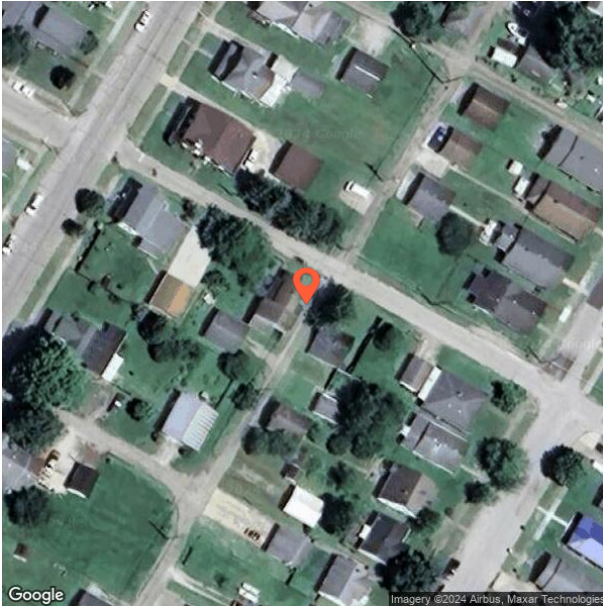




Property Address	209 E 16TH ST	Order #	6248178
CONNERSVILLE, IN 47331 - FAYETTE COUNTY		Loan #	N/A
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Unknown
Lender	Robert Steele		
Borrower	SHEYLA WATSON		
Coborrower	N/A		
Evaluated Value	\$130,000	Reasonable Exposure Time	
Effective Date	8/15/2024		20 - 60 Days

## PROPERTY DETAILS



Property Type	Single Family Residence	County	FAYETTE
Lot Size	5,881	Parcel Number	21-05-24-207-001.000-003
Year Built	1900	Assessed Year	2023
Gross Living Area	939	Assessed Value	\$71,000
Bedroom	2	Assessed Taxes	\$200
Baths	1.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	C007	List Price	
HOA	No		
Location Comments	Commercial		
Owner of Public Records	WATSON SHEYLA		
Amenities	Partially Finished Basement		
Legal Description	DIST:0002 CITY/MUNI/TWP:CONNERSVILLE TOWNSHIP CLAYPOOL PT. LOT # 1 209 E 16TH STREET MAP REF:05-24-200-545		

## 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	209 E 16TH ST CONNERSVILLE IN, 47331	2159 INDIANA AVE CONNERSVILLE IN, 47331		2220 WESTERN AVE CONNERSVILLE IN, 47331		643 W 21ST ST CONNERSVILLE IN, 47331	
MLS Comments	--	Nice clean starter home 2BR 1BA with detached garage. Partial bsmt.		Welcome to your beautifully renovated retreat, where charm meets contemporary...		Move in Ready and immediate possession! This 3 bedroom 1 bathroom home is...	
Proximity (mi)	--	0.69 NW		0.87 NW		0.72 NW	
MLS#   DOC#	--	202421042		21970210		21953525	
Sale Price / Price per Sq.Ft.	--	\$123,000 / \$130/sqft		\$135,000 / \$144/sqft		\$135,000 / \$117/sqft	
List Price / Price per Sq.Ft.	--	\$123,000 / \$130/sqft		\$135,000 / \$144/sqft		\$139,900 / \$121/sqft	
Sale Price % of List Price	--	1.00 / 100%		1.00 / 100%		0.96 / 96%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		06/07/24		05/02/24		03/04/24	
Location	Adverse	Adverse		Adverse \$3,000		Adverse \$3,000	
Location Comment	Commercial	Commercial		Busy Street / Place of Worship / Railroad		Busy Street / School / Railroad	
Site	5,881	5,793 \$44		5,881		5,271 \$305	
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1900	1920		1920		1948	
Condition	Average	Average		Good -\$7,000		Good -\$7,000	
Bedrooms	2	2		3 -\$3,000		3 -\$3,000	
Full / Half Baths	1 / 0	1 / 0		1 / 0		1 / 0	
Gross Living Area	939	946 -\$70		936 \$30		1,152 -\$2,130	
Basement	Partial Basement	Partial Basement		Partial Basement		Full Basement -\$2,000	
Parking Type	Garage	Garage		None		Garage	
Parking Spaces	2	1 \$1,500		0 \$3,000		1 \$1,500	
Pool	No	No		No		No	
Amenities	Partially Finished Basement	Unfinished Basement \$2,000		Unfinished Basement \$2,000		Partially Finished Basement	
Other							
Other							
Net Adj. (total)		2.82% \$3,474		-1.46% -\$1,970		-6.91% -\$9,325	
Gross Adj.		2.94% \$3,614		13.36% \$18,030		14.03% \$18,935	
Adj. Price		\$126,474		\$133,030		\$125,675	
Price and Listing History		Sold 06/07/2024 Price \$123,000		Sold 05/02/2024 Price \$135,000		Sold 03/04/2024 Price \$135,000	
		Listed 04/01/2024 Price \$123,000		Pending 04/09/2024 Price \$135,000		Pending 02/06/2024 Price \$139,900	
				Listed 03/22/2024 Price \$135,000		Price Changed 01/05/2024 Price \$139,900	
						Price Changed 12/12/2023 Price \$149,900	
						Listed 11/17/2023 Price \$159,900	

## SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject appears proximate to 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: \$125,675 to \$133,030

### \*\*\*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 #2 and #3 adjusted for inferior location. Subject year built not bracketed, but all sales are within 50 years and no adjustments applied. Sales #2 and #3 adjusted for condition based on listing photos and/or listing remarks. Due to a lack of similar comparables, the subject's garage could not be bracketed and adjustments were applied across the board in line with depreciated cost.

### \*\*\*Summary of Listings Comparison Approach\*\*\*

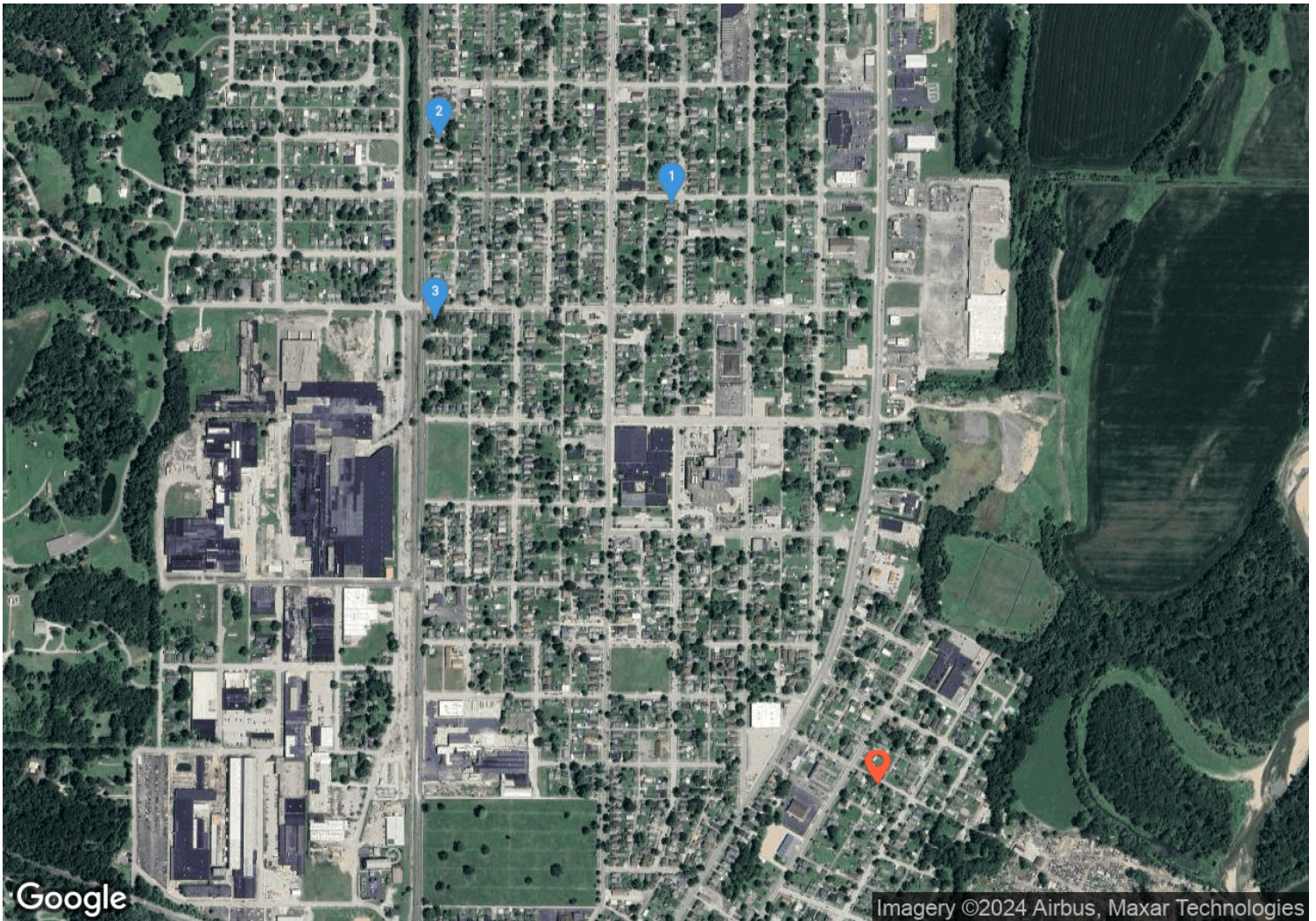
An attempt was made to find comparable listings in the subject's area. Secondary data sources did not appear to provide any similar comparable listings in the area; therefore, none were provided in the grid for comparison.

### \*\*\*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 Sale #1 appear proximate to a busy street and railroad tracks. However, the properties appear to be sufficiently backed off as to not be significantly impacted and no value was given in the grid.
5. The subject and all comparables appear proximate to a highway. This is deemed typical for the area and no value was given in the grid.
6. While the inspection report indicates the subject has an "Unfinished Basement", Public Records indicates the subject has a "Partially Finished Basement" which is assumed correct and has been utilized.
7. Due to how room counts are reported by utilized data sources, subject and comparable room counts might include below grade bedrooms and bathrooms.



## SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	209 E 16TH ST CONNERSVILLE, IN 47331	Single Family Residence				5881	1900	2	1	939	728	No		Public Records
1	2159 INDIANA AVE CONNERSVILLE, IN 47331	Single Family Residence	\$123,000	06/07/2024	0.69	5793	1920	2	1	946	473	No		MLS
2	2220 WESTERN AVE CONNERSVILLE, IN 47331	Single Family Residence	\$135,000	05/02/2024	0.87	5881	1920	3	1	936	234	No		MLS
3	643 W 21ST ST CONNERSVILLE, IN 47331	Single Family Residence	\$135,000	03/04/2024	0.72	5271	1948	3	1	1152	576	No		MLS



## SELECTED COMPARABLES PHOTOS



Comp 1: 2159 INDIANA AVE  
CONNERSVILLE IN, 47331

Nice clean starter home 2BR 1BA with detached garage. Partial bsmt.



Comp 2: 2220 WESTERN AVE  
CONNERSVILLE IN, 47331

Welcome to your beautifully renovated retreat, where charm meets contemporary living in this stunning 3 bed, 1 bath bungalow spanning 936 sqft. This home contains all new vinyl plank flooring, an updated kitchen, new water heater, new vinyl windows throughout the home, a fully remodeled bathroom, an inviting front enclosed porch, and a unfinished 1/3 basement.



Comp 3: 643 W 21ST ST  
CONNERSVILLE IN, 47331

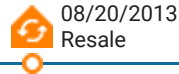
Move in Ready and immediate possession! This 3 bedroom 1 bathroom home is completely remodeled including new vinyl plank flooring downstairs, new carpet upstairs, new bathroom fixtures, new kitchen, new windows, new HVAC system ( scheduled for installation) and a new roof. Enjoy the new front porch with epoxy coating. This home features a new wood privacy fence surrounding the spacious backyard with 1 car detached garage.

## PRICE AND LISTING HISTORY

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

## TRANSACTION HISTORY

### Timeline



### History

#### 08/20/2013 Resale

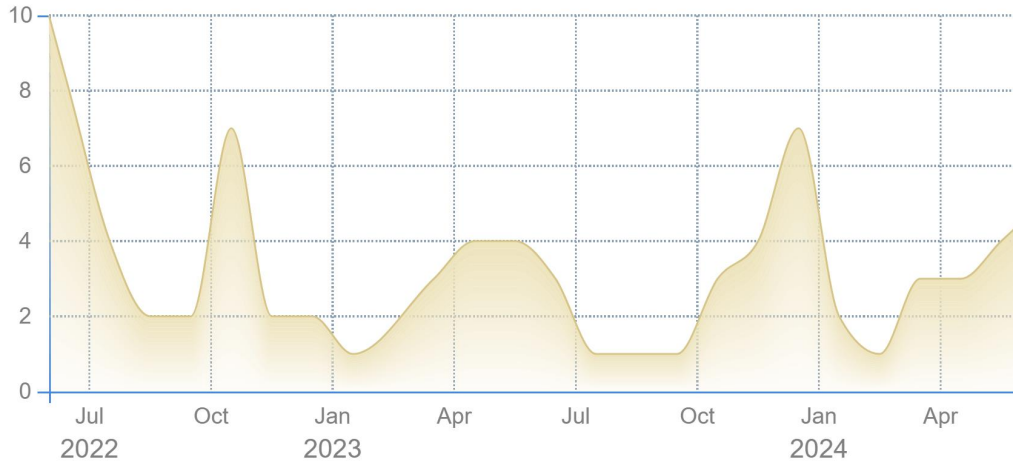
Recording Date	08/20/2013	Lender	N/A
Transaction Type	Resale	Title Co	N/A
Value	\$14,787	1st Loan Amt	N/A
Doc Type	Sheriff's Deed	2nd Loan Amt	N/A
Doc #	201300002975	Loan Type	N/A
Seller	WAYSON,BILLY	Rate Type	N/A
Buyer/Borrower	TAYLOR,JAMES & KATHRYN	Loan Doc #	N/A

## ZIP-CODE DATA

### Number of Properties Sold in 47331

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

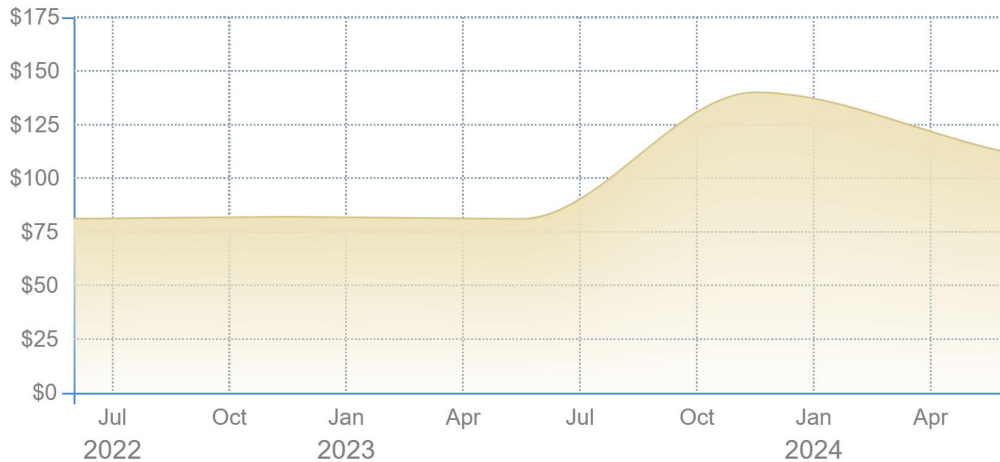
Number of Sales



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

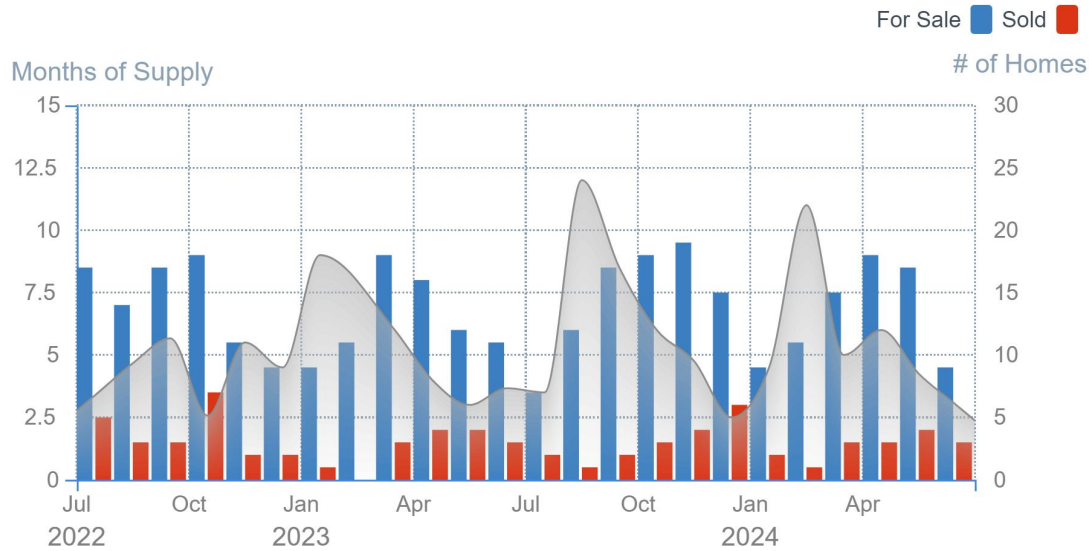
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



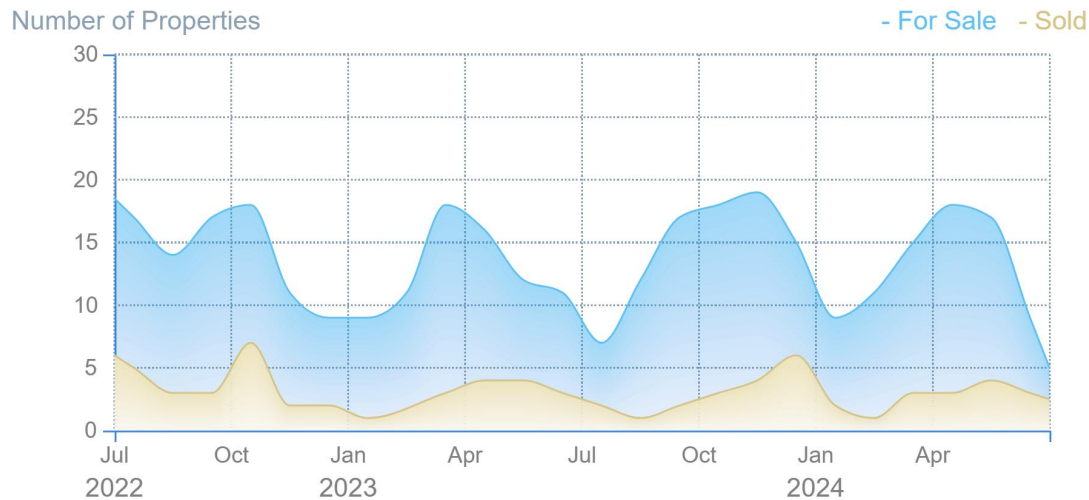
## Months of Supply in 47331

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.



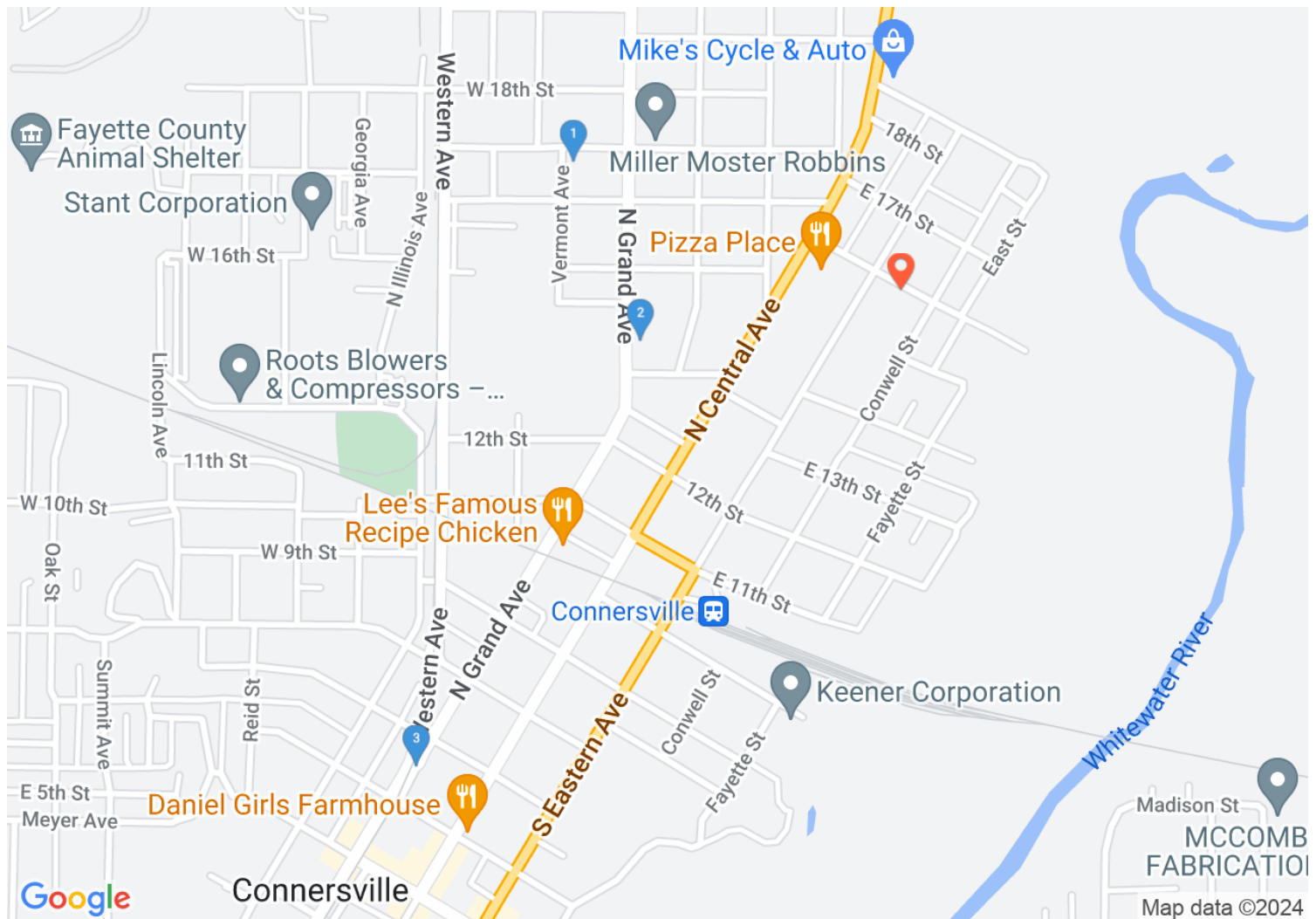


## COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	209 E 16TH ST, CONNSVILLE, IN 47331	--	--	2	1	939	--	--	0.14	--	1900
1	2159 INDIANA AVE CONNSVILLE, IN 47331	\$123,000	Jun 07, 2024	2	1	946	\$130	0.69	0.13	96	1920
2	2220 WESTERN AVE CONNSVILLE, IN 47331	\$135,000	May 02, 2024	3	1	936	\$144	0.87	0.14	94	1920
3	643 W 21ST ST CONNSVILLE, IN 47331	\$135,000	Mar 04, 2024	3	1	1,152	\$117	0.72	0.12	74	1948
4	1710 CONWELL ST CONNSVILLE, IN 47331	\$62,000	Sep 18, 2023	2	1	800	\$77	0.12	0.07	58	1925

## COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	209 E 16TH ST, CONNSVILLE, IN 47331	--	--	2	1	939	--	--	0.14	--	1900
1	1620 VERMONT AVE CONNSVILLE, IN 47331	\$91,900	Jul 23, 2024	3	1	1,121	\$81	0.39	0.16	88	1915
2	1314 N GRAND AVE CONNSVILLE, IN 47331	\$210,000	Apr 29, 2024	3	2	1,980	\$106	0.30	0.15	34	1910
3	GRAND AVE CONNSVILLE, IN 47331	\$210,000	Jun 22, 2024	3	2	1,980	\$106	0.76	0.14	34	1910

## 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.

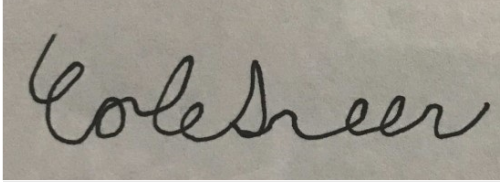
**WARNING: The use of assumptions may affect assignment results.**

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	8/20/2024

## SUBJECT & CLIENT

Zip 47331

Co-Borrower

Zip 46112

## EXTERNAL FACTORS

### Adverse External Factors

### Positive External Factors

## MARKET INFLUENCES

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

## SUBJECT CONDITION

<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	<b>Occupancy</b> <input checked="" type="checkbox"/> Occupied <input type="checkbox"/> Vacant   ( If Vacant, Is Home Secured? <input type="checkbox"/> Yes <input type="checkbox"/> No ) <input type="checkbox"/> Tenant Occupied Rent   [   _____   ] Terms   [   _____   ] Length   [   _____   ]
---	--

### Subject Condition Related to Neighboring Properties

☒ Similar    ☐ Inferior    ☐ Superior    ☐ Unknown

## Deferred Maintenance

Siding Damaged	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Roof Disrepair / Lifting Shingles	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Peeling Paint	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dry Rot / Decaying Wood	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Broken Windows	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Fire / Wildfire or Smoke Damage	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Foundation Damaged	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Water or Flood Damage	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Landscape Not Maintained	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Storm or Hurricane Damage	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Landscape Damage	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Earthquake Damage	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Under Construction	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Tornado Damage	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Other (Describe Below)	<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? ☐ Yes ☒ No

If yes, does it appear the interior suffered significant damage? ☐ Yes ☐ No

Is the property located in an active FEMA disaster area?

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:

## ROOM INFORMATION AND LOCATION

[ 5 ] # Total Rooms Above Grade

[ 2 ] # Bedrooms Above Grade

[ 1.0 ] # Bathrooms Above Grade

**PROPERTY TYPE**

☒ SFR - Detached      ☐ Condo - Garden Style

☐ SFR - Attached      ☐ Condo - Mid-Rise or High-Rise

☐ SFR - Semi-Detached / End      ☐ Condo - Other

☐ SFR - With Accessory Unit      ☐ Manufactured [Add Date]

☐ Duplex      ☐ Commercial / Mixed-Use

☐ Triplex      ☐ Other [                                  ]

☐ Quadruplex

**CONDO OR PLANNED UNIT DEV**

☐ 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.

## CAR STORAGE

<input type="checkbox"/> None	
<input type="checkbox"/> Carport	# Cars [    ]
<input checked="" type="checkbox"/> Garage	# Cars [ 2 ]
<input checked="" type="checkbox"/> Driveway	# Cars [ 2 ]
Surface [ Other	]

## Garage/Carport Design

☐ Attached  
☒ Detached  
☐ Built-In

## ADDITIONAL IMPROVEMENTS

☐ Accessory Unit

☐ Outbuildings

☐ Solar Panels [                      ]

☐ Porch [                      ]

☐ Patio [                      ]

☐ Pool [                      ]

☐ Fence [                      ]

☐ Other [                      ]

### ADDITIONS OR CONVERSIONS

☐ Apparent Additions  
Added GLA [                      SqFt ]  
Permitted? ☐ Yes ☐ No

☐ Conversions

**SUBJECT SITE / LOT**

Lot Size [ 0.14 ] 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 checked="" type="checkbox"/>	<input type="checkbox"/>	[ Asphalt ]

## SUBJECT IMPROVEMENTS

# Stories [ 1 ]	Year Built [ 1900 ]	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 type="checkbox"/> Full	
Fireplace # [ 0 ] [ None ]		<input checked="" type="checkbox"/> Partial	
Heating Type [ Forced ]		% Finished [ 0% ]	
Cooling Type [ Central/Forced Air ]			



## SUBJECT &amp; CLIENT

Address 209 E 16TH STREET	City CONNERSVILLE	County Fayette	State IN	Zip 47331
Borrower SHEYLA WATSON	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

## COMMENTS

SUBJECT IS A SINGLE FAMILY DWELLING; 1 STORY DESIGN; DETACHED GARAGE; APPEARS MAINTAINED; 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 Connerville, IN 47331

Phone (765) 825-1103

Location Validation (VPI Inspection Only)

Georgia Green / 08/15/2024

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6248178.2  
Loan #

SUBJECT & CLIENT

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Borrower SHEYLA WATSON	Co-Borrower			
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SUBJECT PROPERTY PHOTO ADDENDUM

Front View



Address Verification



Left Side View



Right Side View



Left Street View



Right Street View





# PROPERTY INSPECTION ANALYSIS

File # 6248178.2  
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SUBJECT PROPERTY PHOTO ADDENDUM	
Rear View (If accessible)	
