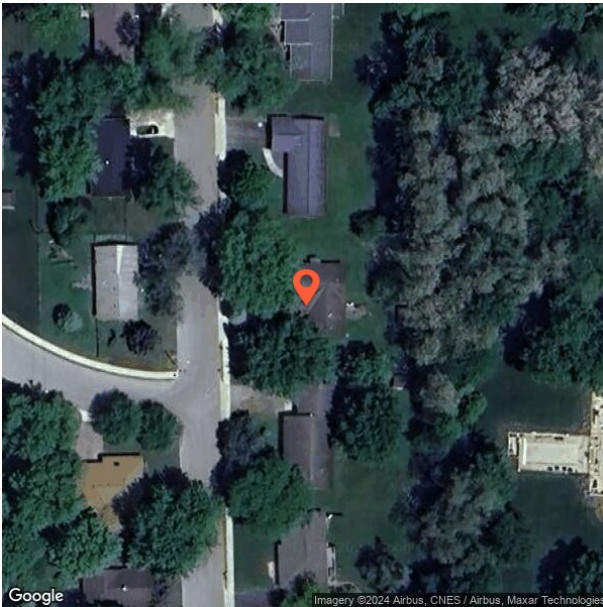




Property Address	609 CHERRYDALE DR	Order #	6235452
	MONTICELLO, IN 47960 - WHITE COUNTY	Loan #	N/A
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Unknown
Lender	Robert Steele		
Borrower	Kathryn Landis		
Coborrower	N/A		
Evaluated Value	\$175,000	Reasonable Exposure Time	
Effective Date	8/6/2024		25 - 55 Days

PROPERTY DETAILS



Property Type	Single Family Residence	County	WHITE
Lot Size	12,054	Parcel Number	91-63-04-000-031.800-021
Year Built	1965	Assessed Year	2023
Gross Living Area	1,301	Assessed Value	\$139,800
Bedroom	3	Assessed Taxes	\$1,204
Baths	1.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Good	List Date	9/30/2004
Carrier Route	C004	List Price	\$53,500
HOA	No		
Location Comments	Busy Street / Commercial / School		
Owner of Public Records	LANDIS KATHRYN A TOD CLAIRE ANN		
Amenities	Typical		
Legal Description	DIST:0011 CITY/MUNI/TWP:UNION TOWNSHIP BAY RIDGE SUB LOT 5 MAP REF:MP 15		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	0	0	14	0% -	0% -
Absorption rate (total sales/month)	0	0	4	0% -	0% -
Total # of Comparable Active Listings	176	100	130	-26.1% ↓	30% ↑
Months of housing supply (Total listings / ab. rate)	0	0	28	0% -	0% -
Median Sale & List Price, DOM, Sale/List %	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Median Comparable Sale Price	\$260,000	\$234,900	\$232,500	-10.6% ↓	-1% -
Median Comparable Sales Days on Market	31d	9d	14d	-54.8% ↓	55.6% ↑
Median Sale Price as % of List Price	98%	96%	97%	-1% -	1% -
Median Comparable List Price (Currently Active)	\$269,900	\$325,000	\$259,900	-3.7% -	-20% ↓
Median Competitive Listings Days on Market (Currently Active)	53d	50d	26d	-50.9% ↓	-48% ↓
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	0	0	0	0% -	0% -
REO Sales	0	0	0	0% -	0% -
Short Sales	0	0	1	0% -	0% -
Foreclosure % of Regular & REO Sales	0%	0%	0%	0% -	0% -

SELECTED COMPARABLES SALES AND LISTINGS

Subject Property		Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	609 CHERRYDALE DR MONTICELLO IN, 47960	714 EAST ST MONTICELLO IN, 47960		536 BEECHWOOD DR E MONTICELLO IN, 47960		313 E OHIO ST MONTICELLO IN, 47960	
MLS Comments	--	Offering a spacious 1488 square feet of living space, this delightful residence...		This nicely remodeled 4 BR home is ready for a family! A brand new roof, new...		Charming three-bedroom, two-bath home with attached garage, oversized living...	
Proximity (mi)	--	0.15 SW		0.16 NE		0.35 NW	
MLS# DOC#	--	202324449		202401074		202413368	
Sale Price / Price per Sq.Ft.	--	\$175,000 / \$118/sqft		\$174,900 / \$174/sqft		\$190,000 / \$126/sqft	
List Price / Price per Sq.Ft.	--	\$179,000 / \$120/sqft		\$174,900 / \$174/sqft		\$189,500 / \$126/sqft	
Sale Price % of List Price	--	0.98 / 98%		1.00 / 100%		1.00 / 100%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		09/13/23		02/16/24		05/24/24	
Location	Adverse	Adverse	-\$2,000	Adverse		Adverse	-\$2,000
Location Comment	Busy Street / Commercial / School	Commercial / School		Busy Street / Commercial / School		Busy Street / School	
Site	12,054	8,668	\$847	7,797	\$1,064	26,136	-\$3,520
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1965	1969		1978		1948	
Condition	Good	Good		Good		Good	
Bedrooms	3	4	-\$4,000	4	-\$4,000	3	
Full / Half Baths	1 / 0	2 / 0	-\$4,000	1 / 0		1 / 0	
Gross Living Area	1,301	1,488	-\$3,740	1,008	\$5,860	1,508	-\$4,140
Basement	No Basement	No Basement		No Basement		No Basement	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	1	2	-\$2,000	1		1	
Pool	No	No		No		No	
Amenities	Typical	Typical		Typical		Typical	
Other							
Other							
Net Adj. (total)		-8.51%	-\$14,893	1.67%	\$2,924	-5.08%	-\$9,660
Gross Adj.		9.48%	\$16,587	6.25%	\$10,924	5.08%	\$9,660
Adj. Price			\$160,107		\$177,824		\$180,340
Price and Listing History		Sold	09/13/2023	Sold	02/16/2024	Sold	05/24/2024
		Price	\$175,000	Price	\$174,900	Price	\$190,000
		Pending	07/19/2023	Pending	01/14/2024	Pending	05/06/2024
		Price	\$179,000	Price	\$174,900	Price	\$189,500
		Listed	07/12/2023	Listed	01/09/2024	Contingent	04/28/2024
		Price	\$179,000	Price	\$174,900	Price	\$189,500
						Pending	04/27/2024
						Price	\$189,500
						Listed	04/19/2024
						Price	\$189,500

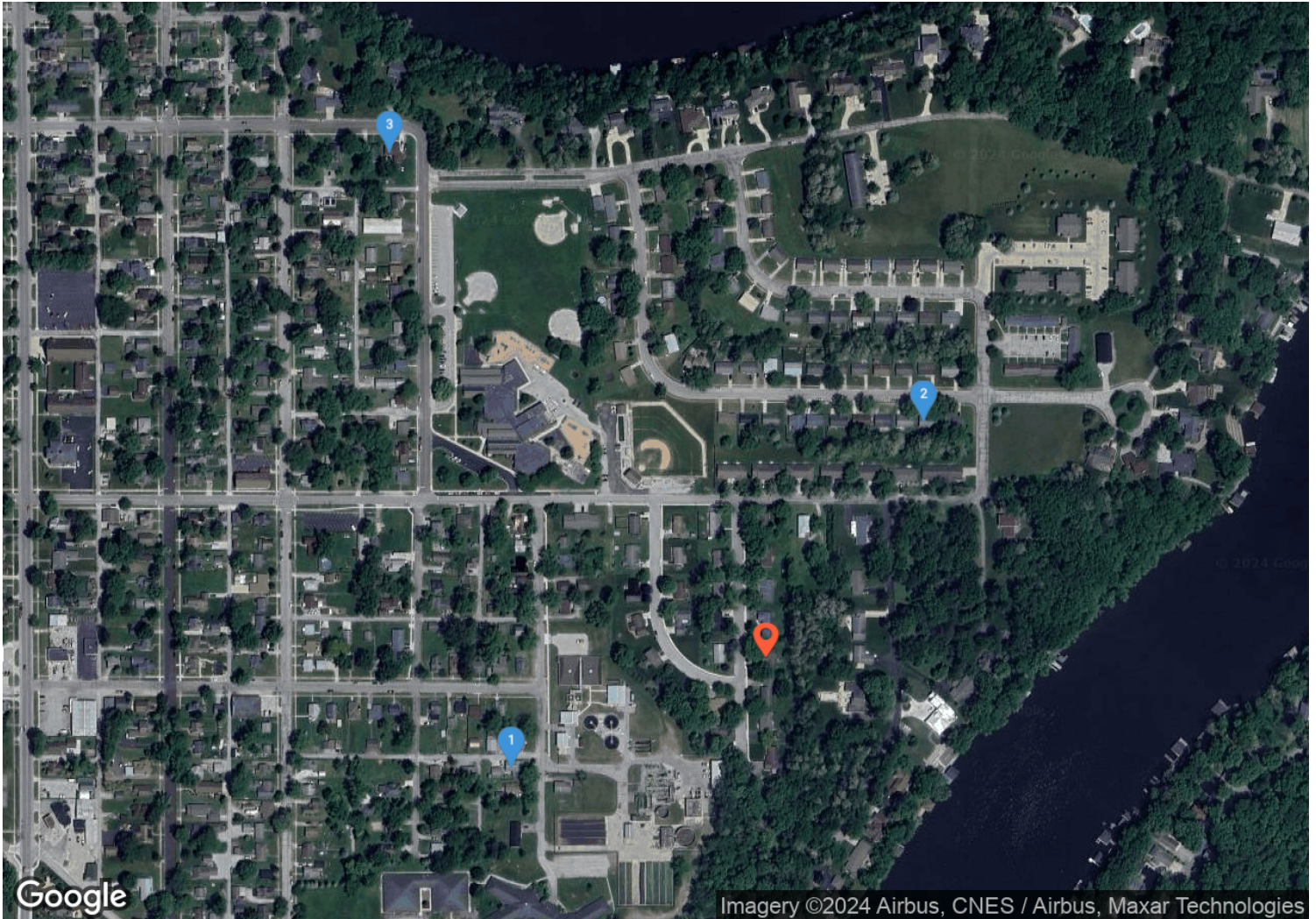
SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject appears proximate to a busy street, school and commercial influences. The subject appears to be in a suburban area. Subject conforms to the area. No significant foreclosure rate present.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$160,107 to \$180,340
Summary of Sales Comparison Approach Due to a lack of recent and similar comparables, it was deemed necessary to utilize comparables with a date of sale time over 120 days and over 20% difference in GLA. Market conditions data from QVM and supplemental sources are conflicting. Review of sales data and supplemental sources indicate time adjustments for the presented comparable sales are not warranted. Sales #1 and #3 adjusted for superior location. ***Summary of Listings Comparison Approach*** An attempt was made to find comparable listings in the subject's area. Secondary data sources did not appear to provide any similar comparable listings in the area; therefore, none were provided in the grid for comparison. ***ADDITIONAL NOTES*** 1. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources. 2. Outbuildings have only been reported as an amenity and in the grid if appear to be located on permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. Similarly, above ground pools are considered personal property and no value was given. 3. Due to a lack of similar and more proximate comparables, it was deemed necessary to expand search parameters across major roadways and highways. 4. The subject and all comparables appear proximate to a highway, airport and railroad tracks. This is deemed typical for the area and no value was given in the grid. 5. The subject and all sales might potentially have water views. However, these appear to be blocked by trees and other properties, so no value was given in the grid.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	609 CHERRYDALE DR MONTICELLO, IN 47960	Single Family Residence				12054	1965	3	1	1301		No		Public Records
1	714 EAST ST MONTICELLO, IN 47960	Single Family Residence	\$175,000	09/13/2023	0.15	8668	1969	4	2	1488		No		MLS
2	536 BEECHWOOD DR E MONTICELLO, IN 47960	Single Family Residence	\$174,900	02/16/2024	0.16	7797	1978	4	1	1008		No		MLS
3	313 E OHIO ST MONTICELLO, IN 47960	Single Family Residence	\$190,000	05/24/2024	0.35	26136	1948	3	2	1508		No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 714 EAST ST
MONTICELLO IN, 47960

Offering a spacious 1488 square feet of living space, this delightful residence features 4 bedrooms and 2 full bathrooms, ensuring ample room for the whole family. The detached 2.5 car garage provides convenient parking and additional storage space. Inside, you'll find, move-in-ready, updates throughout, including newer furnace and AC, carpet in the bedrooms, fresh flooring in the dining area, updated bathroom and more.



Comp 2: 536 BEECHWOOD DR E
MONTICELLO IN, 47960

This nicely remodeled 4 BR home is ready for a family! A brand new roof, new furnace, kitchen, flooring, paint, stainless appliances, interior and exterior doors. The water heater is 4 yrs old and the windows are new or newer. The lawn has been treated by a lawn service for years, and there is a tree line across the back yard.



Comp 3: 313 E OHIO ST
MONTICELLO IN, 47960

Charming three-bedroom, two-bath home with attached garage, oversized living room boasting a cozy log fireplace. This property has been meticulously remodeled throughout, including new doors, new flooring, fresh paint and more. Perfect blend of comfort and convenience awaits!

PRICE AND LISTING HISTORY

There is insufficient data to provide Price and Listing History for this property.

TRANSACTION HISTORY

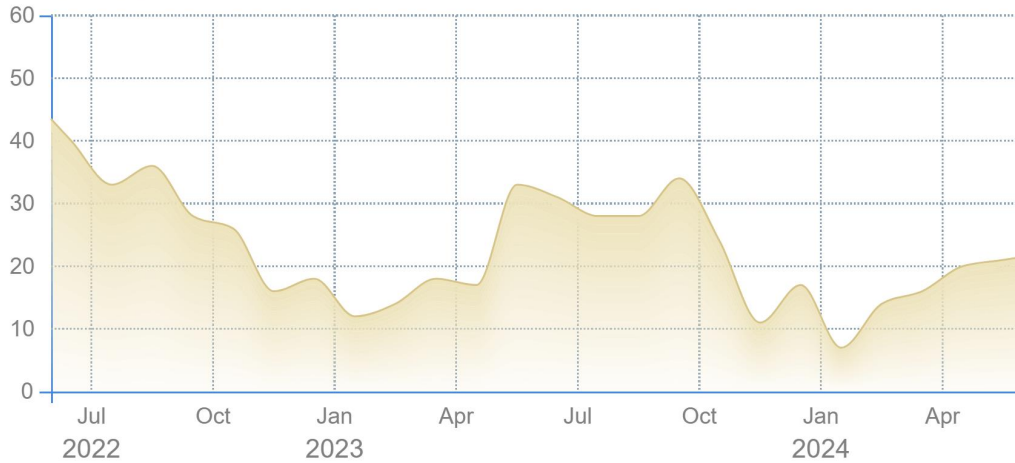
There is no property transaction history available.

ZIP-CODE DATA

Number of Properties Sold in 47960

This chart tells you how many properties have sold in the selected area over time.

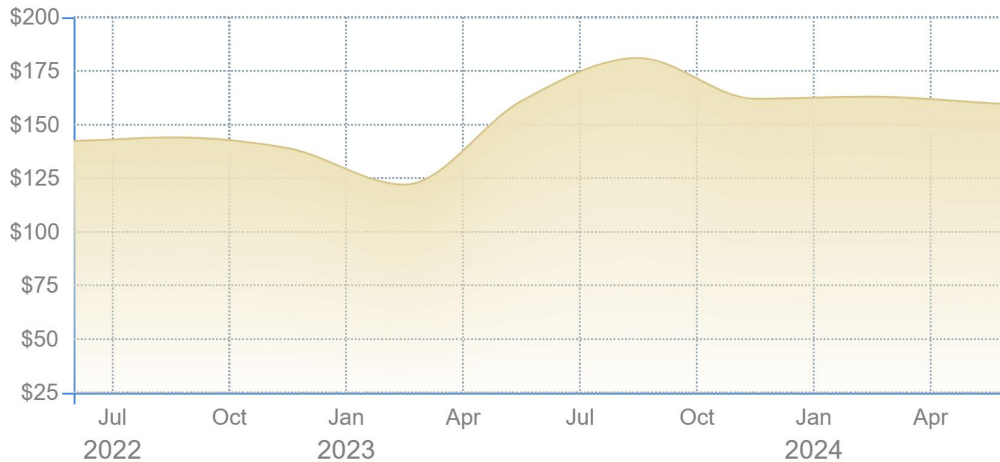
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 47960

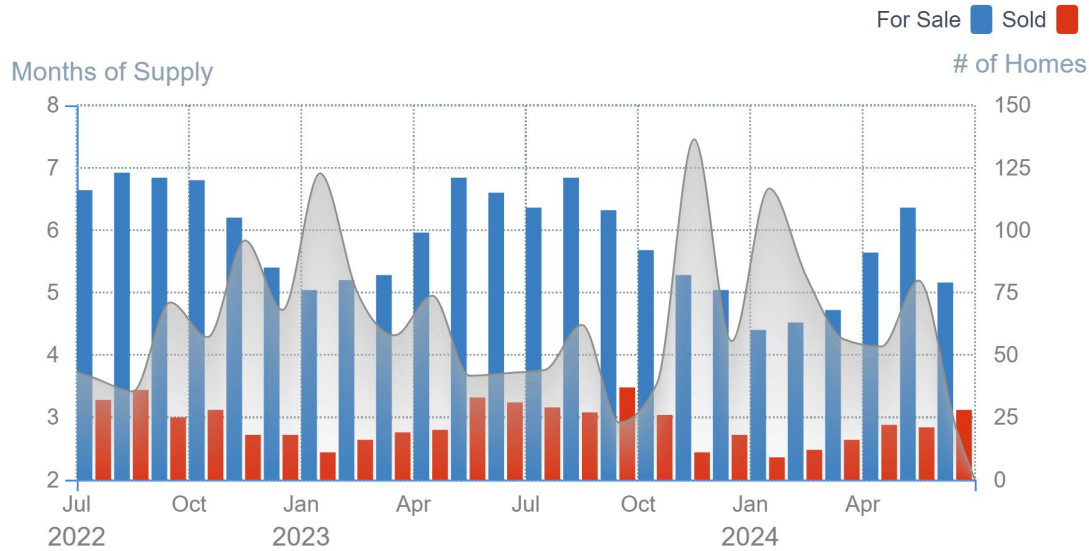
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



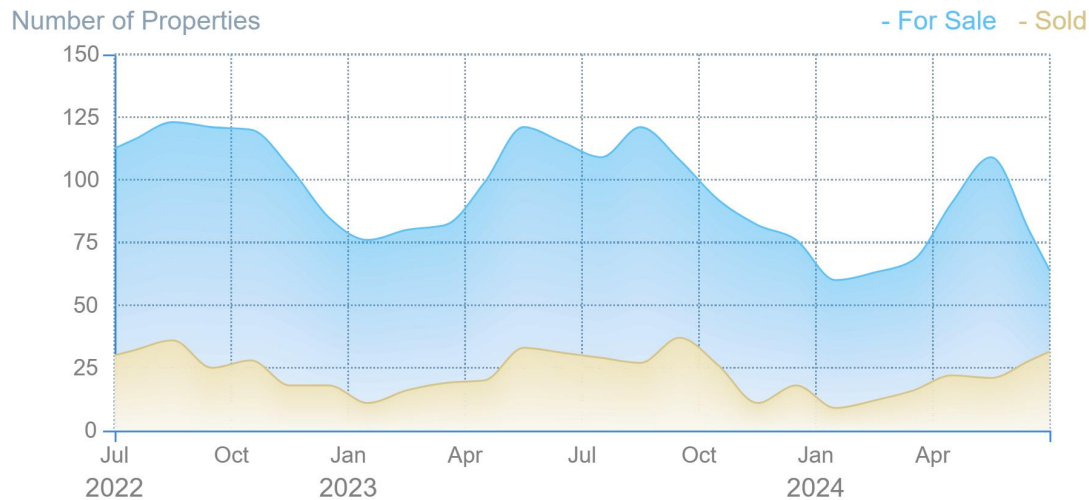
Months of Supply in 47960

This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.

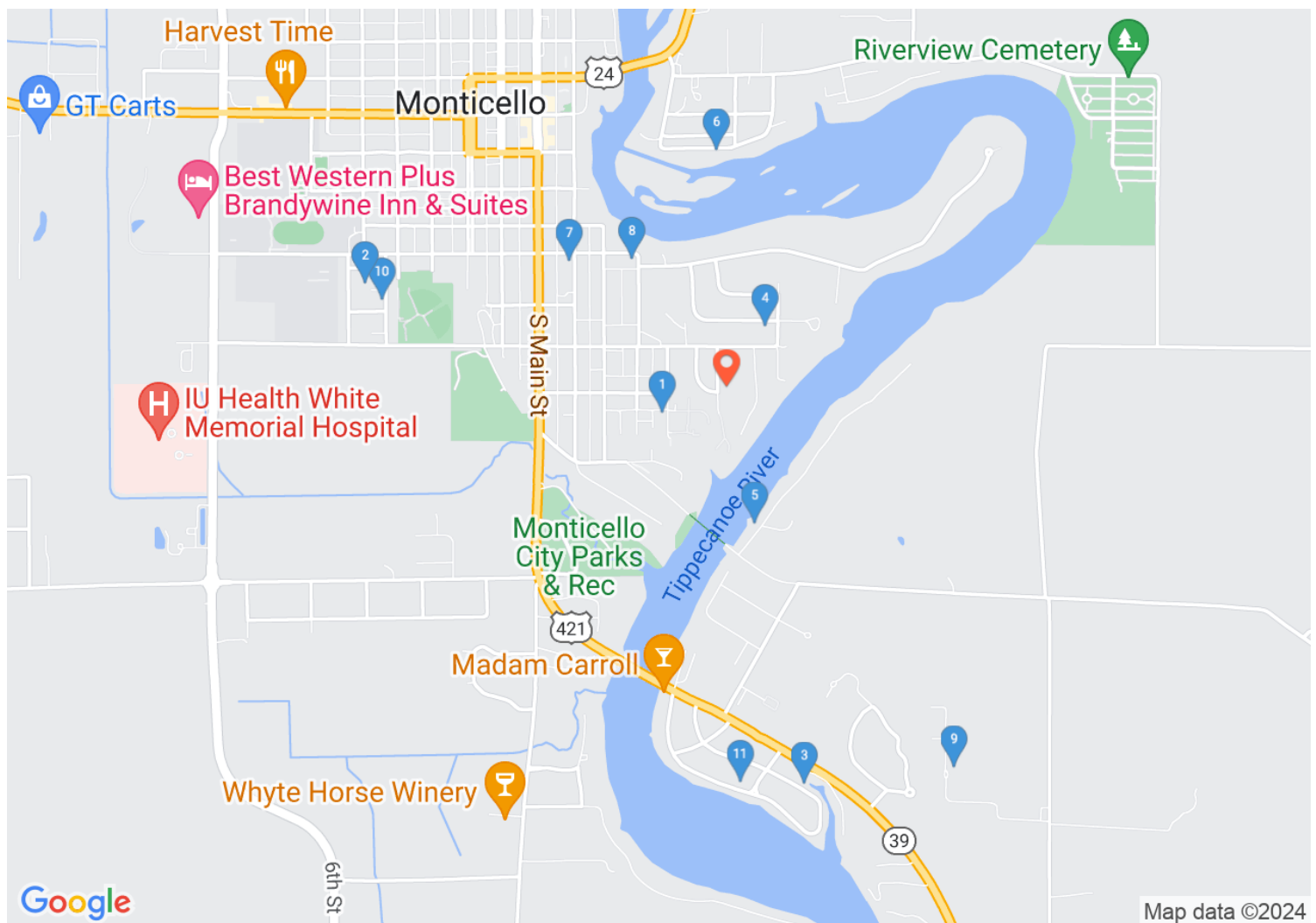


Supply / Demand in 47960

The following chart shows the relationship between properties for sale (supply) and properties sold (demand) in the specified market, where available.

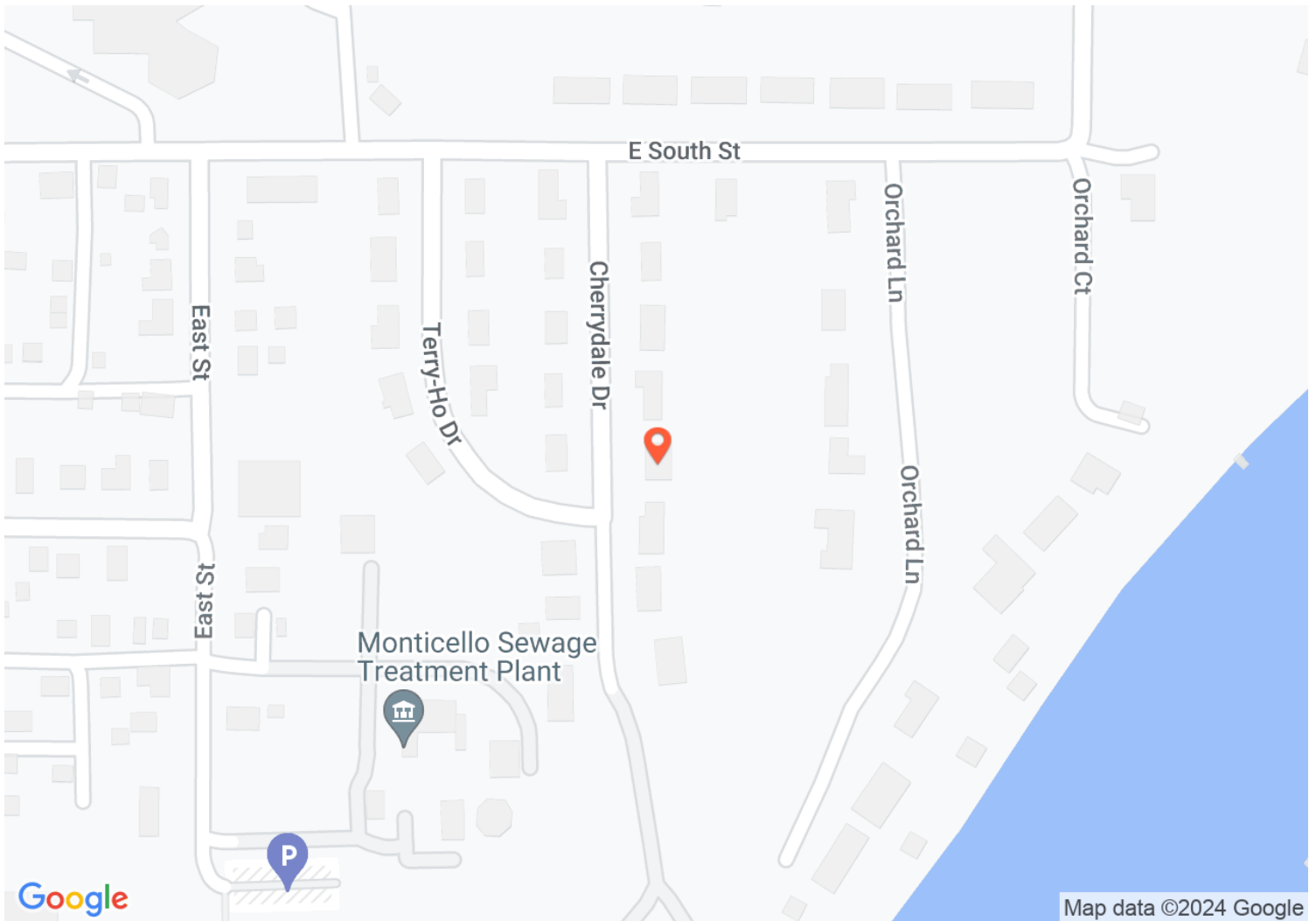


COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	609 CHERRYDALE DR, MONTICELLO, IN 47960	--	--	3	1	1,301	--	--	0.28	--	1965
1	714 EAST ST MONTICELLO, IN 47960	\$175,000	Sep 13, 2023	4	2	1,488	\$117	0.15	0.20	79	1969
2	506 PRAIRIE CT MONTICELLO, IN 47960	\$153,000	Nov 03, 2023	3	1	1,109	\$137	0.83	0.19	72	1976
3	11779 W LOOKOUT DR MONTICELLO, IN 47960	\$0	May 24, 2024	3	1	1,056	\$0	0.89	0.18	67	1964
4	536 BEECHWOOD DR E MONTICELLO, IN 47960	\$174,900	Feb 16, 2024	4	1	1,008	\$173	0.16	0.18	62	1978
5	12564 N 1225 W MONTICELLO, IN 47960	\$429,000	Jun 06, 2024	2	2	1,476	\$290	0.31	0.15	59	1950
6	471 E LAKESIDE DR MONTICELLO, IN 47960	\$280,000	Oct 13, 2023	3	2	1,176	\$238	0.52	0.14	56	1950
7	504 S BLUFF ST MONTICELLO, IN 47960	\$147,900	Jan 02, 2024	3	1	925	\$159	0.44	0.19	55	1953
8	313 E OHIO ST MONTICELLO, IN 47960	\$190,000	May 24, 2024	3	2	1,508	\$125	0.35	0.60	52	1948
9	11429 W 1200 N MONTICELLO, IN 47960	\$243,000	Dec 15, 2023	3	2	1,557	\$156	0.98	0.60	51	1973
10	518 TWIN LAKES AVE MONTICELLO, IN 47960	\$160,000	Feb 13, 2024	4	1	1,200	\$133	0.78	0.11	48	1954
11	12117 N UPPER LAKESHORE DR MONTICELLO, IN 47960	\$224,000	Sep 29, 2023	1	1	1,204	\$186	0.88	0.11	46	1956

COMPARABLE PROPERTY LISTINGS



EVALUATION LIMITING CONDITIONS AND CERTIFICATIONS

REPORTING OPTION AND PURPOSE OF EVALUATION: This is an Evaluation as defined by the Interagency Appraisal and Evaluation Guidelines. The purpose of this Evaluation is to develop an opinion of market value (as defined) for the identified subject property.

INTENDED USE: The intended use of this Evaluation report is to assist the client in evaluating the suitability of the subject property as collateral for a lending transaction. This report is not intended for any other use.

INTENDED USER: The only intended user of this Evaluation report is the client identified on the first page of the report. Use of this report by any others is not intended. If you are not identified as the client, you are an unauthorized party and are warned not to use this report. As an unauthorized party, your interpretation of the information contained in this report may be incorrect.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- (1) Buyer and seller are typically motivated;
- (2) Both parties are well-informed or well advised, and acting in what they consider their own best interests;
- (3) A reasonable time is allowed for exposure in the open market;
- (4) Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- (5) The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C)

REAL PROPERTY INTEREST: The real property interest is Fee Simple interest, unless otherwise indicated in this report.

SCOPE OF WORK: The scope of this assignment includes analysis of the subject data and comparable data, as well as, other relevant information by the evaluator. If an inspection is included within this report, the subject data is provided by a qualified third party and assumed to be accurate. The evaluator has reviewed and validated the inspection data. The evaluator also relies on varied sources of additional data about the subject property and comparables from public record data services, multiple listing services, automated valuation models and/or other data sources considered relevant to the opinion of value.

Comparables or comparable data includes, but is not limited to, closed sales, available listings, pending sales, or any other transaction(s) that the evaluator determines to be comparable applying the criteria that would be used by a perspective buyer for the subject property. The confirmation of closed sales is from public data sources, unless otherwise noted in the report. Any photographs of comparables used in the report are taken from Multiple Listing Service (MLS) or other online sources, unless otherwise noted in the report.

The type and extent of analyses applied to arrive at opinions or conclusions in the sales comparison approach is based on qualitative analysis. This method of analysis accounts for differences between comparables but without quantified, numerical adjustments. Common qualitative techniques include ranking and relative comparison analyses. In ranking analysis, the comparables are ranked to determine each of their positions relative to the subject property's relevant characteristics. Relative comparison analysis is used to determine if the relative characteristics of a comparable are inferior, superior or similar to those of the subject property. Quantitative analysis may also be employed, and adjustments made reflective of market preferences.

Certain automated adjustments are generated based on an application of Quantarium's AVM (QVM) technologies. Such adjustments leverage machine learning valuation adjustments derived from a broad analysis of location relevant larger data sets, including among other, statistically reliable common factors of gla, lot size, age and other property characteristics. Some or all of those adjustments MAY have been overridden by the evaluator based on local market expertise.

INTENDED USER (CLIENT) SCOPE OF WORK AGREEMENT: All data is collected, confirmed and analyzed in accordance with the scope of work; determined appropriate by the evaluator given the intended use. The client agrees, by use of this evaluation report, such limitations of the assignment will not affect the credibility of the opinions and conclusions given the intended use; and, is consistent with the client's level of risk tolerance. **WARNING:** From the perspective of the client, this scope of work may result in an opinion of value that is not as reliable in comparison to a full appraisal that includes a personal viewing of the interior and exterior of the subject property, overall neighborhood or market area and comparables used and, if employed, providing a qualitative analysis in the sales comparison approach.

SUBJECT PROPERTY EXISTING USE AND HIGHEST AND BEST USE: Given the zoning and other relevant legal and physical characteristics, the highest and best use continues to be its present use, unless otherwise indicated in the report.

APPROACHES TO VALUE: The sales comparison approach is used exclusively, unless otherwise indicated in the report.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The evaluator's certification in this report is subject to the following assumptions and limiting conditions and to such other specific and limiting conditions as are set forth by the evaluator in the report.

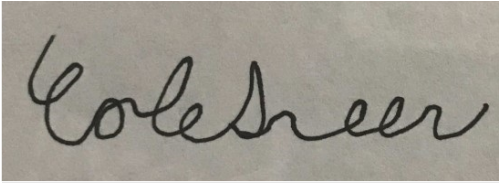
WARNING: The use of assumptions may affect assignment results.

1. The evaluator will not be responsible for matters of a legal nature that affect either the property being evaluated or the title to it. The evaluator assumes that the title is good and marketable, and will not render any opinions about the title.
2. The evaluator will not give testimony or appear in court because he or she made an evaluation of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this evaluation report, the evaluator has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property or surroundings (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has made an assumption that there are no such conditions or influences; the evaluator makes no guarantees, or warranties, express or implied. The evaluator will not be responsible for any such conditions or influences that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the evaluator is not an expert in the field of environmental hazards, this evaluation report must not be considered as an environmental assessment of the property.
4. The evaluator obtained the information, estimates, and opinions that were expressed in the evaluation report from sources he or she considers to be reliable and believes them to be true and correct. However, the evaluator does not assume responsibility for the accuracy of such items furnished by other parties.
5. The evaluator has based the valuation conclusion on the identified and available data sources, which are considered reliable and include, but are not limited to, public records, and MLS data.
6. The evaluator assumes the subject property complies with zoning, environmental and land use regulations, and that the present use is the Highest and Best Use as improved.
7. The evaluator will not disclose the contents of this report except as required by applicable law.
8. When an interior viewing of the subject is not performed as part of an assignment, the interior of the subject is assumed to be consistent with the condition of the exterior of the property, and that interior appointments and amenities are consistent with similar properties located within the area.
9. Factors such as easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature that would significantly affect the evaluator's opinion of value are not apparent.
10. Components, such as mechanical, electrical, plumbing that constitute the subject property are fundamentally sound and in good working order.
11. The source and data collected and provided by a qualified professional inspector is assumed reliable and believed to be true and correct; and, the evaluator has a reasonable basis to believe that such a professional is competent.

EVALUATOR'S CERTIFICATION: The evaluator certifies and agrees that:

- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5) my engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6) my compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this evaluation.
- 7) I have **not** made a personal inspection (viewing) of the property that is the subject of this report.
- 8) I have personally prepared all opinions and conclusions concerning the subject property that were set forth in the evaluation report.

EVALUATOR SIGNOFF

Evaluator Name	Cole Green
Evaluator Signature	
Signature Date	8/7/2024

PROPERTY INSPECTION ANALYSIS

File # 6235452.2

Loan #

SUBJECT & CLIENT			
Address 609 Cherrydale Dr		City Monticello	County White
Borrower Kathryn Landis		Co-Borrower	
Client Robert Steele Agency Inc		Address 11 Motif Boulevard	City Brownsburg
		State IN	Zip 46112

TYPE OF INSPECTION PERFORMED	EXTERNAL FACTORS	PROPERTY TYPE
☐ Exterior-Only From Street ☐ Walk-In Interior & Exterior ☒ Virtual Exterior-Only From Street ☐ Virtual Walk-In Interior & Exterior	Adverse External Factors Fronts/Sides/Backs Busy Street ☐ Yes ☒ No High Tension Electrical Wires ☐ Yes ☒ No Vacant/Abandoned Property ☐ Yes ☒ No Landfill or Transfer Station ☐ Yes ☒ No Commercial/Industrial Influences ☐ Yes ☒ No Railroad Tracks ☐ Yes ☒ No Freeway/Highway Influence ☐ Yes ☒ No Private or Public Airport ☒ Yes ☐ No Other [River] ☒ Yes ☐ No	☒ SFR - Detached ☐ SFR - Attached ☐ SFR - Semi-Detached / End ☐ SFR - With Accessory Unit ☐ Duplex ☐ Triplex ☐ Quadplex ☐ Condo - Garden Style ☐ Condo - Mid-Rise or High-Rise ☐ Condo - Other ☐ Manufactured [Add Date] ☐ Commercial / Mixed-Use ☐ Other []

EVIDENCE OF LISTING STATUS	CONDO OR PLANNED UNIT DEV	CAR STORAGE
Evidence Subject For Sale ☐ Yes ☒ No If Yes, Distressed Listing ☐ Yes ☐ No List Price [\$] List Date [] DOM []	☐ Subject is in a Condo or PUD Dues [] Dues Term [] *Homeowner's association information is provided as available. Lender may wish to confirm with the association.	☐ None ☐ Carport # Cars [] ☒ Garage # Cars [1] ☒ Driveway # Cars [2] Surface [Concrete] Garage/Carport Design ☒ Attached ☐ Detached ☐ Built-In

MARKET INFLUENCES	SUBJECT CONDITION	ADDITIONAL IMPROVEMENTS	ADDITIONS OR CONVERSIONS
Significant Area Non-Residential Use Commercial ☐ Yes ☒ No Industrial ☐ Yes ☒ No Agricultural ☐ Yes ☒ No Golf/Recreational ☐ Yes ☒ No Lake or Ocean ☐ Yes ☒ No National Park/Forest ☐ Yes ☒ No Vacant ☐ Yes ☒ No Other [] ☐ Yes ☒ No	Occupancy ☐ New / Like New ☐ Very Good ☒ Good ☐ Average ☐ Fair / Below-Average ☐ Poor / Uninhabitable ☒ Occupied ☐ Vacant (If Vacant, Is Home Secured? ☐ Yes ☐ No) ☐ Tenant Occupied Rent [] Terms [] Length []	☐ Accessory Unit ☒ Outbuildings ☐ Solar Panels [] ☒ Porch [front] ☐ Patio [] ☐ Pool [] ☐ Fence [] ☐ Other []	☐ Apparent Additions Added GLA [] SqFt Permitted? ☐ Yes ☐ No ☐ Conversions

SUBJECT CONDITION RELATED TO NEIGHBORING PROPERTIES	SUBJECT SITE / LOT																																
☒ Similar ☐ Inferior ☐ Superior ☐ Unknown	Lot Size [0.28] Lot Shape [Rectangular] <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2;">Utilities</th> <th style="background-color: #f2f2f2;">Public</th> <th style="background-color: #f2f2f2;">Other</th> <th style="background-color: #f2f2f2;">Description</th> </tr> </thead> <tbody> <tr> <td>Electricity</td> <td>☒</td> <td>☐</td> <td>[]</td> </tr> <tr> <td>Gas</td> <td>☒</td> <td>☐</td> <td>[]</td> </tr> <tr> <td>Water</td> <td>☒</td> <td>☐</td> <td>[]</td> </tr> <tr> <td>Sewer</td> <td>☒</td> <td>☐</td> <td>[]</td> </tr> </tbody> </table> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2;">Offsite Improvements</th> <th style="background-color: #f2f2f2;">Public</th> <th style="background-color: #f2f2f2;">Private</th> <th style="background-color: #f2f2f2;">Description</th> </tr> </thead> <tbody> <tr> <td>Street</td> <td>☒</td> <td>☐</td> <td>[Concrete]</td> </tr> <tr> <td>Alley</td> <td>☒</td> <td>☐</td> <td>[Dirt]</td> </tr> </tbody> </table>	Utilities	Public	Other	Description	Electricity	☒	☐	[]	Gas	☒	☐	[]	Water	☒	☐	[]	Sewer	☒	☐	[]	Offsite Improvements	Public	Private	Description	Street	☒	☐	[Concrete]	Alley	☒	☐	[Dirt]
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DEFERRED MAINTENANCE	SUBJECT IMPROVEMENTS																								
Siding Damaged ☐ Yes ☒ No Peeling Paint ☐ Yes ☒ No Broken Windows ☐ Yes ☒ No Foundation Damaged ☐ Yes ☒ No Landscape Not Maintained ☐ Yes ☒ No Landscape Damage ☐ Yes ☒ No Under Construction ☐ Yes ☒ No Other (Describe Below) ☐ Yes ☒ No Roof Disrepair / Lifting Shingles ☐ Yes ☒ No Dry Rot / Decaying Wood ☐ Yes ☒ No Fire / Wildfire or Smoke Damage ☐ Yes ☒ No Water or Flood Damage ☐ Yes ☒ No Storm or Hurricane Damage ☐ Yes ☒ No Earthquake Damage ☐ Yes ☒ No Tornado Damage ☐ Yes ☒ No Safety or Habitability Issues Noted ☐ Yes ☒ No	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #f2f2f2;"># Stories [1]</th> <th style="background-color: #f2f2f2;">Year Built [1965]</th> <th style="background-color: #f2f2f2;">Foundation / Basement</th> </tr> </thead> <tbody> <tr> <td>Design [Ranch]</td> <td></td> <td>☒ Concrete Slab</td> </tr> <tr> <td>Construction [Wood Frame]</td> <td></td> <td>☐ Crawl Space</td> </tr> <tr> <td>Exterior Walls [Other]</td> <td></td> <td>☐ Basement</td> </tr> <tr> <td>Roof Surface [Comp Shingle]</td> <td></td> <td>☐ Full</td> </tr> <tr> <td>Fireplace # [] [None]</td> <td></td> <td>☐ Partial</td> </tr> <tr> <td>Heating Type [Forced]</td> <td></td> <td>% Finished [] %</td> </tr> <tr> <td>Cooling Type [Central/Forced Air]</td> <td></td> <td></td> </tr> </tbody> </table>	# Stories [1]	Year Built [1965]	Foundation / Basement	Design [Ranch]		☒ Concrete Slab	Construction [Wood Frame]		☐ Crawl Space	Exterior Walls [Other]		☐ Basement	Roof Surface [Comp Shingle]		☐ Full	Fireplace # [] [None]		☐ Partial	Heating Type [Forced]		% Finished [] %	Cooling Type [Central/Forced Air]		
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ROOM INFORMATION AND LOCATION
[6] # Total Rooms Above Grade [3] # Bedrooms Above Grade [1.0] # Bathrooms Above Grade

SUBJECT & CLIENT

Address 609 Cherrydale Dr	City Monticello	County White	State IN	Zip 47960
Borrower Kathryn Landis	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

Asset appears to be in good condition with a recent remodel. Roof, windows and siding are all in good shape with no signs of deferred maintenance. Located in a 1960's small subdivision where homes are similar in size, age and condition. Monticello has short market times for homes like this due to high demand for smaller homes.

SCOPE, CERTIFICATION AND LIMITING CONDITIONS

SCOPE OF WORK: The scope of this property inspection assignment is as follows:

- An inspector has conducted either a property inspection of the described property via use of a personal physical inspection or remotely utilizing proprietary video/audio technology (inspection type is noted within the report), and this inspection is the source of the photographs and salient information contained within this report. Information obtained from county websites, local MLS, and other public sources of data has, in some cases, also been relied upon and or reported.
- Unless otherwise indicated, the use of this technology has allowed the inspector to optically view all areas of the subject property which are typically viewed during a physical inspection. When needed, the inspector has also interfaced with the borrower to obtain and confirm information about the features and characteristics of the property. Any items of deferred maintenance will be photographed and included within the report.
- Information about the neighborhood, site and surrounding property characteristics have been, when available, obtained from secondary online sources. Aerial imagery, unless unavailable for the property in question, has been analyzed in the course of this inspection.

CERTIFICATION: The inspector, hereby certifies and agrees that:

- I have personally conducted the inspection, as defined herein, of the subject property identified in this report.
- The subject photos, contained herein, were taken at the time of the inspection.
- I have viewed subject from all sides, as possible, and have reported any external influences.
- If identified within the report as a physical inspection, I have completed an exterior or interior (as noted) inspection of subject property and have reported all observable factors that have an effect on subject value and marketability.
- If identified within the report as a virtual inspection, I have completed an exterior and/or interior (as noted) inspection of the subject property via proprietary video technology, and have reported all observable factors that have an effect on the subject value and marketability.
- The statements of fact contained in this report are true and correct and I have not knowingly withheld any information.
- The reported opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- I have adequate knowledge and training to complete this inspection assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- In completion of this assignment I have utilized technology sufficient to perform a complete and adequate visual inspection of the interior and exterior areas of the subject property. I have reported the condition of the improvements in factual, specific terms, and have identified and reported the physical deficiencies that could affect the livability, soundness and/or structural integrity of the property.

CONTINGENT AND LIMITING CONDITIONS: The above certification is subject to the following conditions:

Unless otherwise stated in this report, the inspector has no knowledge of any concealed or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and make no guarantees or warranties, expressed or implied, regarding the condition of the property. Inspector will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This report must not be considered as an environmental assessment of the property. In addition, this inspection report is not an estimate of value, but may be utilized as part of a valuation assignment. This report is intended to help determine the existence and condition of the subject property on the date and time of the inspection for a mortgage finance transaction.

Any intentional or negligent misrepresentation(s) contained in this report may result in civil liability and/or criminal penalties including, but not limited to fine, imprisonment, or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

Company John Wampler

Address 803 S Heaton St

City, St Zip Knox, IN 46534

Phone _____

Location Validation (VPI Inspection Only)

John Wampler / 08/06/2024

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

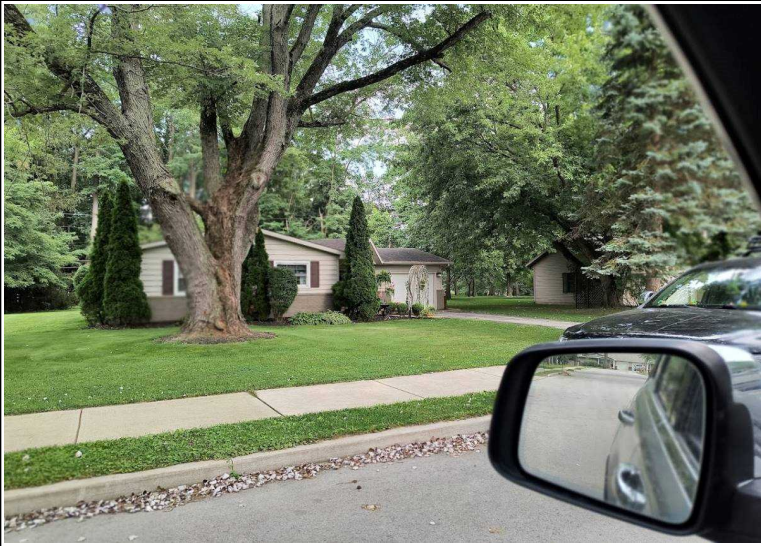
File # 6235452.2
Loan #

SUBJECT & CLIENT

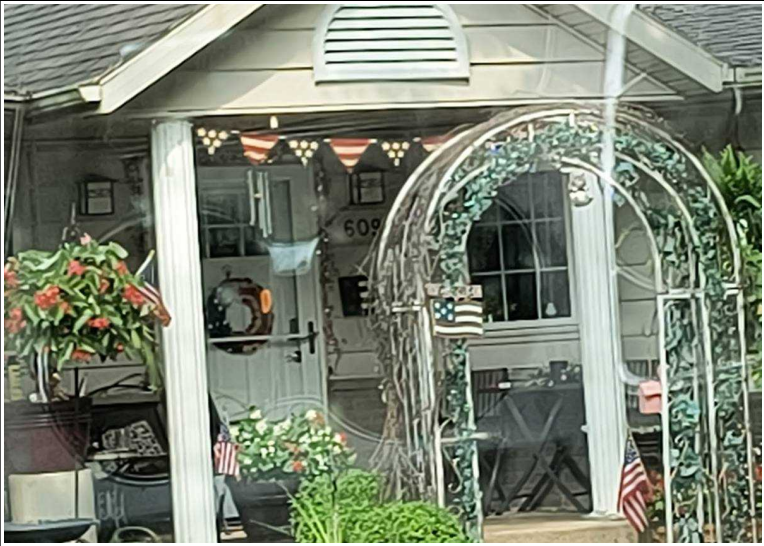
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SUBJECT PROPERTY PHOTO ADDENDUM

Front View



Address Verification



Left Side View



Right Side View



Left Street View



Right Street View



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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)



Street Sign



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