



Property Address	2671 E COUNTY ROAD 400 N	Order #	6241872.3
CONNERSVILLE, IN 47331 - FAYETTE COUNTY		Loan #	NA
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: NA
Lender	Robert Steele		
Borrower	Kyle Jackson		
Coborrower	Not Specified		
Evaluated Value	\$150,000	Reasonable Exposure Time	
Effective Date	8/8/2024		30 - 120 Days

PROPERTY DETAILS







Property Type	Single Family Residence	County	FAYETTE
Lot Size	32,670	Parcel Number	21-06-04-100-004.000-015
Year Built	1958	Assessed Year	2023
Gross Living Area	1,420	Assessed Value	\$126,200
Bedroom	3	Assessed Taxes	\$834
Baths	1.1	Sold Date	3/26/21
Pool	No	Sold Price	\$110,000
Condition	Average	List Date	
Carrier Route	R004	List Price	
HOA	No		
Location Comments	rural		
Owner of Public Records	JACKSON,KYLE & KISHA		
Amenities	none		
Legal Description	SEC:4.300 DIST:0009 CITY/MUNI/TWP:WATERLOO TOWNSHIP PT. NW 1/4 4-14-13 .75 ACRE 2671 E CO RD 400 N MAP REF:06-04-000-024		

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	0	0% -	0% -
Absorption rate (total sales/month)	0	0	0	0% -	0% -
Total # of Comparable Active Listings	20	17	19	-5% -	11.8% ↑
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	\$27,000	\$135,000	\$145,000	437% ↑	7.4% ↑
Median Comparable Sales Days on Market	40d	58d	19d	-52.5% ↓	-67.2% ↓
Median Sale Price as % of List Price	73%	96%	100%	37% ↑	4.2% -
Median Comparable List Price (Currently Active)	\$55,000	\$139,900	\$152,900	178% ↑	9.3% ↑
Median Competitive Listings Days on Market (Currently Active)	57d	57d	25d	-56.1% ↓	-56.1% ↓
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	0	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	2671 E COUNTY ROAD 400 N CONNERSVILLE IN, 47331	1023 W DUN GRAZIN DR CONNERSVILLE IN, 47331		811 E TULIP LN CONNERSVILLE IN, 47331		1530 W MEMORIAL DR CONNERSVILLE IN, 47331	
MLS Comments	--						
Proximity (mi)	--	3.79 W		5.36 SW		5.23 SW	
MLS# DOC#	--	202341667 N/A		21953359 N/A		21948933 N/A	
Sale Price / Price per Sq.Ft.	--	\$150,000 / \$97/sqft		\$152,000 / \$90/sqft		\$125,000 / \$94/sqft	
List Price / Price per Sq.Ft.	--	\$159,900 / \$103/sqft		\$152,900 / \$91/sqft		\$125,000 / \$94/sqft	
Sale Price % of List Price	--	0.94 / 94%		0.99 / 99%		1.00 / 100%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		11/09/23		04/15/24		11/14/23	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	rural	rural		rural		rural	
Site	32,670	49,920	-\$8,625	14,418	\$9,126	14,985	\$8,843
View	area	area		area		area	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1958	1966		1964		1959	
Condition	Average	Average		Average		Fair	\$12,500
Bedrooms	3	3		3		3	
Full / Half Baths	1 / 1	1 / 1		1 / 2	-\$2,500	1 / 1	
Gross Living Area	1,420	1,548	-\$3,200	1,688	-\$6,700	1,336	
Basement	finished 1420 sf	Crawl	\$7,100	Finished, Storage, Walkout		None	\$7,100
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		2		1	\$2,500
Pool	No	No		No		No	
Amenities	none	none		none		none	
Other							
Other							
Net Adj. (total)		-3.15%	-\$4,725	-0.05%	-\$74	24.75%	\$30,943
Gross Adj.		12.62%	\$18,925	12.06%	\$18,326	24.75%	\$30,943
Adj. Price			\$145,275		\$151,926		\$155,943
Price and Listing History		Sold	11/09/2023	Sold	04/15/2024	Sold	11/14/2023
		Price	\$150,000	Price	\$152,000	Price	\$125,000
		Price Changed	09/19/2023	Pending	04/05/2024	Listed	10/17/2023
		Price	\$159,900	Price	\$152,900	Price	\$125,000
				Price Changed	02/20/2024		
				Price	\$152,900		
				Listed	11/15/2023		
				Price	\$165,900		

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

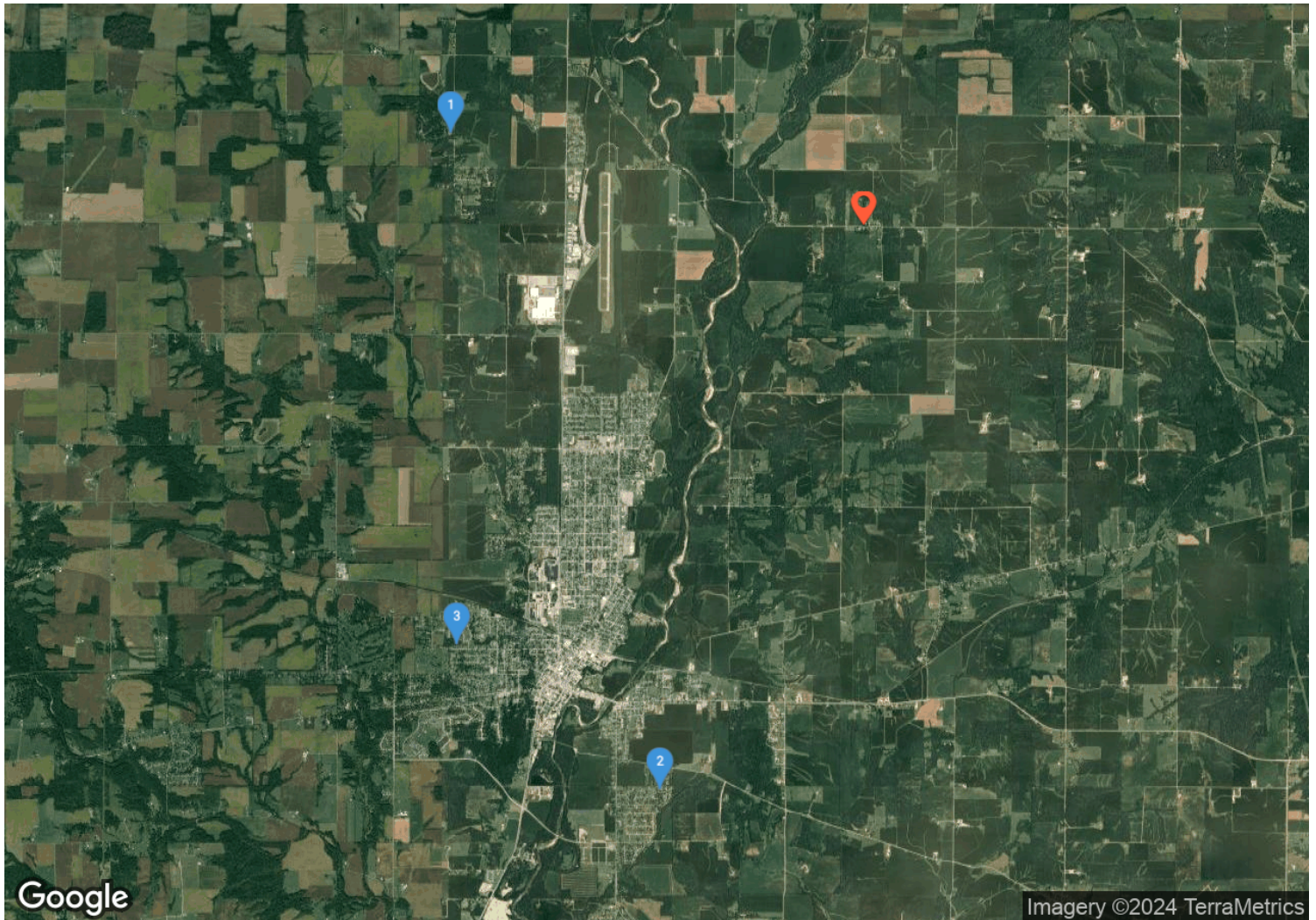
Subject is located in a rural area. Per the exterior inspection, the subject appears to be in average condition, with no apparent signs of obsolescence or deferred maintenance. No externalities noted; Market conditions data from QVM and supplemental sources are conflicting. Review of sales data and supplemental sources indicate time adjustments for the presented comparable sales are not warranted. Foreclosures, REO, and short sales are not a significant factor in the market. Per public records subject has a transfer 3/26/21 for \$110,000 -seller is the borrower, so this does not appears to be an arms length transaction. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources. Some comps may assume listing price as sales price.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$145,275 to \$155,943

No active listings were found and deemed reasonable for comparison. Due to the rural nature of the area and a lack of more proximate and similar comparables, it was necessary to expand search parameters up to 6 miles distant. Comparables have dates of sale that exceed 120 days, however due to similar features and amenities were deemed reasonable for comparison. No time adjustments were applied due to conflicting market trends. GLA was adjusted when difference is greater than 100 sf. Lot size was adjusted when difference exceeds 5,000 sf. MLS commentary was unavailable for comparables; therefore, secondary sources have been utilized. Due to lack of recent sales subject age could not be bracketed, however all sales are within 20 years and no adjustment applied.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	2671 E COUNTY ROAD 400 N CONNERSVILLE, IN 47331	Single Family Residence				32670	1958	3	2	1420	1420	No		Public Records
1	1023 W DUN GRAZIN DR CONNERSVILLE, IN 47331	Single Family Residence	\$150,000	11/09/2023	3.79	49920	1966	3	2	1548		No		MLS
2	811 E TULIP LN CONNERSVILLE, IN 47331	Single Family Residence	\$152,000	04/15/2024	5.36	14418	1964	3	3	1688		No		MLS
3	1530 W MEMORIAL DR CONNERSVILLE, IN 47331	Single Family Residence	\$125,000	11/14/2023	5.23	14985	1959	3	2	1336		No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 1023 W DUN GRAZIN DR
CONNERSVILLE IN, 47331



Comp 2: 811 E TULIP LN
CONNERSVILLE IN, 47331



Comp 3: 1530 W MEMORIAL DR
CONNERSVILLE IN, 47331

PRICE AND LISTING HISTORY

Price and Listing History provides changes in price over time for the specified property, where available.

Event	Date	Price	Source
 Sold	08/17/2008	\$25,000	Public Records
 Sold	08/06/1999	\$93,200	Public Records

Source: Xome Inc./Xome CT LLC (via, in part, its MLS licenses). Data through 08/13/2024.

TRANSACTION HISTORY

Timeline



History

04/07/2014 Resale

Recording Date	04/07/2014	Lender	N/A
Transaction Type	Resale	Title Co	N/A
Value	N/A	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	201400000909	Loan Type	N/A
Seller	JENNIFER A,JENNIFER A	Rate Type	N/A
Buyer/Borrower	SPARKS,TERRY	Loan Doc #	N/A

08/17/2008 Resale

Recording Date	08/17/2008	Lender	N/A
Transaction Type	Resale	Title Co	MERIDIAN TITLE CORP
Value	\$25,000	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	N/A	Loan Type	N/A
Seller	CITIFINANCIAL INC	Rate Type	N/A
Buyer/Borrower	GROCE,ROBERT	Loan Doc #	N/A

08/06/1999 Resale

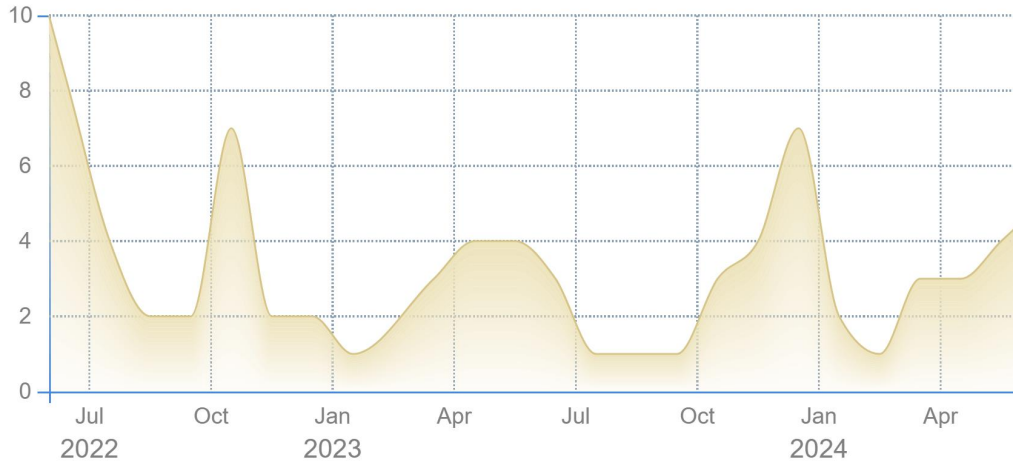
Recording Date	08/06/1999	Lender	N/A
Transaction Type	Resale	Title Co	N/A
Value	\$93,200	1st Loan Amt	N/A
Doc Type	Deed	2nd Loan Amt	N/A
Doc #	N/A	Loan Type	N/A
Seller	NOT PROVIDED	Rate Type	N/A
Buyer/Borrower	NOT PROVIDED	Loan Doc #	N/A

ZIP-CODE DATA

Number of Properties Sold in 47331

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

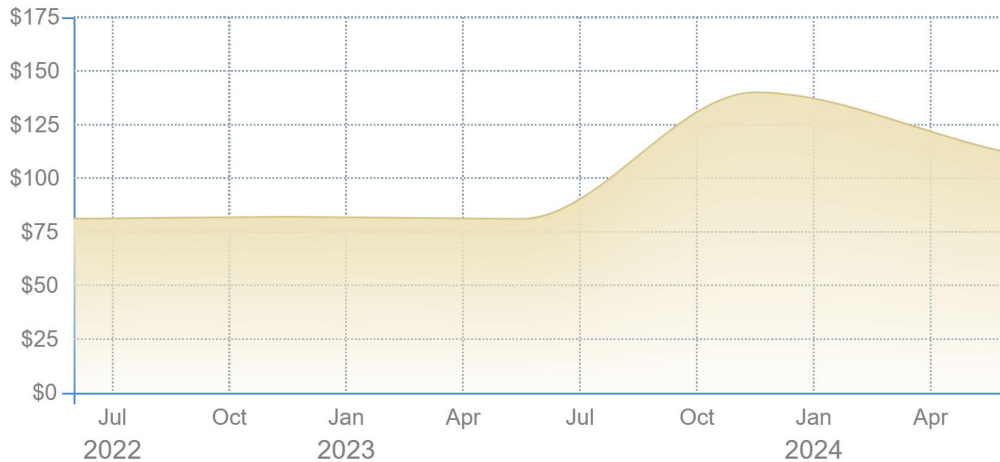
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 47331

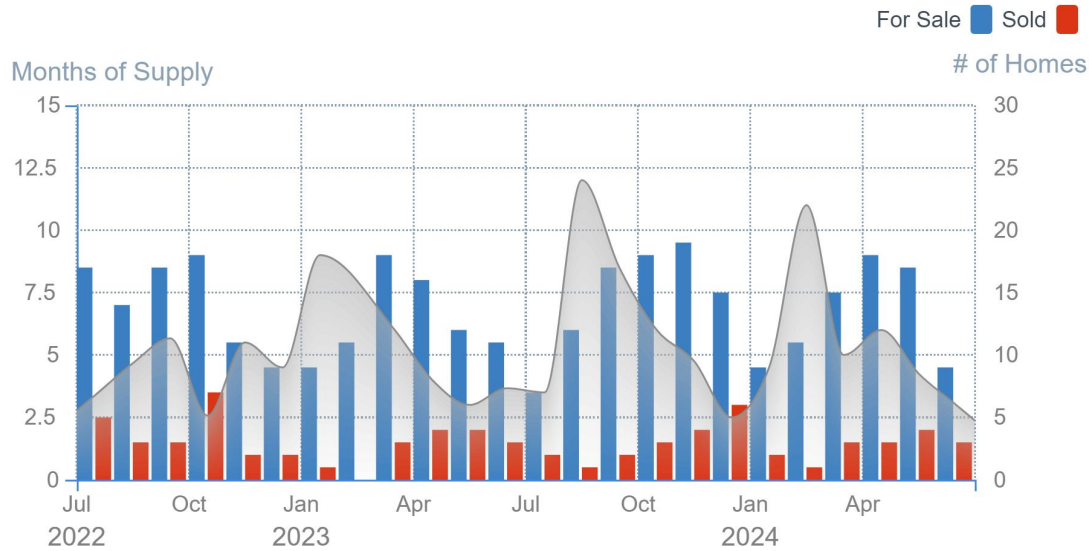
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



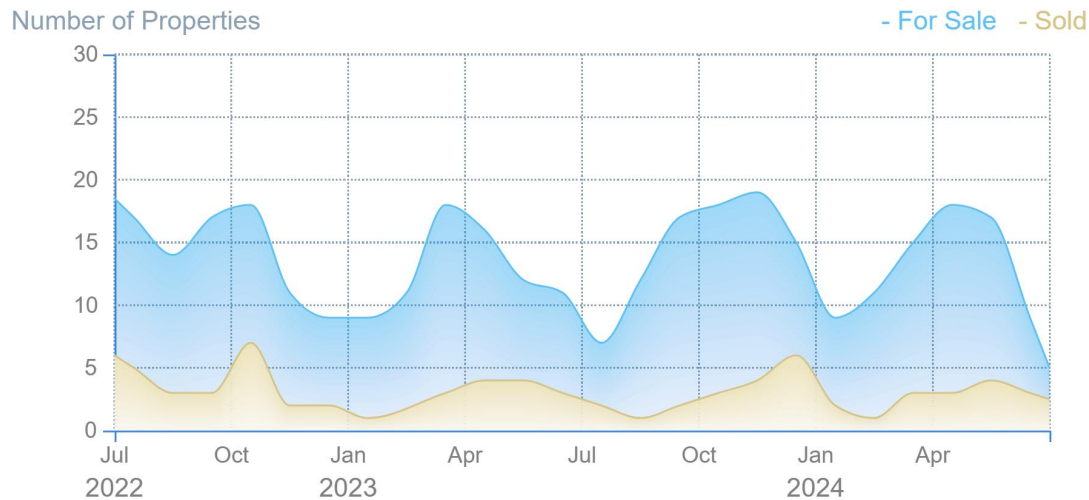
Months of Supply in 47331

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.

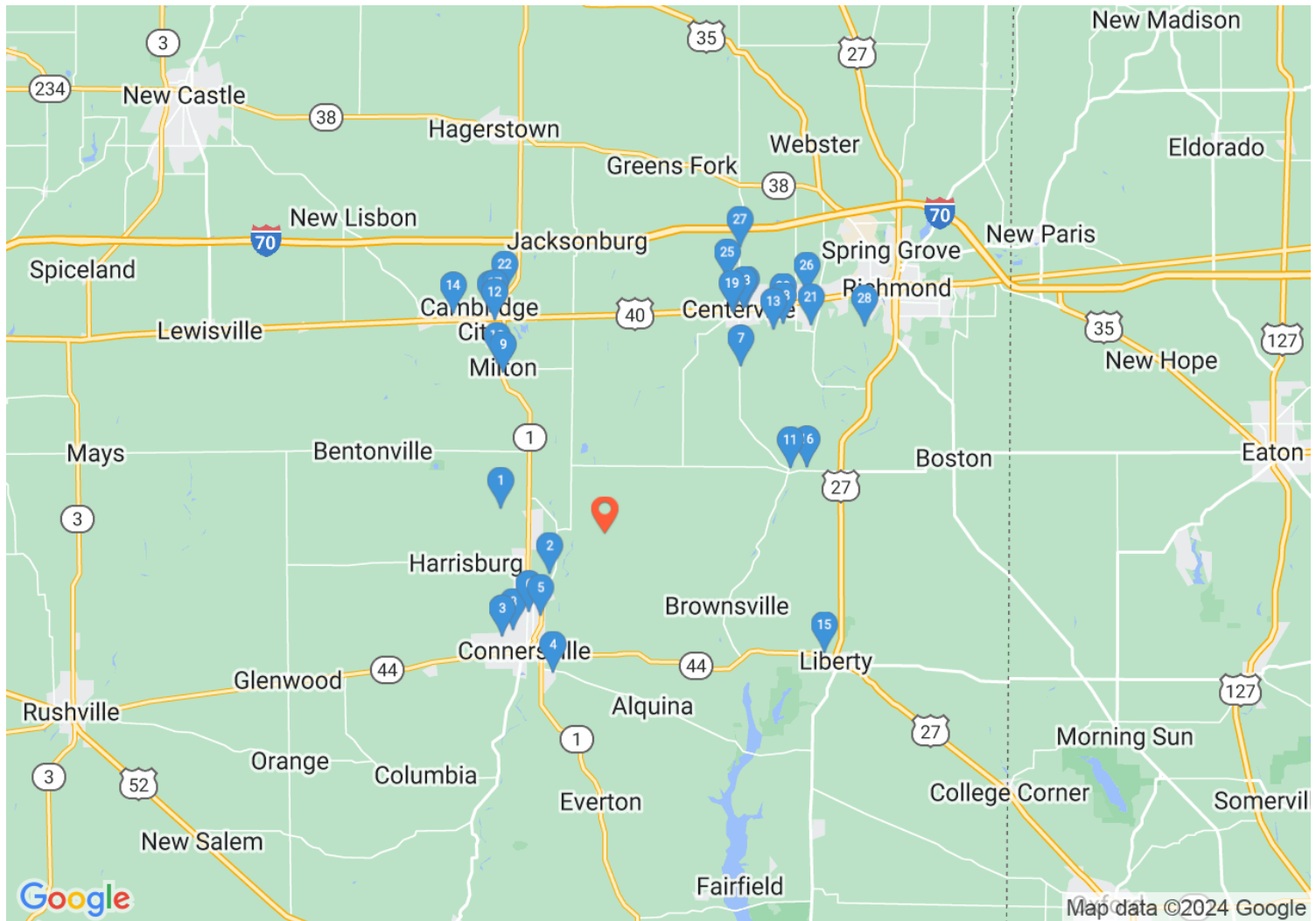


Supply / Demand in 47331

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



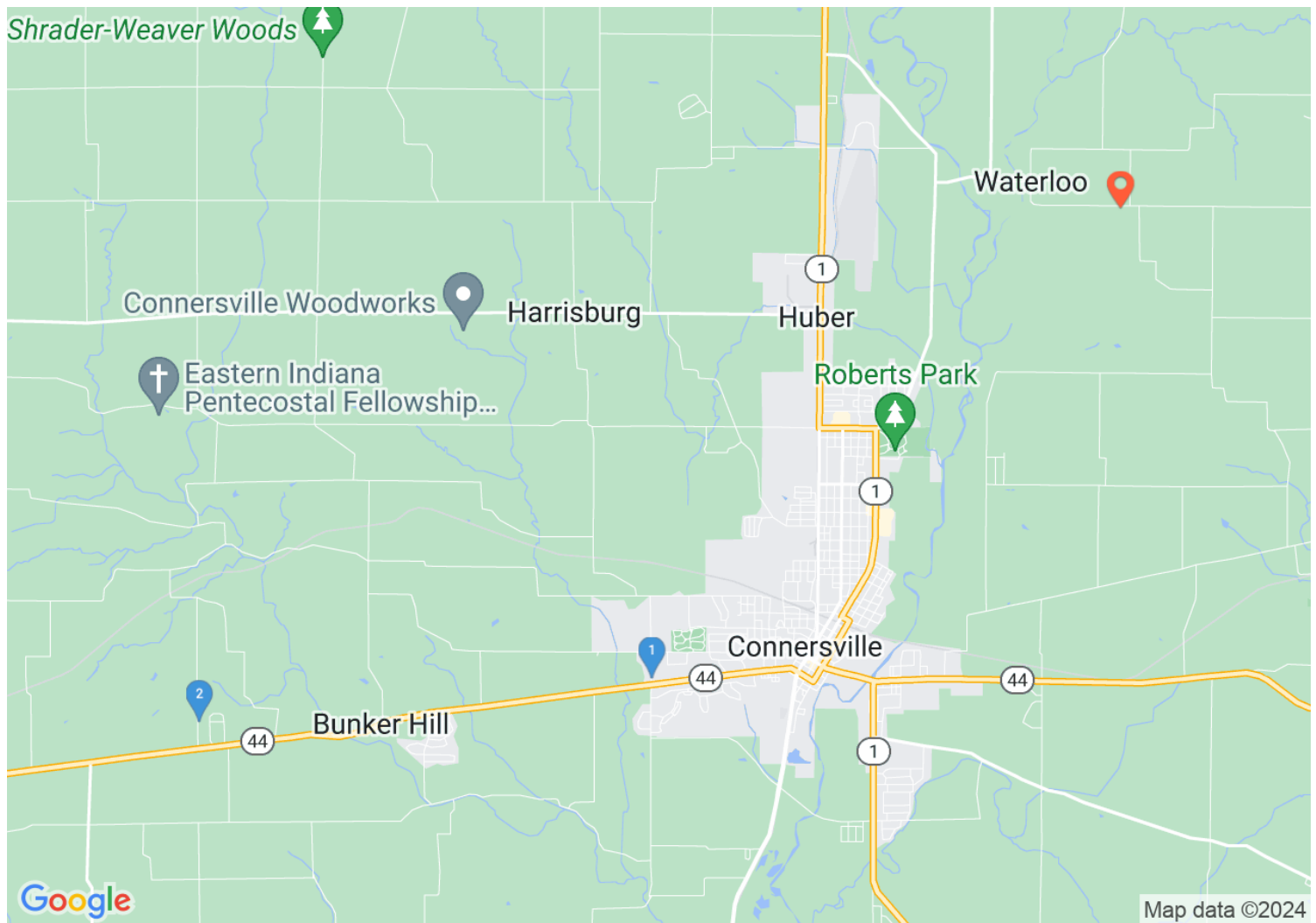
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	2671 E COUNTY ROAD 400 N, CONNSVILLE, IN 47331	--	--	3	2	1,420	--	--	0.75	--	1958
1	1023 W DUN GRAZIN DR CONNSVILLE, IN 47331	\$150,000	Nov 09, 2023	3	2	1,548	\$96	3.79	1.15	37	1966
2	3323 OSTHEIMER AVE CONNSVILLE, IN 47331	\$70,000	Mar 29, 2024	4	2	1,456	\$48	2.46	0.14	29	1968
3	1530 W MEMORIAL DR CONNSVILLE, IN 47331	\$125,000	Nov 14, 2023	3	2	1,336	\$93	5.23	0.34	25	1959
4	811 E TULIP LN CONNSVILLE, IN 47331	\$152,000	Apr 15, 2024	3	3	1,688	\$90	5.36	0.33	24	1964
5	1955 OHIO AVE CONNSVILLE, IN 47331	\$129,500	Feb 14, 2024	4	2	1,600	\$80	3.77	0.09	22	1970
6	643 W 21ST ST CONNSVILLE, IN 47331	\$135,000	Mar 04, 2024	3	1	1,152	\$117	3.93	0.12	22	1948
7	3179 S CENTERVILLE RD CENTERVILLE, IN 47330	\$200,000	Dec 05, 2023	3	2	1,647	\$121	7.69	0.86	22	1968
8	1110 MAPLE ST CONNSVILLE, IN 47331	\$145,000	Apr 05, 2024	4	2	1,540	\$94	4.79	0.14	21	1954
9	3506 HOLTSCLAW RD MILTON, IN 47357	\$15,733	Jan 26, 2024	4	1	1,536	\$10	6.75	0.34	21	1960
10	402 W MAIN ST MILTON, IN 47357	\$50,000	Jan 26, 2024	3	1	1,440	\$34	7.13	0.38	20	1956
11	4554 W POTTERSHOP RD RICHMOND, IN 47374	\$125,000	Sep 19, 2023	3	1	1,435	\$87	7.06	0.25	18	1960
12	610 ROSE HILL DR CAMBRIDGE CITY, IN 47327	\$95,900	Mar 22, 2024	3	1	1,172	\$81	8.53	0.41	18	1950

13	1893 SHOEMAKER LN CENTERVILLE, IN 47330	\$195,000	Dec 04, 2023	3	2	1,499	\$130	9.45	0.55	18	1967
14	107 CHESTNUT ST CAMBRIDGE CITY, IN 47327	\$700,000	Nov 03, 2023	3	1	1,324	\$528	9.50	0.90	18	1955
15	605 W SYCAMORE ST LIBERTY, IN 47353	\$104,000	Apr 01, 2024	2	1	1,209	\$86	9.01	0.42	17	1961
16	3751 W POTTERSHOP RD RICHMOND, IN 47374	\$170,000	Oct 26, 2023	2	1	1,322	\$128	7.63	2.93	17	1966
17	105 N GLENWOOD DR CAMBRIDGE CITY, IN 47327	\$119,900	Oct 31, 2023	3	1	1,260	\$95	8.82	0.40	17	1970
18	1693 AIRPORT RD CENTERVILLE, IN 47330	\$185,000	May 01, 2024	3	1	1,258	\$147	9.83	1.00	17	1949
19	404 WILLOW GROVE RD CENTERVILLE, IN 47330	\$80,000	Sep 15, 2023	3	1	1,394	\$57	9.13	0.29	16	1955
20	1361 AIRPORT RD CENTERVILLE, IN 47330	\$145,500	Jan 05, 2024	3	1	1,260	\$115	10.09	0.46	16	1954
21	1611 SKYLINE DR RICHMOND, IN 47374	\$218,000	Apr 01, 2024	3	2	1,540	\$141	10.48	0.45	15	1966
22	396 CAPITOL HILL RD CAMBRIDGE CITY, IN 47327	\$150,000	Apr 22, 2024	3	2	1,300	\$115	9.28	2.00	15	1963
23	210 E SCHOOL ST CENTERVILLE, IN 47330	\$142,900	Feb 05, 2024	2	1	1,418	\$100	9.44	0.25	15	1949
24	309 E WALNUT ST CENTERVILLE, IN 47330	\$79,200	Sep 06, 2023	2	2	1,172	\$67	9.52	0.25	15	1960
25	509 W COLLEGE CORNER RD CENTERVILLE, IN 47330	\$54,900	Feb 01, 2024	3	2	1,220	\$45	10.03	0.37	15	1969
26	405 WOODY DR RICHMOND, IN 47374	\$293,900	Nov 02, 2023	2	1	1,300	\$226	11.21	0.90	15	1955
27	1446 N CENTERVILLE RD CENTERVILLE, IN 47330	\$205,000	Sep 11, 2023	3	2	1,600	\$128	11.29	0.52	15	1963
28	733 TEST RD RICHMOND, IN 47374	\$129,000	Apr 09, 2024	3	1	1,428	\$90	11.88	0.64	15	1949
29	104 N LINCOLN DR CAMBRIDGE CITY, IN 47327	\$140,000	Sep 08, 2023	2	2	1,434	\$97	8.85	0.16	14	1950
30	309 W SYCAMORE ST CENTERVILLE, IN 47330	\$155,000	Jul 19, 2024	3	2	1,488	\$104	9.11	0.16	14	1950

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	2671 E COUNTY ROAD 400 N, CONNSVILLE, IN 47331	--	--	3	2	1,420	--	--	0.75	--	1958
1	304 N GRAY RD CONNSVILLE, IN 47331	\$189,000	Jul 16, 2024	3	2	1,652	\$114	5.95	0.31	22	1952
2	608 S COUNTY ROAD 550 W CONNSVILLE, IN 47331	\$134,900	Mar 22, 2024	3	2	900	\$149	9.46	0.50	15	1957

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.

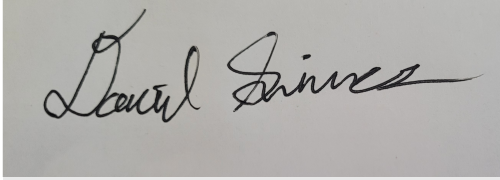
WARNING: The use of assumptions may affect assignment results.

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	David Simoes
Evaluator Signature	
Signature Date	8/15/2024

PROPERTY INSPECTION ANALYSIS

File # 6241872.2

Loan #

SUBJECT & CLIENT				
Address 2671 E COUNTY ROAD 400 N		City CONNERSVILLE	County Fayette	State IN Zip 47331
Borrower KYLE JACKSON		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 checked="" type="checkbox"/> Yes <input 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 checked="" type="checkbox"/> Yes <input 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 checked="" type="checkbox"/> Yes <input 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 type="checkbox"/> None <input type="checkbox"/> Carport # Cars [] <input checked="" type="checkbox"/> Garage # Cars [2] <input checked="" type="checkbox"/> Driveway # Cars [2] Surface [Unknown] Garage/Carport Design <input type="checkbox"/> Attached <input type="checkbox"/> Detached <input checked="" 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 type="checkbox"/> Patio [] <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 [0.75]		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 type="checkbox"/>	<input checked="" type="checkbox"/>	[well]
Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[septic]
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 type="checkbox"/> Concrete Slab	
Construction [Wood Frame]		<input type="checkbox"/> Crawl Space	
Exterior Walls [Other]		<input checked="" type="checkbox"/> Basement	
Roof Surface [Comp Shingle]		<input checked="" type="checkbox"/> Full	
Fireplace # [1] [Unknown]		<input type="checkbox"/> Partial	
Heating Type [Forced]		% Finished [0 %]	
Cooling Type [Central/Forced Air]			

ROOM INFORMATION AND LOCATION
[6] # Total Rooms Above Grade [3] # Bedrooms Above Grade [1.5] # Bathrooms Above Grade

SUBJECT & CLIENT

Address 2671 E COUNTY ROAD 400 N	City CONNERSVILLE	County Fayette	State IN	Zip 47331
Borrower KYLE JACKSON	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

property is a single family dwelling; appears in maintained condition; garage is in the basement; subject conforms to the area

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 Connorsville, IN 47331

Phone (765) 825-1103

Location Validation (VPI Inspection Only)

Georgia Green / 08/08/2024

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6241872.2
Loan #

SUBJECT & CLIENT

Address 2671 E COUNTY ROAD 400 N	City CONNERSVILLE	County Fayette	State IN	Zip 47331
Borrower KYLE JACKSON	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

SUBJECT PROPERTY PHOTO ADDENDUM

Front View



Address Verification



Left Side View



Right Side View



Left Street View



Right Street View



