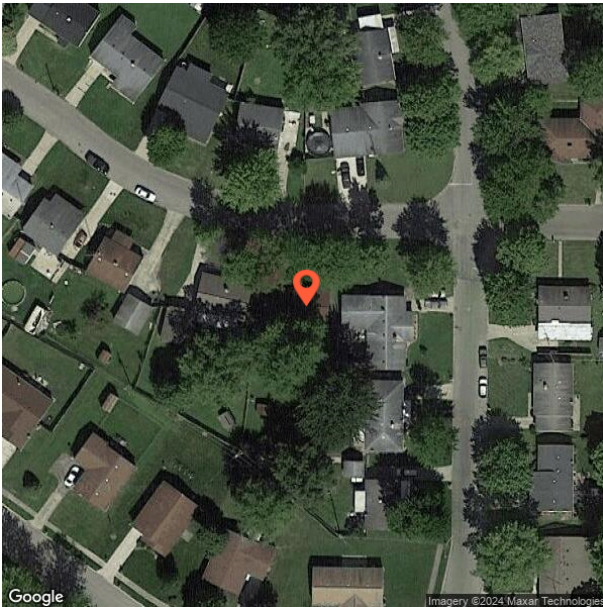




Property Address	Order #	6240486
713 BEECH AVE	Loan #	N/A
CENTERVILLE, IN 47330 - WAYNE COUNTY	Inspection Type	Exterior/Street
Address is consistent with client-submitted data	Assignment Type	Other: N/A
Lender	Robert Steele	
Borrower	CHASTITY BRITTENHAM	
Coborrower	N/A	
Evaluated Value	\$123,000	Reasonable Exposure Time
Effective Date	8/6/2024	5 - 30 Days

PROPERTY DETAILS







Property Type	Single Family Residence	County	WAYNE
Lot Size	6,665	Parcel Number	89-10-29-120-518.000-007
Year Built	1958	Assessed Year	2022
Gross Living Area	1,092	Assessed Value	\$64,000
Bedroom	3	Assessed Taxes	\$629
Baths	1.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	C001	List Price	
HOA	No		
Location Comments	No significant external influences		
Owner of Public Records	BRITTENHAM,CHASTITY D		
Amenities	Typical amenities		
Legal Description	SEC:3129120 DIST:0003 CITY/MUNI/TWP:CENTER TOWNSHIP LOT 114 WILLOWBROOK 2ND		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	0	11	0	0% -	-100% ↓
Absorption rate (total sales/month)	0	3	0	0% -	-100% ↓
Total # of Comparable Active Listings	1	1	2	100% ↑	100% ↑
Months of housing supply (Total listings / ab. rate)	0	0	0	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	\$0	\$0	\$239,900	0% -	0% -
Median Comparable Sales Days on Market	0d	0d	3d	0% -	0% -
Median Sale Price as % of List Price	0%	0%	100%	0% -	0% -
Median Comparable List Price (Currently Active)	\$534,900	\$800,000	\$154,900	-71% ↓	-80.6% ↓
Median Competitive Listings Days on Market (Currently Active)	31d	150d	3d	-90.3% ↓	-98% ↓
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	2	0	0% -	-100% ↓
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	713 BEECH AVE CENTERVILLE IN, 47330	801 BEECH AVE CENTERVILLE IN, 47330		700 LOCUST LN CENTERVILLE IN, 47330		711 BEECH AVE CENTERVILLE IN, 47330	
MLS Comments	--						
Proximity (mi)	--	0.04 E		0.04 S		0.01 W	
MLS# DOC#	--	10046781 2023006893		10046683 2023008697		10048387 2023008400	
Sale Price / Price per Sq.Ft.	--	\$89,900 / \$104/sqft		\$128,700 / \$124/sqft		\$127,500 / \$148/sqft	
List Price / Price per Sq.Ft.	--	\$89,900 / \$104/sqft		\$129,900 / \$125/sqft		\$127,500 / \$148/sqft	
Sale Price % of List Price	--	1.00 / 100%		0.99 / 99%		1.00 / 100%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		09/08/23		08/30/23		06/28/24	
Location	Neutral	Adverse \$2,500		Neutral		Neutral	
Location Comment	No significant external influences	Adjacent to a busy street		No significant external influences		No significant external influences	
Site	6,665	7,492		7,449		9,932 -\$3,267	
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1958	1955		1977		1958	
Condition	Average	Average		Average		Average	
Bedrooms	3	3		3		3	
Full / Half Baths	1 / 0	1 / 0		1 / 0		1 / 0	
Gross Living Area	1,092	864 \$9,120		1,040		864 \$9,120	
Basement	No basement	No basement		No basement		No basement	
Parking Type	Driveway	Carport		Garage		Garage	
Parking Spaces	1	1 -\$2,000		1 -\$5,000		2 -\$10,000	
Pool	No	No		No		No	
Amenities	Typical amenities	None Noted		None Noted		None Noted	
Other							
Other							
Net Adj. (total)		10.70% \$9,620		-3.89% -\$5,000		-3.25% -\$4,147	
Gross Adj.		15.15% \$13,620		3.89% \$5,000		17.56% \$22,387	
Adj. Price		\$99,520		\$123,700		\$123,353	
Price and Listing History		Sold 09/08/2023 Price \$89,900				Sold 11/01/2023 Price \$52,000	

Subject Property		Sale Comp 4		List Comp 1		List Comp 2	
							
Address	713 BEECH AVE CENTERVILLE IN, 47330	405 S MORTON AVE CENTERVILLE IN, 47330		1678 HILDABRAND RD CENTERVILLE IN, 47330		609 SW 19TH ST RICHMOND IN, 47374	
MLS Comments	--						
Proximity (mi)	--	0.47 W		3.48 W		3.19 E	
MLS# DOC#	--	10047158 2023008925		14002		10049114	
Sale Price / Price per Sq.Ft.	--	\$124,999 / \$142/sqft					
List Price / Price per Sq.Ft.	--	\$124,999 / \$142/sqft		\$179,900 / \$170/sqft		\$129,900 / \$118/sqft	
Sale Price % of List Price	--	1.00 / 100%					
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		11/17/23		03/07/24 152 DOM		08/02/24 4 DOM	
Location	Neutral	Adverse \$2,500		Neutral		Neutral	
Location Comment	No significant external influences	Adjacent to a busy street		No significant external influences		No significant external influences	
Site	6,665	8,451 -\$1,786		43,560 -\$36,895		7,710 -\$1,045	
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1958	1950		1970		1966	
Condition	Average	Average		Average		Good	
Bedrooms	3	2		3		3	
Full / Half Baths	1 / 0	1 / 0		1 / 0		1 / 1 -\$2,500	
Gross Living Area	1,092	880 \$8,480		1,056		1,100	
Basement	No basement	No basement		None		None	
Parking Type	Driveway	Garage		Garage		Garage	
Parking Spaces	1	1 -\$5,000		2 -\$10,000		1 -\$5,000	
Pool	No	No		No		No	
Amenities	Typical amenities	None Noted		Typical amenities		Typical amenities	
Other							
Other							
Net Adj. (total)		3.36% \$4,194		-26.07% -\$46,895		-6.58% -\$8,545	
Gross Adj.		14.21% \$17,766		26.07% \$46,895		6.58% \$8,545	
Adj. Price		\$129,193		\$133,005		\$121,355	
Price and Listing History		Sold 11/17/2023 Price \$124,999					

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

Subject is located on an interior lot with no apparent adverse site conditions noted. Subject was noted to be in average condition with no apparent deferred maintenance per the inspection report which appears supported by exterior photos provided. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis. Limited turnover appears to have taken place in subject market over the past 12 months resulting in apparent levels of market stability within the area. Foreclosures, REO, and short sales are not a significant factor in the market.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$99,520 to \$133,005

Sales Comparable Commentary: Comparable sales selected are all located within subject immediate neighborhood and were deemed to be among the best available, though it was necessary to expand search parameters across major roadways. It should be noted that limited data was available based on subject location in a non-disclosure state. Turnover was limited in this market resulting in a need to utilize some closed sales which exceed 120 days old, though no time adjustments were applied due to stable market trends. It should also be noted that sales which were sold as foreclosures were not considered for comparison like (506 Beech Ave) as these were noted to sell below typical market trend. Comparables #1 & #4 were adjusted for their adverse locations along busy streets. Adjustments for lot size were applied after 1,000 sq ft difference was established. Adjustments for GLA were applied after 100 sq ft difference was established. No closed sales were available to bracket subject GLA, however comparable 2 was similar enough not to warrant an adjustment. Garage spaces were adjusted at \$5,000 each and carport spaces at \$2,000 each. No comparables with lack of garage parking like the subject could be located within 3 miles of the subject property, therefore none were utilized resulting in unavoidable across the board adjustments. No adjustments were applied for age in this case as subject and comparables were similar enough not to warrant such adjustments.

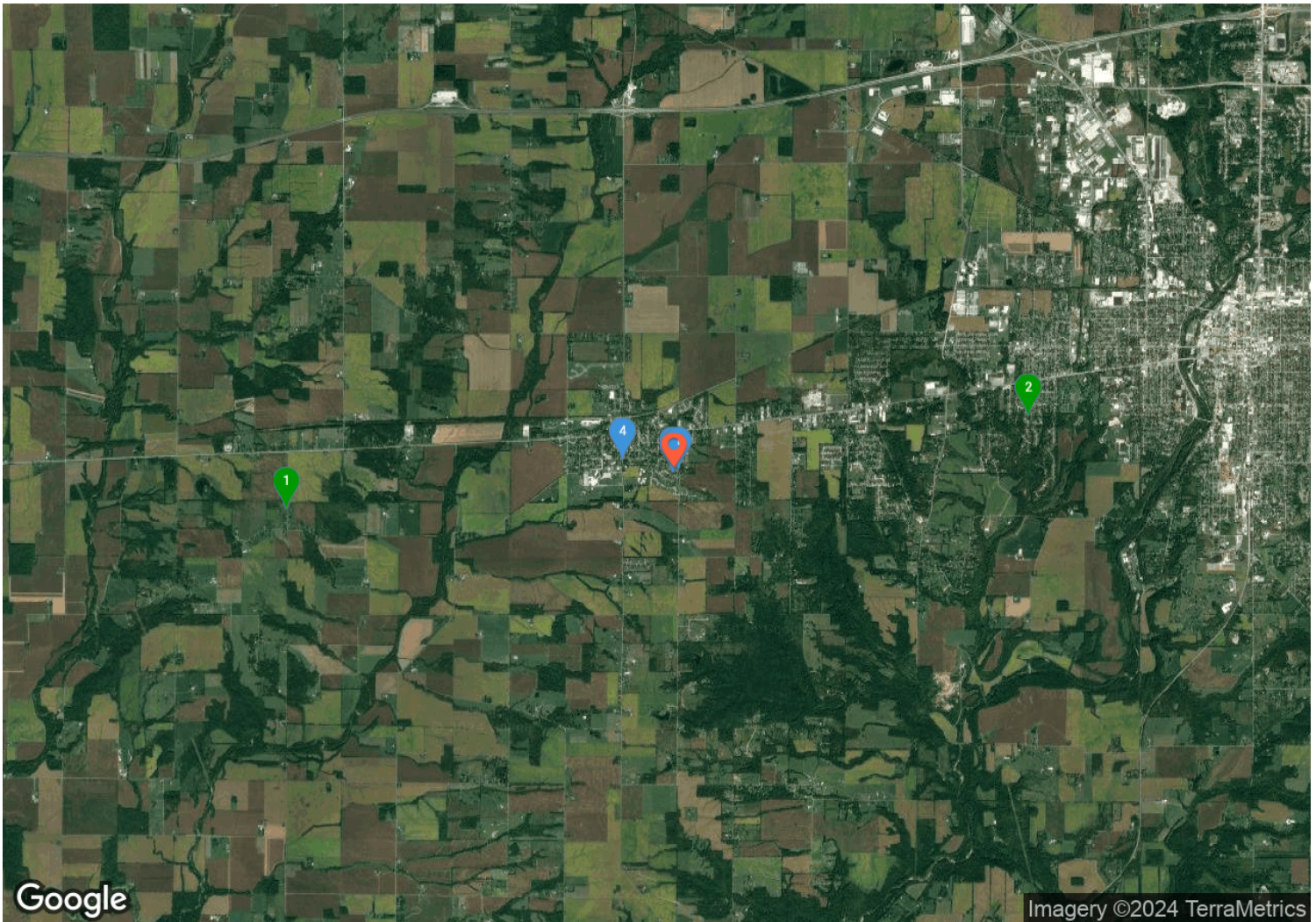
Listing Comparables: No comparable listings with reasonable similarity to the subject could be located within 1 mile resulting in a need to utilize listings up to 4 miles from the subject and in the case of listing #2 in a competing city. Comparable listing 1 is located in subject city but is situated on a much larger lot adjusted accordingly. Listing 2 is located in the neighboring city of Richmond but is a similar home in terms of characteristics and would likely compete with the subject by the same potential pool of buyers. No additional listings or pending sales could be located for use.

Primary weight in determination of the conclusion is applied to closed sales 1-4 with comparable 3 given primary weight for its most recent sale on subject street.

All comparables were verified either with MLS comments & photos from Quantarium or online sources. Only sales which were listed on MLS were considered for comparison. Some properties listed in the comparable section of this report which may appear similar to the subject were not considered for use as they were not listed on MLS.

Outbuildings have only been reported as an amenity and in the grid if they appear to be built on a permanent foundation. If foundation is unknown, no amenity rating or value is given as they are considered personal property. Similarly, above ground pools/spas are considered personal property and given no value in this report. ...(see addendum for entire text)

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	713 BEECH AVE CENTERVILLE, IN 47330	Single Family Residence				6665	1958	3	1	1092		No		Public Records
1	801 BEECH AVE CENTERVILLE, IN 47330	Single Family Residence	\$89,900	09/08/2023	0.04	7492	1955	3	1	864		No		Public Records
2	700 LOCUST LN CENTERVILLE, IN 47330	Single Family Residence	\$128,700		0.04	7449	1977	3	1	1040		No		
3	711 BEECH AVE CENTERVILLE, IN 47330	Single Family Residence	\$127,500		0.01	9932	1958	3	1	864		No		
4	405 S MORTON AVE CENTERVILLE, IN 47330	Single Family Residence	\$124,999	11/17/2023	0.47	8451	1950	2	1	880		No		Public Records
1	1678 HILDABRAND RD CENTERVILLE, IN 47330	Single Family Residence	\$0		3.48	43560	1970	3	1	1056		No		
2	609 SW 19TH ST RICHMOND, IN 47374	Single Family Residence	\$0		3.19	7710	1966	3	2	1100		No		

SELECTED COMPARABLES PHOTOS



Comp 1: 801 BEECH AVE
CENTERVILLE IN, 47330



Comp 2: 700 LOCUST LN
CENTERVILLE IN, 47330



Comp 3: 711 BEECH AVE
CENTERVILLE IN, 47330



Comp 4: 405 S MORTON AVE
CENTERVILLE IN, 47330



Listing 1: 1678 HILDABRAND RD
CENTERVILLE IN, 47330



Listing 2: 609 SW 19TH ST
RICHMOND IN, 47374

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

Timeline

There is no timeline available.

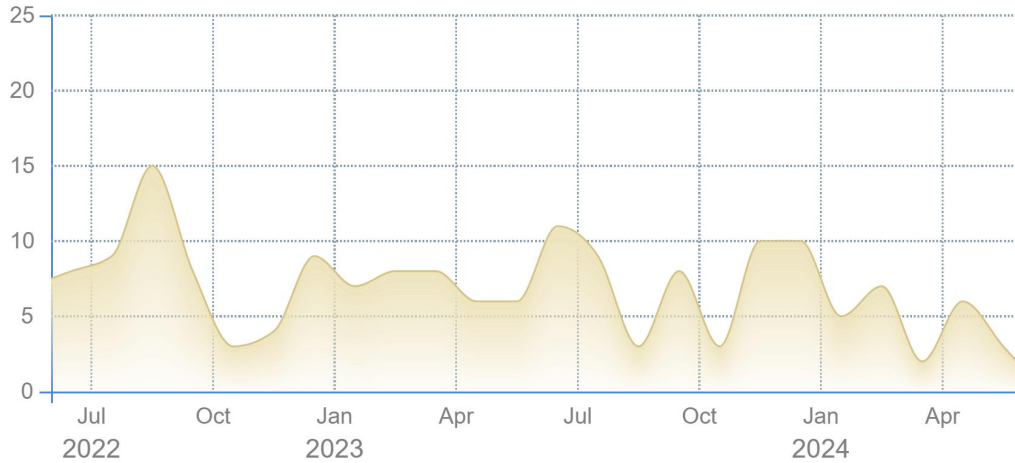
History

ZIP-CODE DATA

Number of Properties Sold in 47330

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

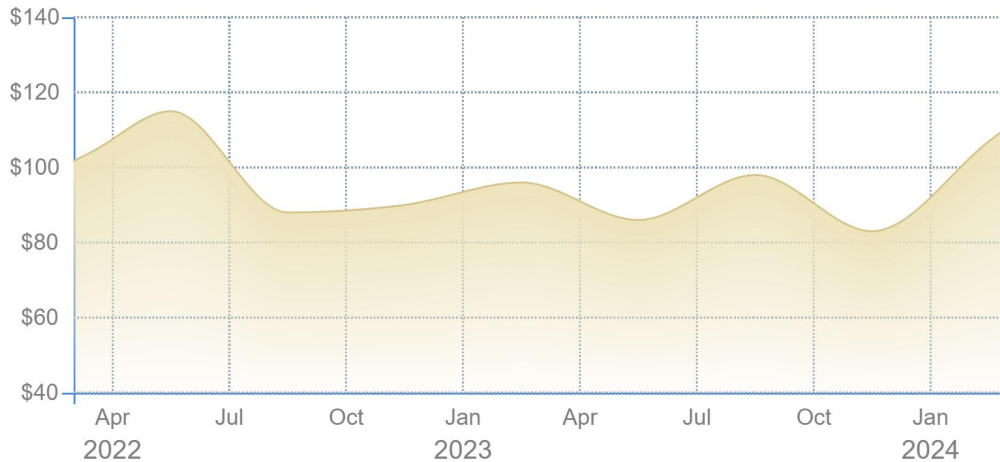
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 47330

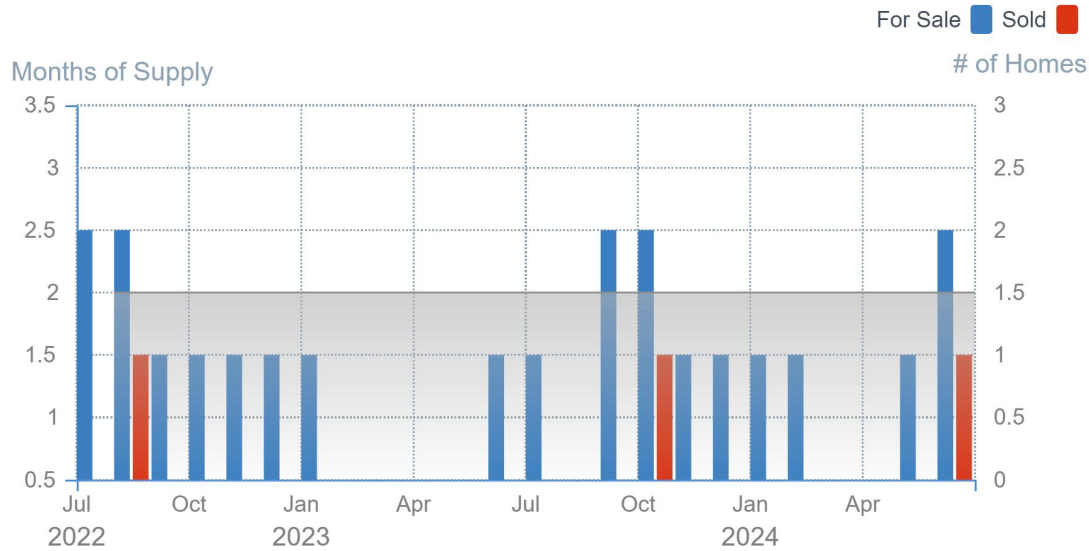
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



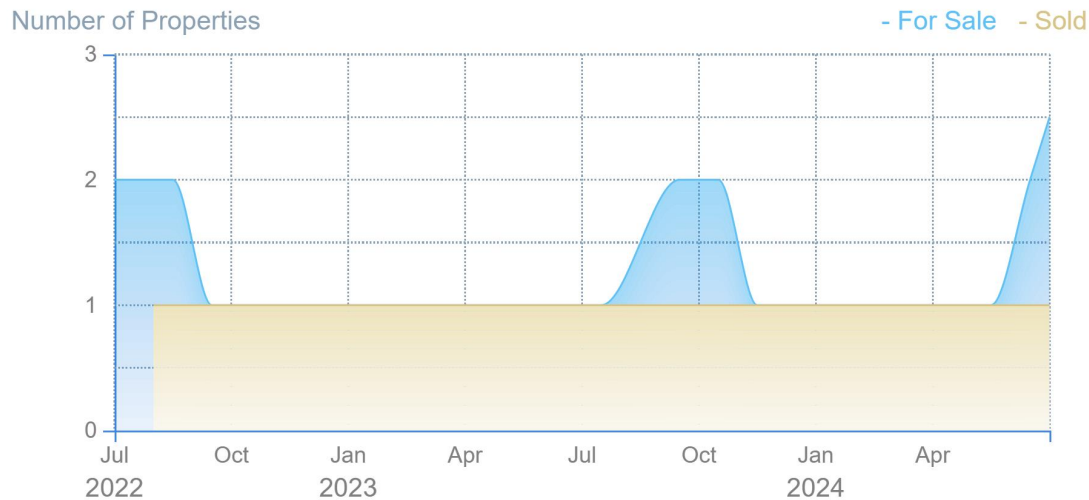
Months of Supply in 47330

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.

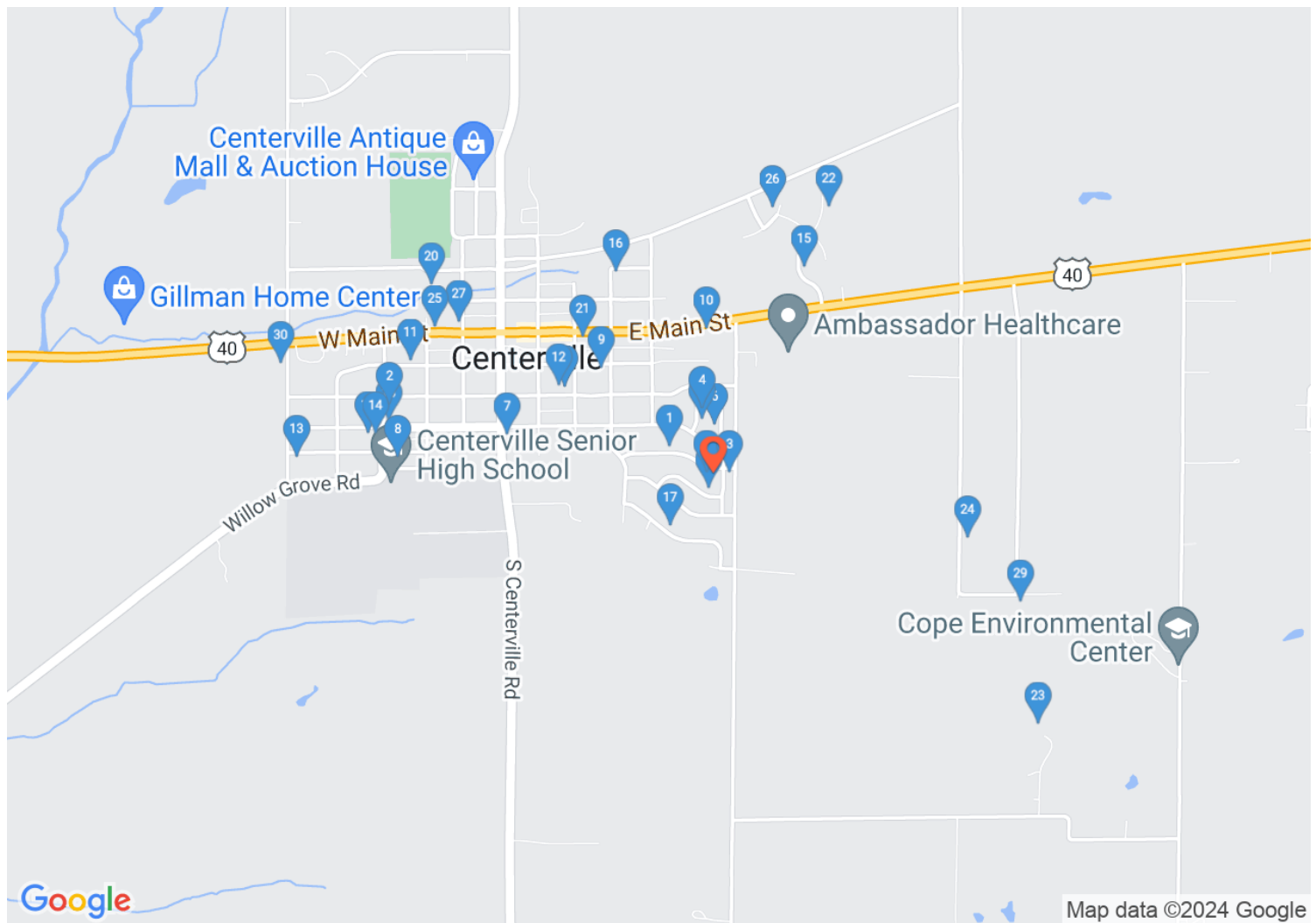


Supply / Demand in 47330

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



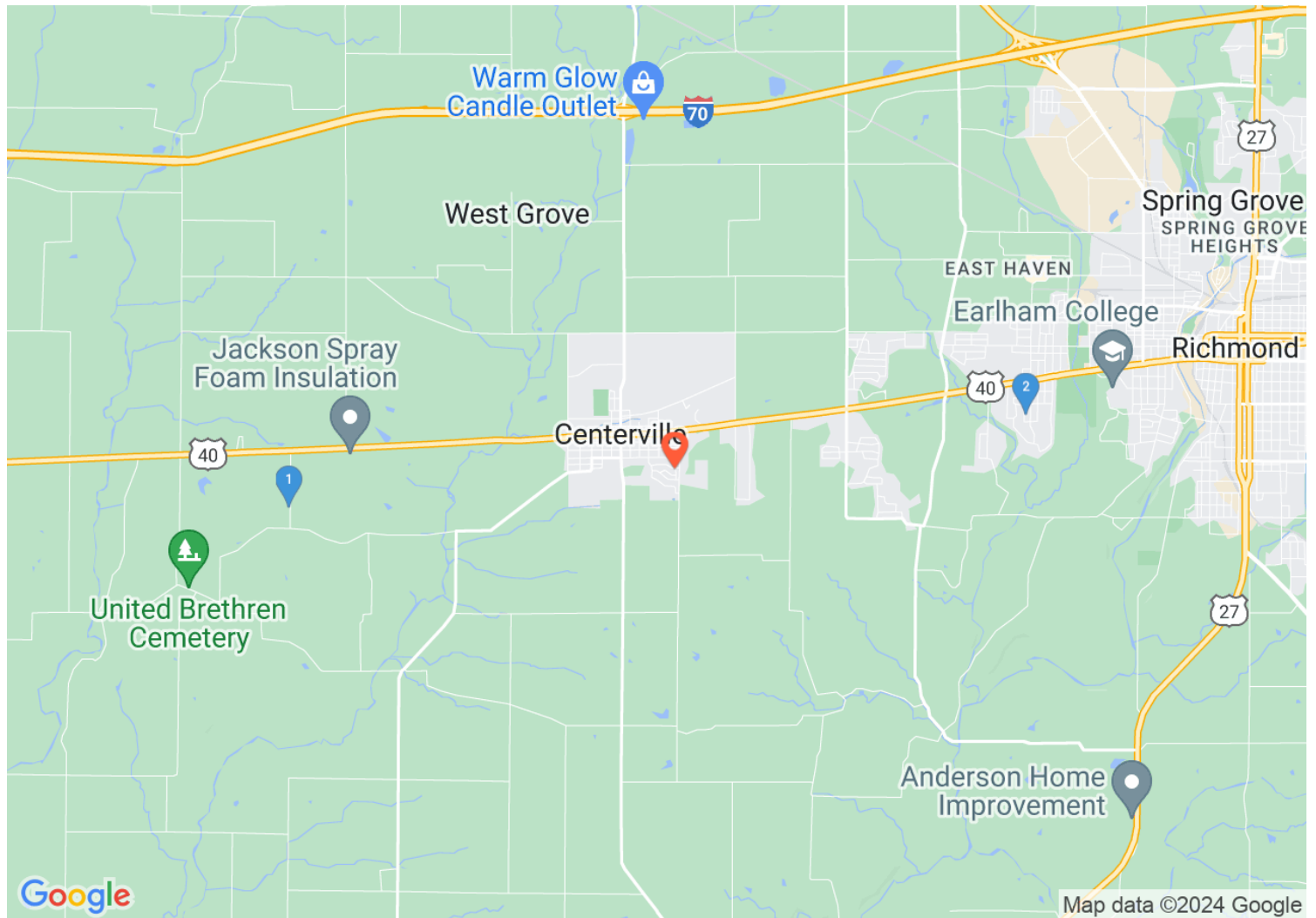
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	713 BEECH AVE, CENTERVILLE, IN 47330	--	--	3	1	1,092	--	--	0.15	--	1958
1	506 BEECH AVE CENTERVILLE, IN 47330	\$85,000	Mar 14, 2024	3	1	1,008	\$84	0.11	0.16	98	1958
2	303 WILLOW GROVE RD CENTERVILLE, IN 47330	\$121,900	Feb 20, 2024	2	1	888	\$137	0.74	0.14	87	1953
3	801 BEECH AVE CENTERVILLE, IN 47330	\$89,900	Sep 08, 2023	3	1	864	\$104	0.04	0.17	86	1955
4	309 LINDEN DR CENTERVILLE, IN 47330	\$63,000	Nov 13, 2023	3	1	864	\$72	0.14	0.16	86	1954
5	313 LINDEN DR CENTERVILLE, IN 47330	\$75,000	Feb 21, 2024	3	1	864	\$86	0.12	0.17	85	1954
6	314 MULBERRY BLVD CENTERVILLE, IN 47330	\$110,000	Oct 26, 2023	3	1	1,404	\$78	0.11	0.16	82	1954
7	405 S MORTON AVE CENTERVILLE, IN 47330	\$124,999	Nov 17, 2023	2	1	880	\$142	0.47	0.19	82	1950
8	309 W SYCAMORE ST CENTERVILLE, IN 47330	\$155,000	Jul 19, 2024	3	2	1,488	\$104	0.71	0.16	69	1950
9	309 E WALNUT ST CENTERVILLE, IN 47330	\$79,200	Sep 06, 2023	2	2	1,172	\$67	0.34	0.25	68	1960
10	603 E MAIN ST CENTERVILLE, IN 47330	\$0	Sep 26, 2023	4	2	1,494	\$0	0.32	0.15	63	1925
11	308 W WALNUT ST CENTERVILLE, IN 47330	\$75,000	Dec 13, 2023	2	1	832	\$90	0.72	0.11	61	1935
12	210 E SCHOOL ST CENTERVILLE, IN 47330	\$142,900	Feb 05, 2024	2	1	1,418	\$100	0.39	0.25	59	1949

13	529 W SYCAMORE ST CENTERVILLE, IN 47330	\$79,000	Jan 26, 2024	2	1	768	\$102	0.93	0.21	56	1954
14	404 WILLOW GROVE RD CENTERVILLE, IN 47330	\$80,000	Sep 15, 2023	3	1	1,394	\$57	0.76	0.29	54	1955
15	211 WINDING BROOK DR CENTERVILLE, IN 47330	\$175,000	Apr 22, 2024	2	2	1,258	\$139	0.50	0.25	49	2003
16	205 N 3RD ST CENTERVILLE, IN 47330	\$189,900	Apr 22, 2024	3	2	1,276	\$148	0.50	0.28	46	2000
17	506 WILLOW DR CENTERVILLE, IN 47330	\$199,999	Feb 14, 2024	3	2	1,400	\$142	0.15	0.23	44	2010
18	313 WILLOW GROVE RD CENTERVILLE, IN 47330	\$139,900	Feb 23, 2024	2	1	1,024	\$136	0.73	0.41	41	1900
19	405 W SOUTH ST CENTERVILLE, IN 47330	\$185,000	May 08, 2024	3	2	1,714	\$107	0.78	0.27	40	1963
20	215 W WATER ST CENTERVILLE, IN 47330	\$115,000	Jan 29, 2024	2	2	1,224	\$93	0.76	0.56	39	1973
21	305 E MAIN ST CENTERVILLE, IN 47330	\$136,000	Nov 06, 2023	4	1	1,956	\$69	0.42	0.12	36	1900
22	405 WINDING BROOK DR CENTERVILLE, IN 47330	\$200,000	Apr 15, 2024	3	2	1,582	\$126	0.65	0.30	35	2001
23	1893 SHOEMAKER LN CENTERVILLE, IN 47330	\$195,000	Dec 04, 2023	3	2	1,499	\$130	0.92	0.55	34	1967
24	1475 KELLAM RD CENTERVILLE, IN 47330	\$75,000	Sep 21, 2023	2	1	915	\$81	0.59	1.00	33	1953
25	216 W MAIN ST CENTERVILLE, IN 47330	\$149,900	Oct 25, 2023	2	2	1,992	\$75	0.70	0.28	32	1975
26	400 DEERFIELD WAY CENTERVILLE, IN 47330	\$230,000	Aug 16, 2023	3	2	1,556	\$147	0.61	0.39	31	2004
27	200 W MAIN ST CENTERVILLE, IN 47330	\$54,000	Nov 02, 2023	3	1	2,262	\$23	0.66	0.25	30	1975
28	212 E SCHOOL ST CENTERVILLE, IN 47330	\$148,000	Dec 21, 2023	3	2	2,320	\$63	0.38	0.25	29	1942
29	1575 RICE RD CENTERVILLE, IN 47330	\$215,000	Nov 22, 2023	3	2	1,644	\$130	0.75	0.82	26	1920
30	106 S MCMINN RD CENTERVILLE, IN 47330	\$237,930	Jan 24, 2024	4	3	1,976	\$120	1.00	0.68	24	1973

COMPARABLE PROPERTY LISTINGS



ADDENDUM

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Sales Comparable Commentary: Comparable sales selected are all located within subject immediate neighborhood and were deemed to be among the best available, though it was necessary to expand search parameters across major roadways. It should be noted that limited data was available based on subject location in a non-disclosure state. Turnover was limited in this market resulting in a need to utilize some closed sales which exceed 120 days old, though no time adjustments were applied due to stable market trends. It should also be noted that sales which were sold as foreclosures were not considered for comparison like (506 Beech Ave) as these were noted to sell below typical market trend. Comparables #1 & #4 were adjusted for their adverse locations along busy streets. Adjustments for lot size were applied after 1,000 sq ft difference was established. Adjustments for GLA were applied after 100 sq ft difference was established. No closed sales were available to bracket subject GLA, however comparable 2 was similar enough not to warrant an adjustment. Garage spaces were adjusted at \$5,000 each and carport spaces at \$2,000 each. No comparables with lack of garage parking like the subject could be located within 3 miles of the subject property, therefore none were utilized resulting in unavoidable across the board adjustments. No adjustments were applied for age in this case as subject and comparables were similar enough not to warrant such adjustments.

Listing Comparables: No comparable listings with reasonable similarity to the subject could be located within 1 mile resulting in a need to utilize listings up to 4 miles from the subject and in the case of listing #2 in a competing city. Comparable listing 1 is located in subject city but is situated on a much larger lot adjusted accordingly. Listing 2 is located in the neighboring city of Richmond but is a similar home in terms of characteristics and would likely compete with the subject by the same potential pool of buyers. No additional listings or pending sales could be located for use.

Primary weight in determination of the conclusion is applied to closed sales 1-4 with comparable 3 given primary weight for its most recent sale on subject street.

All comparables were verified either with MLS comments & photos from Quantarium or online sources. Only sales which were listed on MLS were considered for comparison. Some properties listed in the comparable section of this report which may appear similar to the subject were not considered for use as they were not listed on MLS.

Outbuildings have only been reported as an amenity and in the grid if they appear to be built on a permanent foundation. If foundation is unknown, no amenity rating or value is given as they are considered personal property. Similarly, above ground pools/spas are considered personal property and given no value in this report.

It is acknowledged that single line, net, and gross adjustments exceed 10%, 15%, and 25% respectively. This was unavoidable due to the necessary adjustments. Comparables used in this report are among the most similar available and considered reasonable indicators of market value and activity.

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:

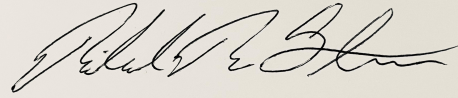
- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have 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

Richard Rios-Stevens

Evaluator Signature



Signature Date

8/14/2024

PROPERTY INSPECTION ANALYSIS

File # 6240486.2

Loan #

SUBJECT & CLIENT				
Address 713 BEECH AVE		City CENTERVILLE	County Wayne	State IN Zip 47330
Borrower CHASTITY BRITTENHAM		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
<input checked="" type="checkbox"/> Exterior-Only From Street <input type="checkbox"/> Walk-In Interior & Exterior <input type="checkbox"/> Virtual Exterior-Only From Street <input type="checkbox"/> Virtual Walk-In Interior & Exterior	Adverse External Factors Fronts/Sides/Backs Busy Street <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No High Tension Electrical Wires <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vacant/Abandoned Property <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landfill or Transfer Station <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Commercial/Industrial Influences <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Railroad Tracks <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Freeway/Highway Influence <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Private or Public Airport <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> SFR - Detached <input type="checkbox"/> Condo - Garden Style <input type="checkbox"/> SFR - Attached <input type="checkbox"/> Condo - Mid-Rise or High-Rise <input type="checkbox"/> SFR - Semi-Detached / End <input type="checkbox"/> Condo - Other <input type="checkbox"/> SFR - With Accessory Unit <input type="checkbox"/> Manufactured [Add Date] <input type="checkbox"/> Duplex <input type="checkbox"/> Commercial / Mixed-Use <input type="checkbox"/> Triplex <input type="checkbox"/> Other [] <input type="checkbox"/> Quadplex

EVIDENCE OF LISTING STATUS	MARKET INFLUENCES	CONDO OR PLANNED UNIT DEV	CAR STORAGE
Evidence Subject For Sale <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, Distressed Listing <input type="checkbox"/> Yes <input type="checkbox"/> No List Price [\$] List Date [] DOM []	Significant Area Non-Residential Use Commercial <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Industrial <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Agricultural <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Golf/Recreational <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Lake or Ocean <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No National Park/Forest <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vacant <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Subject is in a Condo or PUD Dues [] Dues Term [] <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p><small>*Homeowner's association information is provided as available. Lender may wish to confirm with the association.</small></p>	<input checked="" type="checkbox"/> None <input type="checkbox"/> Carport # Cars [] <input type="checkbox"/> Garage # Cars [] <input type="checkbox"/> Driveway # Cars [] Surface [None] Garage/Carport Design <input type="checkbox"/> Attached <input type="checkbox"/> Detached <input type="checkbox"/> Built-In

SUBJECT CONDITION	ADDITIONAL IMPROVEMENTS	ADDITIONS OR CONVERSIONS
<input type="checkbox"/> New / Like New <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair / Below-Average <input type="checkbox"/> Poor / Uninhabitable	<input type="checkbox"/> Accessory Unit <input type="checkbox"/> Outbuildings <input type="checkbox"/> Solar Panels [] <input type="checkbox"/> Porch [] <input checked="" type="checkbox"/> Patio [concrete] <input type="checkbox"/> Pool [] <input type="checkbox"/> Fence [] <input type="checkbox"/> Other []	<input type="checkbox"/> Apparent Additions Added GLA [] SqFt Permitted? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Conversions <div style="border: 1px solid black; height: 50px; width: 100%;"></div>

SUBJECT CONDITION RELATED TO NEIGHBORING PROPERTIES			
<input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior <input type="checkbox"/> Superior <input type="checkbox"/> Unknown			
DEFERRED MAINTENANCE			
Siding Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Peeling Paint <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Broken Windows <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Foundation Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landscape Not Maintained <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landscape Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Under Construction <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other (Describe Below) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Roof Disrepair / Lifting Shingles <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Dry Rot / Decaying Wood <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Fire / Wildfire or Smoke Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Water or Flood Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Storm or Hurricane Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Earthquake Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Tornado Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Was any of the above deferred maintenance caused by a recent natural disaster? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, does it appear the interior suffered significant damage? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the property located in an active FEMA disaster area? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Rate the disaster related damage to the property: [] Percent of neighborhood properties that suffered damage: [] % Estimate of total cost to repair: [\$] Estimated time to repair: [] Describe the damage to the subject and any damage to neighborhood: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	

SUBJECT SITE / LOT			
Lot Size [0.15]		Lot Shape [Rectangular]	
Utilities	Public	Other	Description
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Offsite Improvements	Public	Private	Description
Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[Asphalt]
Alley	<input type="checkbox"/>	<input type="checkbox"/>	[None]
SUBJECT IMPROVEMENTS			
# Stories [1]	Year Built [1958]	Foundation / Basement	
Design [Ranch]		<input checked="" type="checkbox"/> Concrete Slab	
Construction [Wood Frame]		<input type="checkbox"/> Crawl Space	
Exterior Walls [Other]		<input type="checkbox"/> Basement	
Roof Surface [Comp Shingle]		<input type="checkbox"/> Full	
Fireplace # [0] [None]		<input type="checkbox"/> Partial	
Heating Type [Forced]		% Finished [] %	
Cooling Type [None]			

ROOM INFORMATION AND LOCATION
[5] # Total Rooms Above Grade [3] # Bedrooms Above Grade [1.0] # Bathrooms Above Grade

SUBJECT & CLIENT

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Borrower CHASTITY BRITTENHAM	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

subject appears maintained and in average condition; subject conforms to the neighborhood;

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 Georgia L Green

Address 603 W 30Th St

City, St Zip Connersville, IN 47331

Phone (765) 825-1103

Location Validation (VPI Inspection Only)

Georgia Green / 08/06/2024

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6240486.2
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



