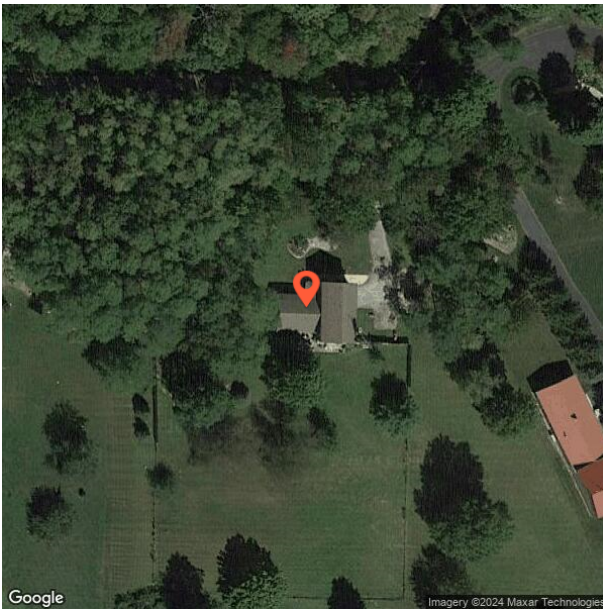


Property Address	4749 STUDY RD	Order #	6262446
	CENTERVILLE, IN 47330 - WAYNE COUNTY	Loan #	N/A
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Unknown
Lender	Robert Steele		
Borrower	KEVIN HARVEY		
Coborrower	N/A		
Evaluated Value	\$245,000	Reasonable Exposure Time	
Effective Date	9/10/2024		15 - 155 Days

PROPERTY DETAILS



Property Type	Single Family Residence	County	WAYNE
Lot Size	179,859	Parcel Number	89-13-04-400-402.000-004
Year Built	1984	Assessed Year	2023
Gross Living Area	2,298	Assessed Value	\$226,200
Bedroom	4	Assessed Taxes	\$2,487
Baths	2.1	Sold Date	8/13/2008
Pool	No	Sold Price	\$194,000
Condition	Very Good	List Date	
Carrier Route	R071	List Price	
HOA	No		
Location Comments	Typical		
Owner of Public Records	HARVEY KEVIN G / BANE RICCI T		
Amenities	Fully Finished Basement		
Legal Description	SEC:3304400 DIST:0003 CITY/MUNI/TWP:CENTER TOWNSHIP LOT 2 BLUE CLAY HILLS ADD 4.129A		

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	1	1	4	300% ↑	300% ↑
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	\$155,000	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	\$239,900	-55.2% ↓	-70% ↓
Median Competitive Listings Days on Market (Currently Active)	31d	150d	16d	-48.4% ↓	-89.3% ↓
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	4749 STUDY RD CENTERVILLE IN, 47330	5410 S COUNTY ROAD 100 E CONNERSVILLE IN, 47331		10960 N BOUNDARY RD FOUNTAIN CITY IN, 47341		409 S WOODPECKER RD HAGERSTOWN IN, 47346	
MLS Comments	--	2 bedrooms and 2.5 bathrooms. Open concept kitchen and living area. Everything...		Check out this 3 bed, 1 1/2 bath! This home has a forced air furnace and central...		This multi-level home offers 4 beds, 2 full baths, and 2,439 SF of living space....	
Proximity (mi)	--	16.94 SW		16.29 N		12.84 NW	
MLS# DOC#	--	1781902		202424374		21986363	
Sale Price / Price per Sq.Ft.	--	\$200,000 / \$127/sqft		\$194,900 / \$84/sqft		\$269,900 / \$111/sqft	
List Price / Price per Sq.Ft.	--	\$198,500 / \$126/sqft		\$194,900 / \$84/sqft		\$269,900 / \$111/sqft	
Sale Price % of List Price	--	1.01 / 101%		1.00 / 100%		1.00 / 100%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		10/19/23		08/30/24		08/02/24	
Location	Neutral	Neutral		Neutral		Adverse \$4,000	
Location Comment	Typical	Typical		Typical		Busy Street / Commercial	
Site	179,859	283,401	-\$5,177	43,560	\$6,815	76,361	\$5,175
View	Woods	Woods		Woods		Woods	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1984	1998		1968		1963	
Condition	Very Good	Very Good		Good \$19,000		Very Good	
Bedrooms	4	2	\$8,000	3	\$4,000	4	
Full / Half Baths	2 / 1	2 / 1		1 / 1	\$4,000	2 / 1	
Gross Living Area	2,298	1,577	\$36,050	2,330	-\$1,600	2,439	-\$7,050
Basement	Partial Basement	No Basement	\$6,000	Partial Basement		Partial Basement	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		2		2	
Pool	No	No		No		No	
Amenities	Fully Finished Basement	Typical	\$3,000	Fully Finished Basement		Fully Finished Basement	
Other	Typical	Large Outbuildings	-\$5,000	Large Outbuildings	-\$5,000	Typical	
Other							
Net Adj. (total)		21.44%	\$42,873	13.96%	\$27,215	0.79%	\$2,125
Gross Adj.		31.61%	\$63,227	20.74%	\$40,415	6.01%	\$16,225
Adj. Price			\$242,873		\$222,115		\$272,025
Price and Listing History		Sold	10/19/2023	Sold	08/30/2024	Sold	08/02/2024
		Price	\$200,000	Price	\$194,900	Price	\$269,900
		Listed	08/30/2023	Pending	07/08/2024	Pending	07/12/2024
		Price	\$198,500	Price	\$194,900	Price	\$269,900
				Listed	07/01/2024	Relisted	07/11/2024
				Price	\$194,900	Price	\$269,900
						Pending	06/25/2024
						Price	\$269,900
						Listed	06/21/2024
						Price	\$269,900

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

No adverse site factors appear present. The subject appears to be in a rural area. Subject conforms to the area. No significant foreclosure rate present.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$222,115 to \$272,025

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, over 20% difference in GLA and exceed distance parameters of 1 mile. 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. Sale #3 adjusted for inferior location. Sale #2 adjusted for condition based on listing photos and/or listing remarks.

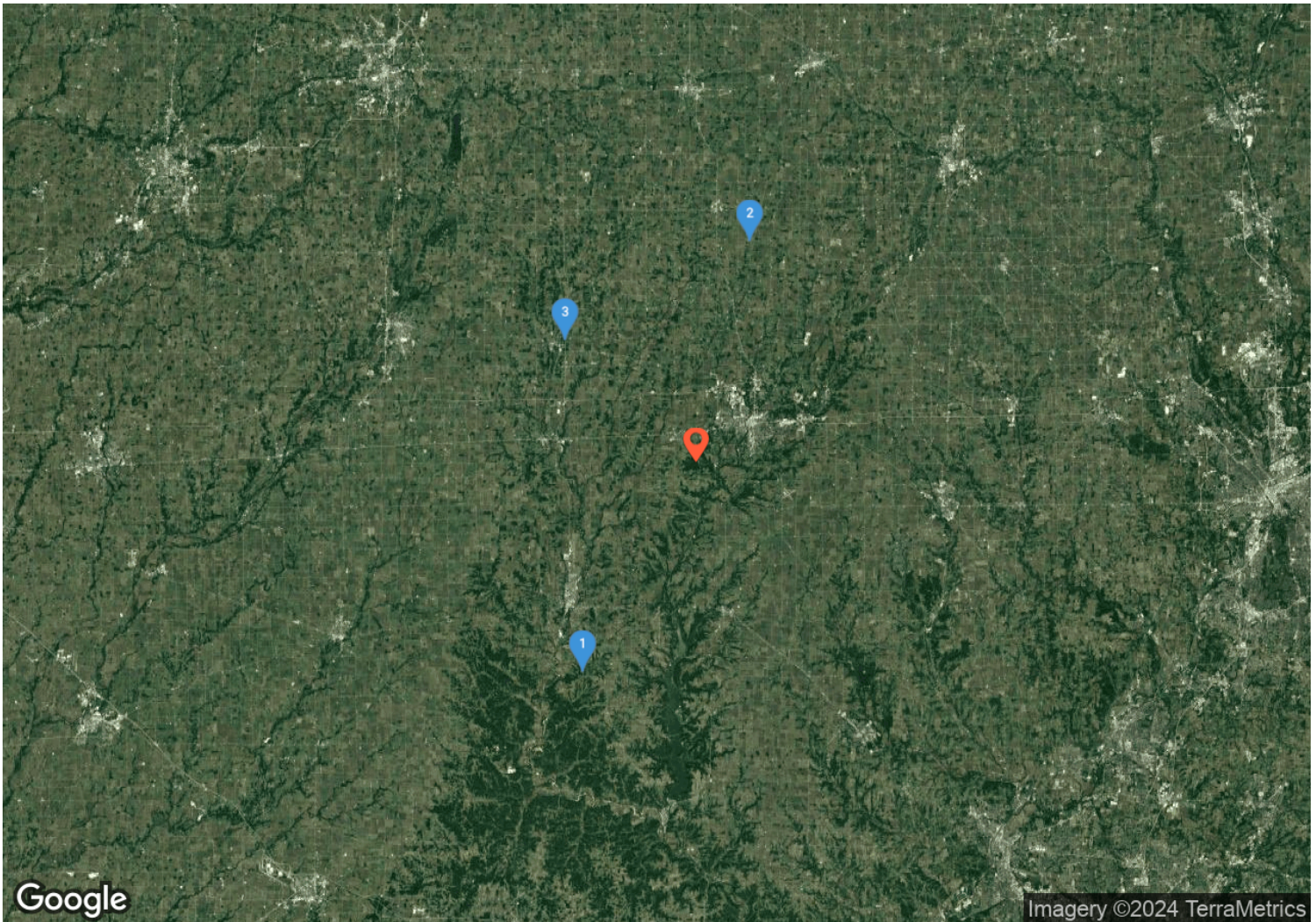
Summary of Listings Comparison Approach

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 and into neighboring cities to locate appropriate comparables.
4. The subject and all comparables appear proximate to a highway and railroad tracks. This is deemed typical for the area and no value was given in the grid.
5. While the inspection report indicates the subject has an "Unfinished Basement", Public Records indicates the subject has a "Fully Finished Basement" which is assumed correct and has been utilized.
6. Due to how room counts are reported by utilized data sources, subject and comparable room counts might include below grade bedrooms and bathrooms.
7. Due to the rural nature of the subject, it was deemed necessary to utilize comparables up to 20 miles distant from the subject.
8. Due to a lack of similar comparables, the single line, net and gross adjustments have exceeded the recommended 10%, 15% and 25% guidelines. Adjusted values in the report also appear wide. This is likely due to a lack of comparables with similar GLA and site size in the subject's area.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	4749 STUDY RD CENTERVILLE, IN 47330	Single Family Residence				179859	1984	4	3	2298	780	No		Public Records
1	5410 S COUNTY ROAD 100 E CONNERSVILLE, IN 47331	Single Family Residence	\$200,000	10/19/2023	16.94	283401	1998	2	3	1577	1577	No		MLS
2	10960 N BOUNDARY RD FOUNTAIN CITY, IN 47341	Single Family Residence	\$194,900	08/30/2024	16.29	43560	1968	3	2	2330	1308	No		MLS
3	409 S WOODPECKER RD HAGERSTOWN, IN 47346	Single Family Residence	\$269,900	08/02/2024	12.84	76361	1963	4	3	2439	624	No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 5410 S COUNTY ROAD 100 E
CONNERSVILLE IN, 47331

2 bedrooms and 2.5 bathrooms. Open concept kitchen and living area. Everything is new! Kitchen appliances come with this adorable home. Enjoy your gas fireplace in the living room or take advantage of your views on your front porch. Metal standing seam roof on the home. Breezeway from the house to the attached garage that has a full bath and elevator to the attic space.



Comp 2: 10960 N BOUNDARY RD
FOUNTAIN CITY IN, 47341

Check out this 3 bed, 1 1/2 bath! This home has a forced air furnace and central air for year round comfort! There is also a wood burning fireplace in the living room! Outside you will find a spacious backyard, 2 outbuildings for extra storage, and a deck that's perfect for entertaining!



Comp 3: 409 S WOODPECKER RD
HAGERSTOWN IN, 47346

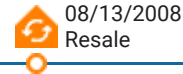
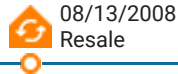
This multi-level home offers 4 beds, 2 full baths, and 2,439 SF of living space. This property includes a total 1.75 acres of land. The home offers a main level living room, kitchen, half bath, and bonus living space with vaulted ceilings and direct access to the back deck. The upper level offers four bedrooms and two full baths. The lower level offers the laundry room, direct access to the garage, and direct access to the basement which offers an exceptional amount of storage space. The garage has an extra workshop / storage space with overhead door to the back lawn. Gas boiler has recently been updated and the home does have central air.

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

Timeline



History

08/13/2008 Resale

Recording Date	08/13/2008	Lender	FIRST MERCHANTS BANK NA
Transaction Type	Resale	Title Co	N/A
Value	\$194,000	1st Loan Amt	\$191,002
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	2008007301	Loan Type	Federal Housing Authority (FHA)
Seller	STOHLER,GARY M	Rate Type	N/A
Buyer/Borrower	HARVEY,KEVIN G BANE,RICCI T	Loan Doc #	2008007302

08/13/2008 Resale

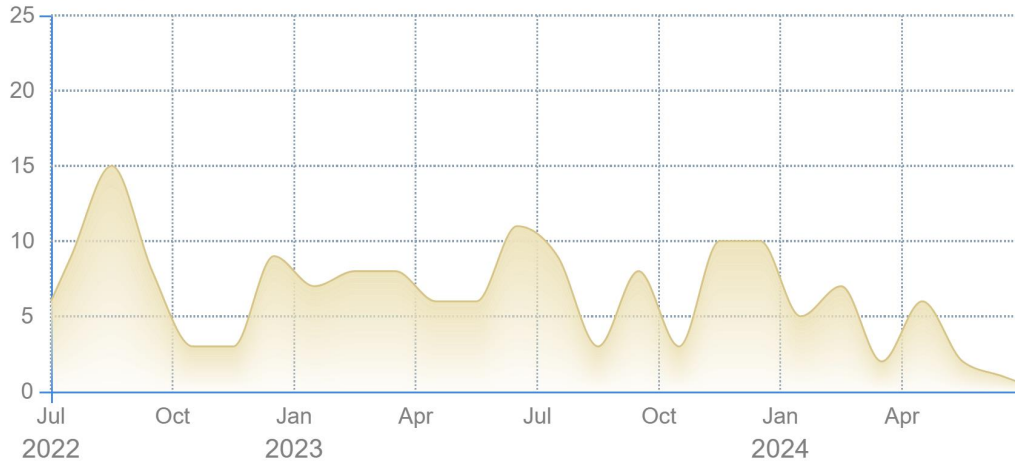
Recording Date	08/13/2008	Lender	N/A
Transaction Type	Resale	Title Co	N/A
Value	N/A	1st Loan Amt	N/A
Doc Type	Intrafamily Transfer (btw related parties for any reason)	2nd Loan Amt	N/A
Doc #	2008007300	Loan Type	N/A
Seller	STOHLER,VERONICA S	Rate Type	N/A
Buyer/Borrower	STOHLER,GARY M	Loan Doc #	N/A

ZIP-CODE DATA

Number of Properties Sold in 47330

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

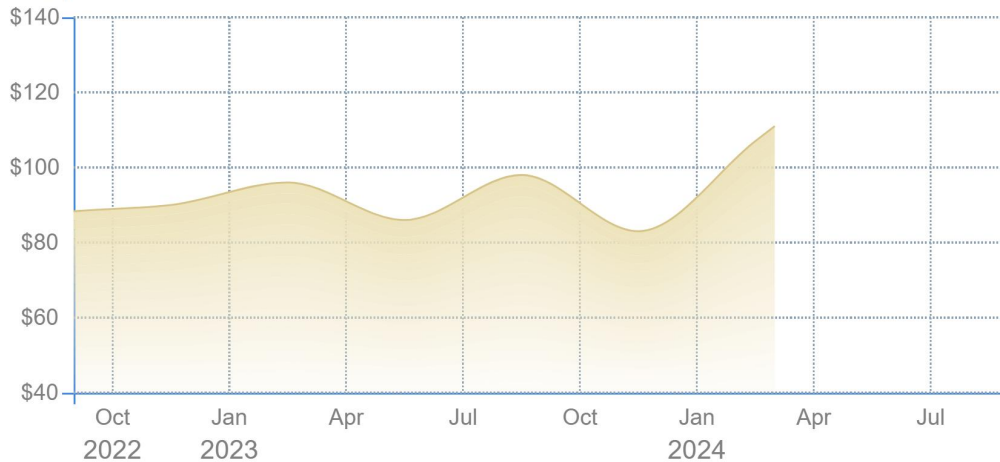
Number of Sales



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

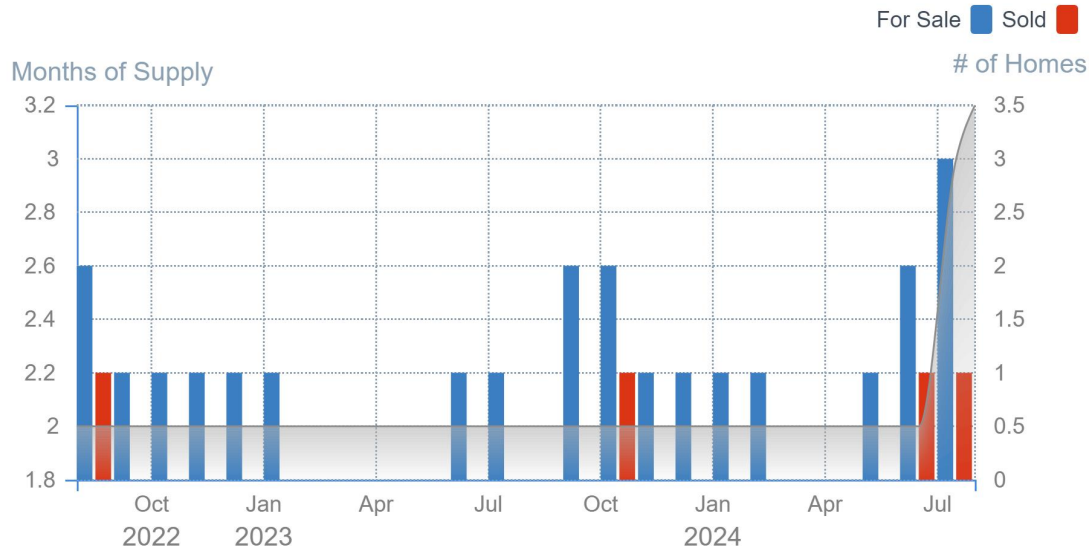
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



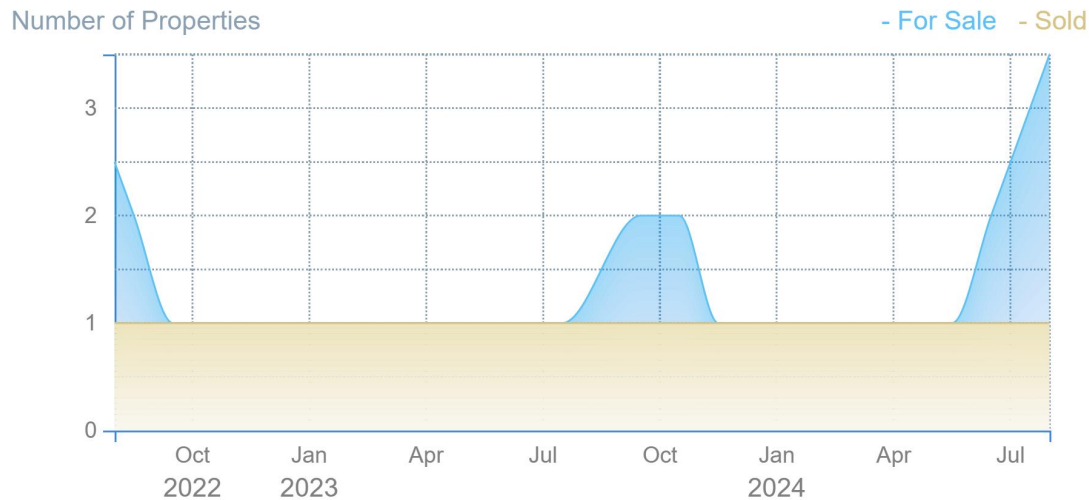
Months of Supply in 47330

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.

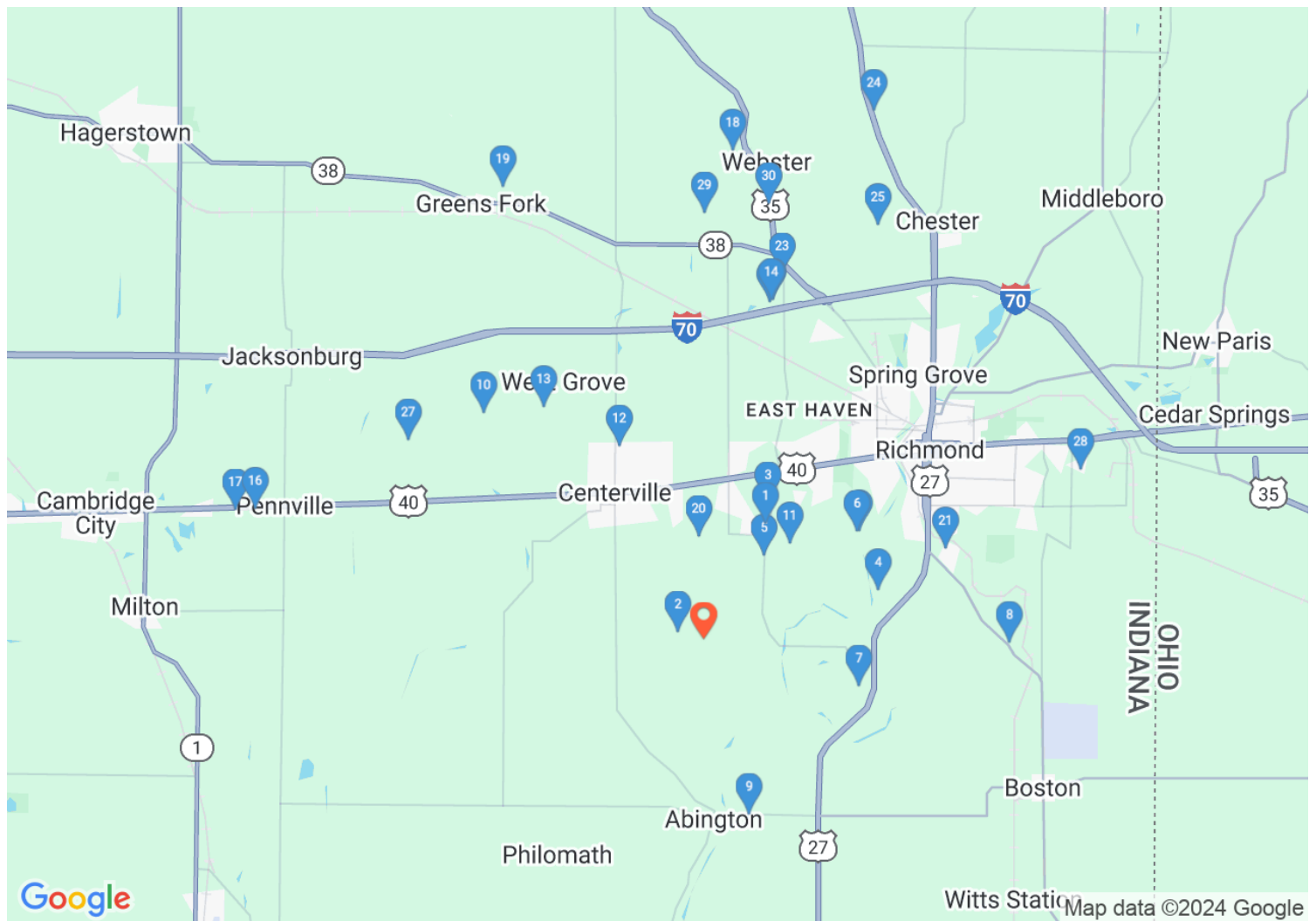


Supply / Demand in 47330

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



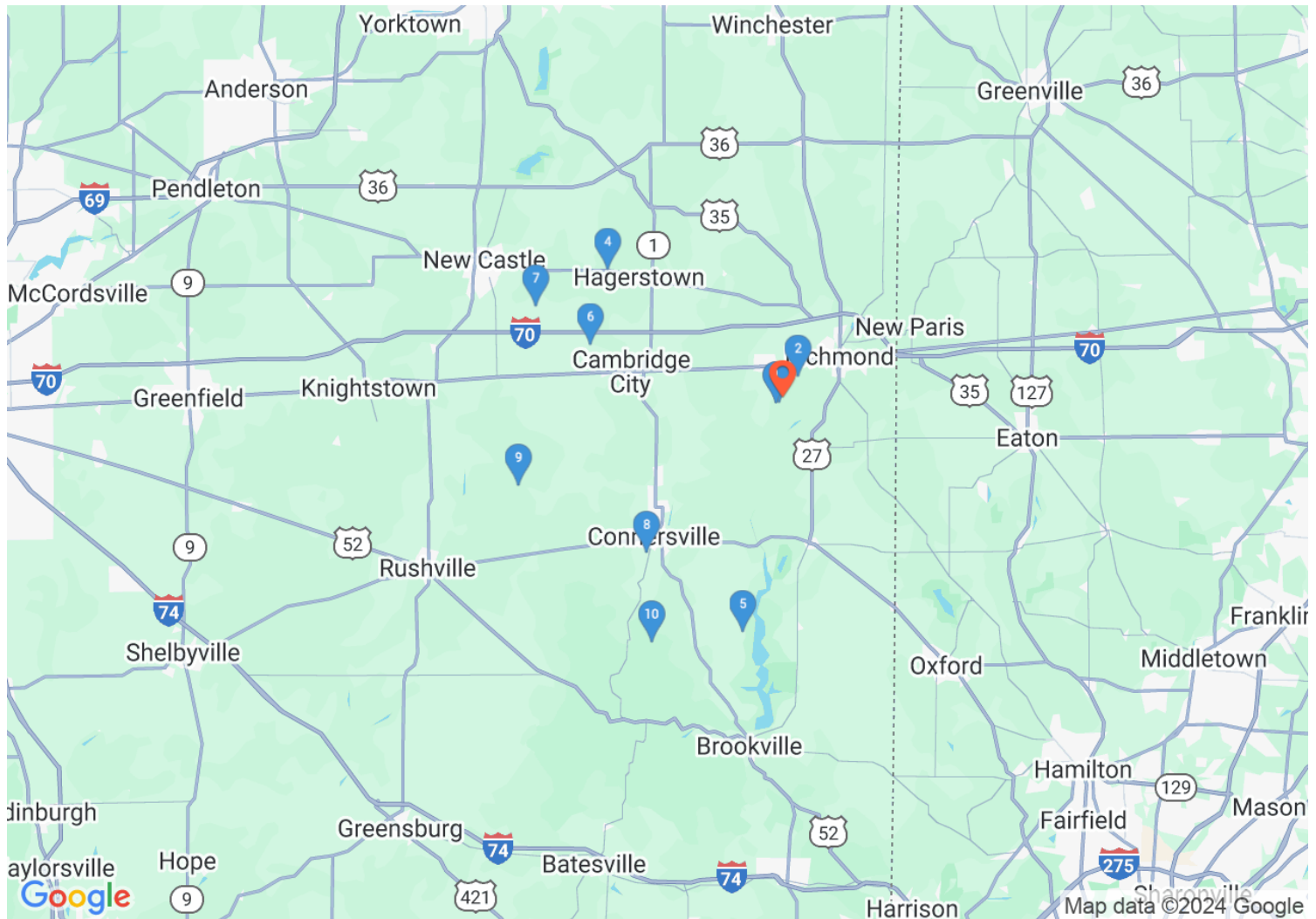
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	4749 STUDY RD, CENTERVILLE, IN 47330	--	--	4	3	2,298	--	--	4.13	--	1984
1	1596 S SALISBURY RD RICHMOND, IN 47374	\$230,000	Feb 14, 2024	4	3	2,236	\$102	2.33	2.98	56	1972
2	5176 STUDY RD CENTERVILLE, IN 47330	\$242,500	Dec 29, 2023	3	2	1,712	\$141	0.46	2.00	46	1989
3	1216 S SALISBURY RD RICHMOND, IN 47374	\$262,500	Jan 04, 2024	3	2	1,666	\$157	2.68	4.01	45	1988
4	2715 LIBERTY AVE RICHMOND, IN 47374	\$380,000	Dec 18, 2023	3	1	2,430	\$156	3.26	4.29	45	1970
5	2145 S SALISBURY RD RICHMOND, IN 47374	\$96,500	Jul 26, 2024	3	1	1,404	\$68	1.83	2.66	34	1962
6	917 TEST RD RICHMOND, IN 47374	\$176,500	Nov 03, 2023	3	2	1,528	\$115	3.36	3.52	32	1955
7	784 WOODS RD RICHMOND, IN 47374	\$108,900	Dec 19, 2023	3	2	1,674	\$65	2.93	1.50	28	1975
8	WOLFE RD RICHMOND, IN 47374	\$310,000	Jul 31, 2024	4	3	2,552	\$121	5.50	2.81	28	1976
9	3751 W POTTERSHOP RD RICHMOND, IN 47374	\$170,000	Oct 26, 2023	2	1	1,322	\$128	3.28	2.93	26	1966
10	8693 COLLEGE CORNER RD CENTERVILLE, IN 47330	\$280,000	Nov 14, 2023	3	2	1,951	\$143	5.62	2.32	25	1989
11	1933 VI POST RD RICHMOND, IN 47374	\$0	Oct 13, 2023	3	2	1,456	\$0	2.30	1.04	24	1994
12	1003 N MORTON AVE CENTERVILLE, IN 47330	\$114,000	Nov 01, 2023	3	2	1,567	\$72	3.74	1.00	21	1973

13	7613 GEORGE EARLY RD CENTERVILLE, IN 47330	\$189,900	Jan 11, 2024	2	2	1,838	\$103	5.02	1.00	21	1978
14	3125 NOLANDSFORK RD RICHMOND, IN 47374	\$156,625	Sep 13, 2023	3	2	1,690	\$92	6.17	2.49	21	1964
15	839 TEST RD RICHMOND, IN 47374	\$75,762	Oct 16, 2023	2	1	1,188	\$63	3.39	1.86	20	1956
16	12797 W US HIGHWAY 40 CAMBRIDGE CITY, IN 47327	\$0	Dec 15, 2023	3	2	1,775	\$0	8.35	2.54	18	1975
17	13183 W US HIGHWAY 40 CAMBRIDGE CITY, IN 47327	\$195,000	Dec 19, 2023	3	3	1,756	\$111	8.69	3.09	18	1977
18	4092 WEBSTER RD RICHMOND, IN 47374	\$152,000	Apr 09, 2024	3	2	1,776	\$85	8.74	3.25	18	1991
19	4740 CARLOS RD GREENS FORK, IN 47345	\$0	Oct 20, 2023	3	3	2,104	\$0	8.83	3.99	18	2007
20	1852 AIRPORT RD CENTERVILLE, IN 47330	\$136,000	Feb 29, 2024	2	1	720	\$188	1.81	1.60	17	1956
21	2028 S 13TH ST RICHMOND, IN 47374	\$110,000	Sep 15, 2023	2	1	1,226	\$89	4.64	1.65	17	1958
22	3085 NOLANDSFORK RD RICHMOND, IN 47374	\$110,000	Sep 25, 2023	3	2	1,240	\$88	6.18	2.52	17	1965
23	3244 N SALISBURY RD RICHMOND, IN 47374	\$330,000	Oct 30, 2023	3	3	3,136	\$105	6.67	1.50	17	2004
24	6031 US HIGHWAY 27 N RICHMOND, IN 47374	\$230,000	Jan 12, 2024	3	2	2,241	\$102	9.92	2.96	17	1979
25	4062 UNION PIKE RICHMOND, IN 47374	\$215,000	Sep 06, 2024	4	1	2,096	\$102	8.03	1.13	16	1970
26	3155 NOLANDSFORK RD RICHMOND, IN 47374	\$180,000	Sep 13, 2023	3	2	1,240	\$145	6.13	1.87	16	1964
27	10061 BLACK RD CENTERVILLE, IN 47330	\$55,000	Dec 18, 2023	3	1	1,488	\$36	6.36	1.00	16	1974
28	4463 HUGHES LN RICHMOND, IN 47374	\$429,900	Nov 27, 2023	5	4	2,856	\$150	7.41	1.16	16	2006
29	4710 TINGLER RD W RICHMOND, IN 47374	\$280,000	Mar 19, 2024	3	2	1,676	\$167	7.60	1.41	16	1970
30	4392 US HIGHWAY 35 N RICHMOND, IN 47374	\$250,000	Mar 19, 2024	3	2	1,718	\$145	7.86	1.50	16	1963

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	4749 STUDY RD, CENTERVILLE, IN 47330	--	--	4	3	2,298	--	--	4.13	--	1984
1	5151 LEAD LINE RD CENTERVILLE, IN 47330	\$320,000	Jul 16, 2024	3	2	1,362	\$234	0.66	3.81	45	1976
2	2635 VI POST RD RICHMOND, IN 47374	\$199,900	Aug 26, 2024	3	1	1,025	\$195	1.81	0.96	19	1967
3	LEAD LINE RD CENTERVILLE, IN 47330	\$320,000	Jul 16, 2024	3	2	0	--	0.52	3.80	13	1976
4	9828 E COUNTY ROAD 150 S HAGERSTOWN, IN 47346	\$350,000	Sep 04, 2024	4	3	1,928	\$181	15.43	2.41	10	1976
5	S SHAY RD CONNERSVILLE, IN 47331	\$517,500	Jul 31, 2024	3	2	2,495	\$207	17.17	3.00	10	2005
6	8437 E DUBLIN PIKE CAMBRIDGE CITY, IN 47327	\$189,900	Aug 14, 2024	3	2	1,260	\$150	14.22	1.25	9	1975
7	4517 E COUNTY ROAD 400 S NEW CASTLE, IN 47362	\$545,000	Jul 18, 2024	4	2	1,984	\$274	18.79	3.02	9	1965
8	575 W COUNTY ROAD 175 S CONNERSVILLE, IN 47331	\$475,000	Aug 19, 2024	3	2	1,080	\$439	14.87	1.00	8	2004
9	6850 E 500 N FALMOUTH, IN 46127	\$300,000	Jun 14, 2024	4	2	3,013	\$99	19.98	3.70	8	1963
10	19173 LAUREL RD LAUREL, IN 47024	\$239,900	Jul 20, 2024	3	1	1,218	\$196	20.00	1.00	7	1966

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.

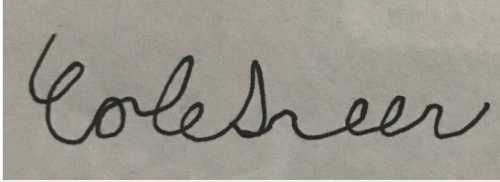
WARNING: The use of assumptions may affect assignment results.

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	9/16/2024

PROPERTY INSPECTION ANALYSIS

File # 6262446.2

Loan #

SUBJECT & CLIENT				
Address 4749 STUDY ROAD		City CENTERVILLE	County Wayne	State IN Zip 47330
Borrower KEVIN HARVEY		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 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 checked="" 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 checked="" type="checkbox"/> Very Good <input type="checkbox"/> Good <input 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 [4.13]		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 [2]	Year Built [1984]	Foundation / Basement	
Design [Colonial]		<input type="checkbox"/> Concrete Slab	
Construction [Wood Frame]		<input checked="" type="checkbox"/> Crawl Space	
Exterior Walls [Brick / Masonry]		<input checked="" type="checkbox"/> Basement	
Roof Surface [Comp Shingle]		<input type="checkbox"/> Full	
Fireplace # [1] [Unknown]		<input checked="" type="checkbox"/> Partial	
Heating Type [Forced]		% Finished [0 %]	
Cooling Type [Central/Forced Air]			

ROOM INFORMATION AND LOCATION
[8] # Total Rooms Above Grade
[4] # Bedrooms Above Grade
[2.5] # Bathrooms Above Grade

SUBJECT & CLIENT

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

COMMENTS

THIS PROPERTY NOT VISIBLE FROM THE ROAD

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 / 09/10/2024

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6262446.2
Loan #

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SUBJECT PROPERTY PHOTO ADDENDUM

Front View



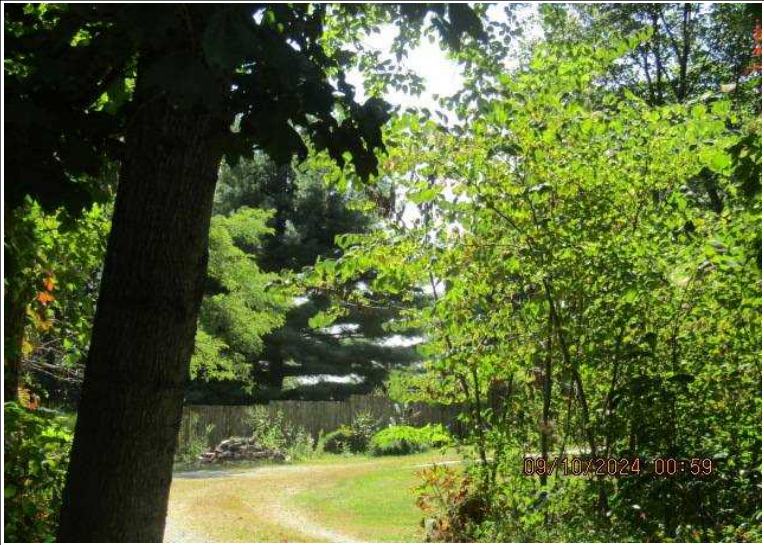
Address Verification



Left Side View



Right Side View



Left Street View



Right Street View



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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)

SIGN



angle

front from distance



front

left

