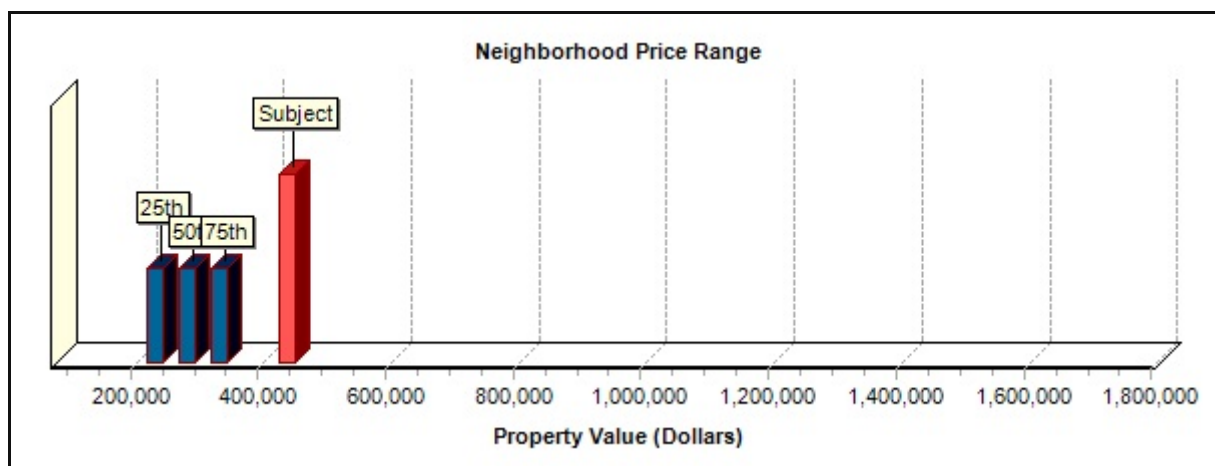
SALE PRICE:	\$398,002	APN:	54-07-34-300-010.046-028	YR BUILT:	2020	POOL:	N
SALE DATE:	05-AUG-2025	LIVING SF:	2,108	BED:	4	FP:	1
PRIOR SALE PRICE:		LOT SF:	11,761	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$296,400	COUNTY:	MONTGOMERY	STORIES:	2
		ASS'D IMPROV:	\$264,400	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$32,000	CENSUS:	957400	VIEW:	

6 3506 S US HIGHWAY 231

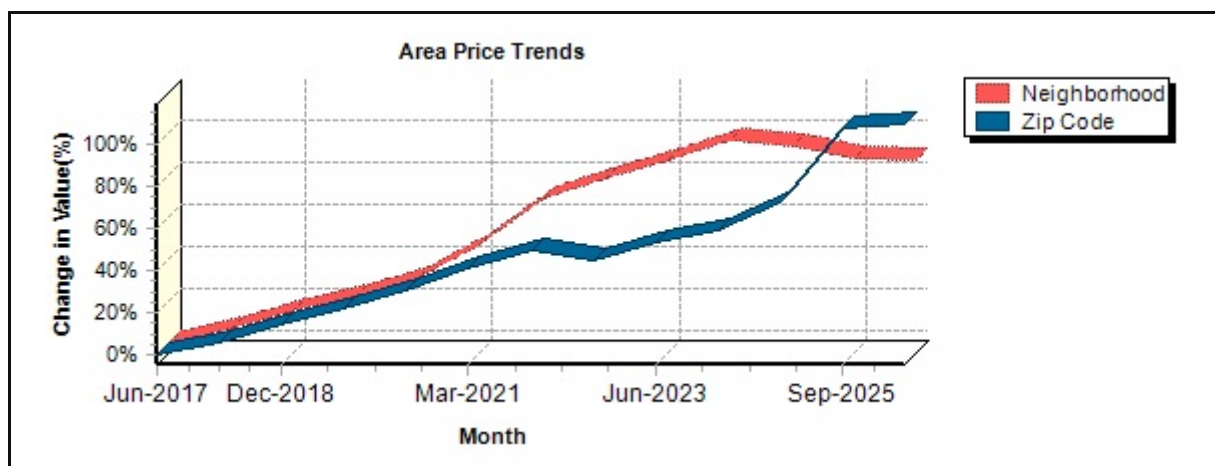
OWNER: HALTOM JASON

DISTANCE (MI): 0.06

SALE PRICE:	\$485,000	APN:	54-10-20-600-014.023-025	YR BUILT:	2018	POOL:	Y
SALE DATE:	28-JUN-2024	LIVING SF:	2,305	BED:	3	FP:	0
PRIOR SALE PRICE:		LOT SF:	175,982	BATH:	2.50	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$385,400	COUNTY:	MONTGOMERY	STORIES:	1
		ASS'D IMPROV:	\$336,000	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$49,400	CENSUS:	957400	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$81,000** to a high of **\$1,800,000**, with a median price of **\$279,000**. The subject property is valued at **\$437,000** and is ranked at the **93** percentile, meaning that **93%** 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 (**47933**) 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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