

Client Reference: Mbr#504143 & 506436
Borrower Name: Joshua Keedy

Report Date: 07-OCT-2025
Report Number: 1287696100



VeroVALUE Valuation Report

SUBJECT PROPERTY:

630 S 3RD ST
CLINTON, IN, 47842

OWNER OF RECORD:

KEEDY JOSHUA W

VEROVALUE	\$117,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$95,000 to \$139,000	80	0.20

SUBJECT PROPERTY INFORMATION

APN:	83-13-15-345-034.000-002	YEAR BUILT:	1926	POOL:	N
LIVING SF:	1,160	BEDROOMS:	2	FIREPLACE:	1
LOT SF:	10,424	BATHROOMS:	1.00	GARAGE:	1
ASS'D VALUE: TOTAL:	\$82,300	COUNTY:	VERMILLION	STORIES:	1
ASS'D VALUE: IMPROVEMENTS:	\$75,800	LAND USE:	SFR	A/C:	Y
ASS'D VALUE: LAND:	\$6,500	CENSUS TRACT:	020500	VIEW:	

SUBJECT SALES HISTORY

	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER
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MARKET DATA SUMMARY

	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT
1	532 S 6TH ST	0.25	\$115,000	19-SEP-2025	988	3,433	3	1.00	1926
2	409 SYCAMORE ST	0.53	\$119,700	01-JUL-2025	1,070	6,469	2	1.00	1885
3	433 S 8TH ST	0.44	\$137,500	21-MAY-2025	1,002	3,480	3	1.00	1910
4	426 WHITCOMB AVE	0.16	\$128,921	02-MAY-2025	1,178	3,302	2	1.00	1964
5	1211 S 3RD ST	0.40	\$89,000	17-APR-2025	996	7,427	2	1.00	1967
6	1505 S MAIN ST	0.62	\$130,000	13-MAR-2025	1,222	7,427	3	1.00	1926

Detailed property information is provided on the next page.

MARKET DATA DETAIL

1 532 S 6TH ST

OWNER:

DISTANCE (MI): 0.25

SALE PRICE:	\$115,000	APN:	83-13-15-314-023.000-002	YR BUILT:	1926	POOL:	N
SALE DATE:	19-SEP-2025	LIVING SF:	988	BED:	3	FP:	1
PRIOR SALE PRICE:	\$135,686	LOT SF:	3,433	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	28-JAN-2025	ASS'D TOTAL:	\$70,900	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$64,200	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$6,700	CENSUS:	020500	VIEW:	

2 409 SYCAMORE ST

OWNER: KALBER BLAKE THOMAS

DISTANCE (MI): 0.53

SALE PRICE:	\$119,700	APN:	83-13-15-240-013.000-002	YR BUILT:	1885	POOL:	Y
SALE DATE:	01-JUL-2025	LIVING SF:	1,070	BED:	2	FP:	0
PRIOR SALE PRICE:	\$24,500	LOT SF:	6,469	BATH:	1.00	GARAGE:	1

PRIOR SALE DATE:	21-AUG-2024	ASS'D TOTAL:	\$81,400	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$70,700	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$10,700	CENSUS:	020500	VIEW:	

3 433 S 8TH ST OWNER: DISTANCE (MI): 0.44

SALE PRICE:	\$137,500	APN:	83-13-15-324-007.000-002	YR BUILT:	1910	POOL:	N
SALE DATE:	21-MAY-2025	LIVING SF:	1,002	BED:	3	FP:	0
PRIOR SALE PRICE:	\$10,000	LOT SF:	3,480	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	23-DEC-2024	ASS'D TOTAL:	\$70,100	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$63,300	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$6,800	CENSUS:	020500	VIEW:	

4 426 WHITCOMB AVE OWNER: ROUSH CALEB DISTANCE (MI): 0.16

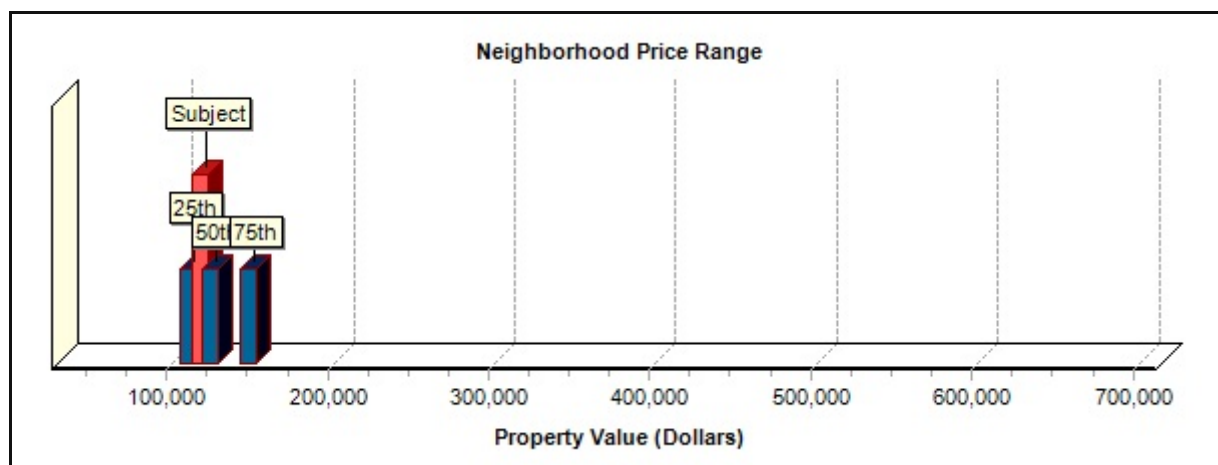
SALE PRICE:	\$128,921	APN:	83-13-15-341-008.000-002	YR BUILT:	1964	POOL:	N
SALE DATE:	02-MAY-2025	LIVING SF:	1,178	BED:	2	FP:	1
PRIOR SALE PRICE:	\$102,000	LOT SF:	3,302	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:	02-DEC-2024	ASS'D TOTAL:	\$79,900	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$78,100	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$1,800	CENSUS:	020500	VIEW:	

5 1211 S 3RD ST OWNER: SELLERS STEVEN W DISTANCE (MI): 0.40

SALE PRICE:	\$89,000	APN:	83-13-22-210-063.000-002	YR BUILT:	1967	POOL:	N
SALE DATE:	17-APR-2025	LIVING SF:	996	BED:	2	FP:	0
PRIOR SALE PRICE:	\$31,200	LOT SF:	7,427	BATH:	1.00	GARAGE:	0
PRIOR SALE DATE:	26-OCT-2009	ASS'D TOTAL:	\$55,300	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$43,600	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$11,700	CENSUS:	020500	VIEW:	

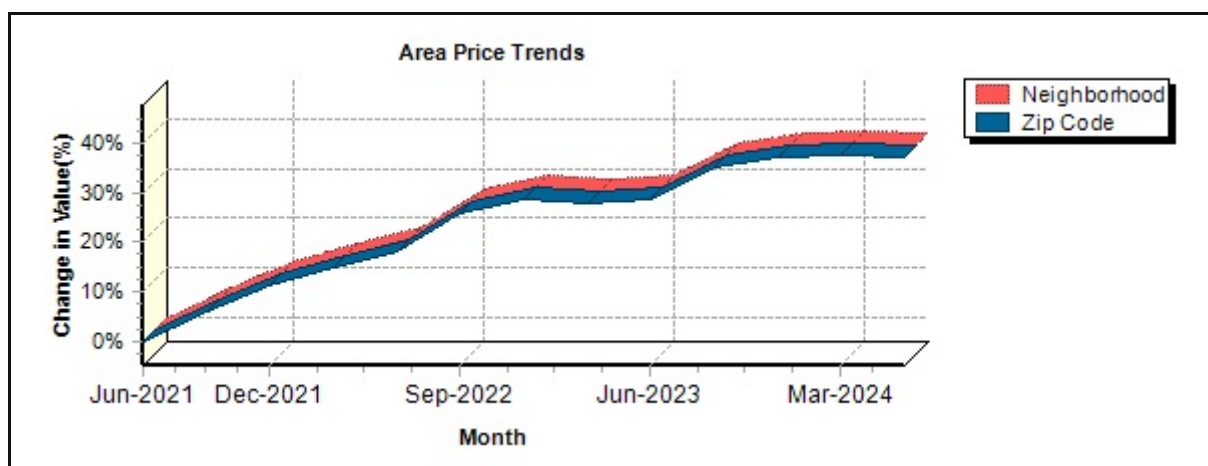
6 1505 S MAIN ST OWNER: HAYES CODY R DISTANCE (MI): 0.62

SALE PRICE:	\$130,000	APN:	83-13-22-240-114.000-002	YR BUILT:	1926	POOL:	N
SALE DATE:	13-MAR-2025	LIVING SF:	1,222	BED:	3	FP:	1
PRIOR SALE PRICE:		LOT SF:	7,427	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$104,500	COUNTY:	VERMILLION	STORIES:	1
		ASS'D IMPROV:	\$92,800	LAND USE:	SFR	A/C:	Y
		ASS'D LAND:	\$11,700	CENSUS:	020500	VIEW:	



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$34,000** to a high of **\$709,000**, with a median price of **\$123,000**. The subject property is valued at **\$117,000** and is ranked at the **38** percentile, meaning that **38%** 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 (47842) 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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