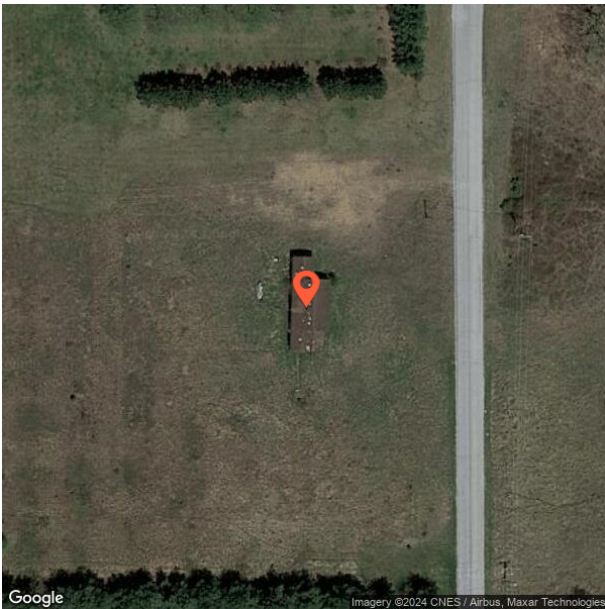




Property Address	10906 N 300 E	Order #	6264726
	WHEATFIELD, IN 46392 - JASPER COUNTY	Loan #	N/A
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Unknown
Lender	Robert Steele		
Borrower	DARREN WIREMAN		
Coborrower	N/A		
Evaluated Value	\$485,000	Reasonable Exposure Time	
Effective Date	9/12/2024		50 - 85 Days

PROPERTY DETAILS









Property Type	Single Family Residence	County	JASPER
Lot Size	435,600	Parcel Number	37-14-04-000-020.000-032
Year Built	2019	Assessed Year	2023
Gross Living Area	2,144	Assessed Value	\$503,200
Bedroom	3	Assessed Taxes	\$2,814
Baths	3.1	Sold Date	8/22/2018
Pool	No	Sold Price	\$70,000
Condition	Very Good	List Date	1/4/2018
Carrier Route	R001	List Price	\$79,900
HOA	No		
Location Comments	Typical		
Owner of Public Records	WIREMAN DARREN J		
Amenities	Partially Finished Basement		
Legal Description	DIST:0012 CITY/MUNI/TWP:WALKER TOWNSHIP PT NE NE 4 31 5, 10A MAP REF:4-31-5 P38/A4		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	12	14	12	0% -	-14.3% ↓
Absorption rate (total sales/month)	4	4	4	0% -	0% -
Total # of Comparable Active Listings	32	28	33	3.1% -	17.9% ↑
Months of housing supply (Total listings / ab. rate)	8	6	8	0% -	33.3% ↑
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	\$235,000	\$225,000	\$335,000	42.6% ↑	48.9% ↑
Median Comparable Sales Days on Market	77d	48d	48d	-37.7% ↓	0% -
Median Sale Price as % of List Price	95%	100%	97%	2.1% -	-3% -
Median Comparable List Price (Currently Active)	\$265,000	\$299,999	\$389,900	47.1% ↑	30% ↑
Median Competitive Listings Days on Market (Currently Active)	77d	84d	51d	-33.8% ↓	-39.3% ↓
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	10906 N 300 E WHEATFIELD IN, 46392	9748 N 250 E WHEATFIELD IN, 09056		11607 PRIMROSE CT WHEATFIELD IN, 46392		11598 N 200 E WHEATFIELD IN, 46392	
MLS Comments	--	Motivated Seller. Looking for Land! This property comes with 11 Acres, a Ranch...		The attention to detail is unmatched in this custom built, 1756 square-foot, 3...		Beautiful 1 1/2 Story Home with full Daylight Basement, Pole Barn on 3.35 Acres....	
Proximity (mi)	--	1.36 SW		7.64 W		1.20 NW	
MLS# DOC#	--	541066		202427962		544838 F200543	
Sale Price / Price per Sq.Ft.	--	\$479,000 / \$213/sqft		\$405,000 / \$231/sqft		\$485,000 / \$206/sqft	
List Price / Price per Sq.Ft.	--	\$499,000 / \$222/sqft		\$415,000 / \$236/sqft		\$0 / \$0/sqft	
Sale Price % of List Price	--	0.96 / 96%		0.98 / 98%			
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		02/15/24		09/10/24		05/15/24	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	Typical	Typical		Typical		Typical	
Site	435,600	487,872	-\$1,045	45,651	\$7,799	146,100	\$5,790
View	None	None		None		Pond	-\$5,000
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	2019	2005		2021		2002	
Condition	Very Good	Good	\$24,000	Very Good		Good	\$24,500
Bedrooms	3	3		3		3	
Full / Half Baths	3 / 1	2 / 0	\$6,000	2 / 1	\$4,000	3 / 1	
Gross Living Area	2,144	2,250	-\$12,720	1,756	\$46,560	2,349	-\$24,600
Basement	Full Basement	No Basement	\$6,000	No Basement	\$6,000	Full Basement	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		2		3	-\$3,000
Pool	No	No		No		No	
Amenities	Partially Finished Basement	Typical	\$3,000	Typical	\$3,000	Partially Finished Basement	
Other	Large Outbuilding	Large Outbuilding		Typical		Large Outbuilding	
Other							
Net Adj. (total)		5.27%	\$25,235	17.87%	\$72,359	-0.48%	-\$2,310
Gross Adj.		11.02%	\$52,765	17.87%	\$72,359	12.97%	\$62,890
Adj. Price			\$504,235		\$477,359		\$482,690
Price and Listing History		Sold	02/15/2024 \$479,000	Sold	09/10/2024 \$405,000	Sold	05/15/2024 \$485,000
		Pending	02/14/2024 \$499,000	Pending	08/01/2024 \$415,000		
		Listed	11/16/2023 \$499,000	Listed	07/26/2024 \$415,000		

Subject Property		List Comp 1		
				
Address	10906 N 300 E WHEATFIELD IN, 46392	11732LOT FOX TRL #31 WHEATFIELD IN, 46392		
MLS Comments	--	NO WAITING - This is one is DONE! This model ALSO has a BLOWOUT 3car + 744sf...		
Proximity (mi)	--	7.69 W		
MLS# DOC#	--	806747		
Sale Price / Price per Sq.Ft.	--			
List Price / Price per Sq.Ft.	--	\$459,550 / \$218/sqft		
Sale Price % of List Price	--			
Property Type	SFR	SFR		
	Value (Subject)	Value Adj		
Sale/List Date		07/12/24 62 DOM		
Location	Neutral	Neutral		
Location Comment	Typical	Typical		
Site	435,600	53,143 \$7,649		
View	None	None		
Design	Typical	Typical		
Quality	Average	Average		
Age	2019	2024		
Condition	Very Good	Excellent/Like New -\$23,000		
Bedrooms	3	3		
Full / Half Baths	3 / 1	2 / 1 \$4,000		
Gross Living Area	2,144	2,104 \$4,800		
Basement	Full Basement	No Basement \$6,000		
Parking Type	Garage	Garage		
Parking Spaces	2	3 -\$3,000		
Pool	No	No		
Amenities	Partially Finished Basement	Typical \$3,000		
Other	Large Outbuilding	Typical \$5,000		
Other				
Net Adj. (total)		0.97% \$4,449		
Gross Adj.		12.28% \$56,449		
Adj. Price		\$463,999		
Price and Listing History				

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: \$463,999 to \$504,235

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 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 superior view. Sales #1 and #3 adjusted for condition based on listing photos and/or listing remarks.

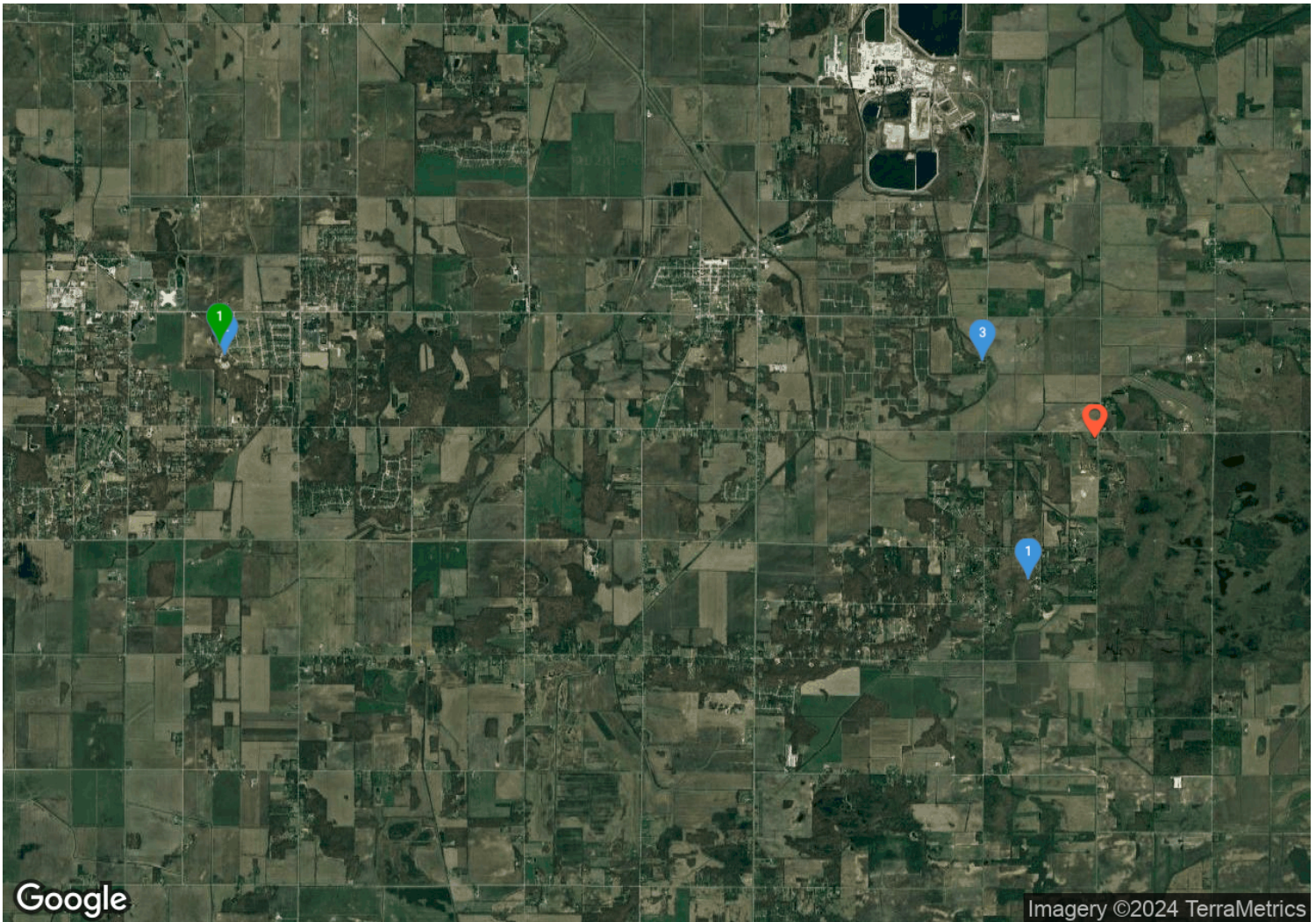
Summary of Listings Comparison Approach

Due to an extreme lack of recent and similar listings in subject's area, only 1 comparable listing was found and deemed reasonable for comparison. Listing #1 adjusted for condition based on listing photos and/or listing remarks.

ADDITIONAL NOTES

1. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources.
2. Outbuildings have only been reported as an amenity and in the grid if appear to be located on permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. Similarly, above ground pools are considered personal property and no value was given.
3. Due to a lack of similar and more proximate comparables, it was deemed necessary to expand search parameters across major roadways and highways.
4. The subject and all comparables appear proximate to a highway and railroad tracks. This is deemed typical for the area and no value was given in the grid.
5. Due to how room counts are reported by utilized data sources, subject and comparable room counts might include below grade bedrooms and bathrooms.
6. Due to a lack of similar comparables, the single line and net adjustments have exceeded the recommended 10% and 15% guidelines.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	10906 N 300 E WHEATFIELD, IN 46392	Single Family Residence				435600	2019	3	4	2144	1500	No		Public Records
1	9748 N 250 E WHEATFIELD, IN 09056	Single Family Residence	\$479,000	02/15/2024	1.36	487872	2005	3	2	2250		No		MLS
2	11607 PRIMROSE CT WHEATFIELD, IN 46392	Single Family Residence	\$405,000	09/10/2024	7.64	45651	2021	3	3	1756		No		MLS
3	11598 N 200 E WHEATFIELD, IN 46392	Single Family Residence	\$485,000	05/15/2024	1.20	146100	2002	3	4	2349	1448	No		Public Records
1	11732LOT FOX TRL #31 WHEATFIELD, IN 46392	Single Family Residence	\$459,550	07/12/2024	7.69	53143	2024	3	3	2104		No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 9748 N 250 E
WHEATFIELD IN, 09056



Comp 2: 11607 PRIMROSE CT
WHEATFIELD IN, 46392



Comp 3: 11598 N 200 E
WHEATFIELD IN, 46392

Motivated Seller. Looking for Land! This property comes with 11 Acres, a Ranch home, and a 42' x 72' Pole Barn. The parcel offers the opportunity to run a mini farm with cows, sheep, or horses. The Pole Barn has electric, and water, and an electric fence. There is an auto watering trough for animals that doesn't freeze in cold months. If you're a deer hunter there are stands within the property. This open floor plan ranch home has hardwood floors through the main living area and has been freshly painted. There are 3 bedrooms and 2 full baths with new flooring. The dinette has a slider out to a large peaceful new deck with grill bump out area. The backdoor in the garage, complete with a doggy door, provides access to the side fenced area for dogs. There is access to the concrete crawl space from the stairway in the oversized garage.

The attention to detail is unmatched in this custom built, 1756 square-foot, 3 bed, 2.5 bath home. Upon entering the thoughtfully designed interior, you're met with a spacious open concept boasting hardwood and tile floors, 10ft ceilings, 5" trim, high-end fixtures and finishes, and beautiful accent walls. Main kitchen features include granite countertops, kitchen-aid appliances, slow-close drawers/cabinets, wine cooler, walk-in pantry, and tile backsplash. Moving through the split floor plan, into the master bedroom, you'll find a walk-in closet, large windows, custom tile shower, double vanity, and a soaking tub overlooking the backyard. Rounding off the interior, you have two perfectly sized guest bedrooms, and a 9x8 laundry room which could double as an office. The 1.048 acre exterior features a concrete driveway, stone accents, custom lighting, covered front and back porch, 6ft enclosed privacy fence, 15x40 patio, pool, oversized 24x26 garage, and professional landscaping including a custom fire-pit recreation area. The perfect blend of peaceful privacy and entertainment paradise. Ready for its lucky new owners, schedule to see it today!

Beautiful 1 1/2 Story Home with full Daylight Basement, Pole Barn on 3.35 Acres. Yes, this home has it all. Gorgeous Hardwood flooring in front Foyer and Formal Dining Room. Striking Living Room with a floor-to-ceiling Fireplace and an abundance of windows to let the sunshine in. Spacious eat-in Kitchen with a built-in desk nook and walk out deck. Primary Bedroom has an ensuite whirlpool tub, stand up shower and walk in closet. Upper level has 2 Bedrooms and its own full Bath. Partially finished Basement with a 2nd Fireplace, Den/Rec Room and another full Bath. Lots of room for storage or additional space to customize and finish. Outdoors is like a nature preserve with a full set of woods and your own stocked pond. Expansive Pole Barn (42' x 54' x 16') with concrete floor, electric, and extra built-in storage garage. (Great for Boats, RV or Big Rig parking). Many upgrades including new Roof 2023 and New Central Air 2022. Pella Windows throughout. Schedule your showing today.



Listing 1: 11732LOT FOX TRL #31
WHEATFIELD IN, 46392

NO WAITING - This is one is DONE! This model ALSO has a BLOWOUT 3car + 744sf GARAGE w/ Insul doors & WiFi MyQ openers and TONS of parking. She's LOADED w/all the bells & Whistles and her GLAM shows! FULL POURED CRAWL has excellent storage. AMAZING master suite w/all the new architectural design & Decor, Finishes & Hardware. The Shower ~ WOW! (Note interior Dark Grey doors and trim may not be in photos but done soon!) GRANITE tops, Under Cabinet LED Lighting, ISLAND +42 Uppers, MULTI-USE functionality door to a semi-private vaulted sunroom for the all important buffer space changes the flow as you need it from Work at home, Homework time & Holidays. 9' ceilings, SHAKER style trim & doors w/modern accents. FIREPLACE and All High efficient PLUS a 4YR Complimentary Warranty!

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

Timeline



History

09/24/2018 Construction

Recording Date	09/24/2018	Lender	KENTLAND BANK
Transaction Type	Construction	Title Co	NONE AVAILABLE
Value	N/A	1st Loan Amt	\$265,000
Doc Type	N/A	2nd Loan Amt	N/A
Doc #	F165397	Loan Type	Construction
Seller	N/A	Rate Type	N/A
Buyer/Borrower	WIREMAN,DARREN J	Loan Doc #	F165397

08/22/2018 Resale

Recording Date	08/22/2018	Lender	N/A
Transaction Type	Resale	Title Co	STATE STREET TITLE
Value	\$70,000	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	F164849	Loan Type	N/A
Seller	COFFER,JONATHAN J & EMILY N	Rate Type	N/A
Buyer/Borrower	WIREMAN,DAREN J	Loan Doc #	N/A

09/26/2016 Resale

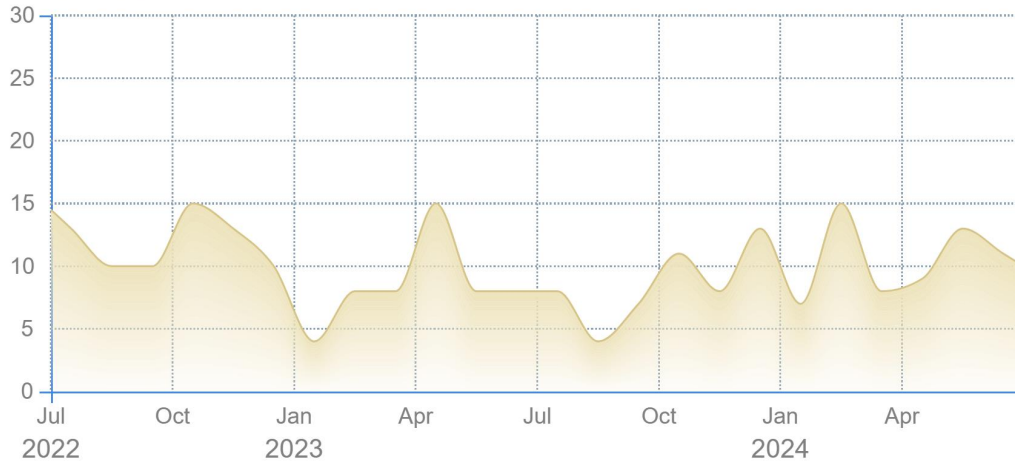
Recording Date	09/26/2016	Lender	N/A
Transaction Type	Resale	Title Co	CHICAGO TITLE INSURANCE COMP
Value	\$33,375	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	F153983	Loan Type	N/A
Seller	BALL,KERMIT	Rate Type	N/A
Buyer/Borrower	COFFER,JONATHAN J & EMILY N	Loan Doc #	N/A

ZIP-CODE DATA

Number of Properties Sold in 46392

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

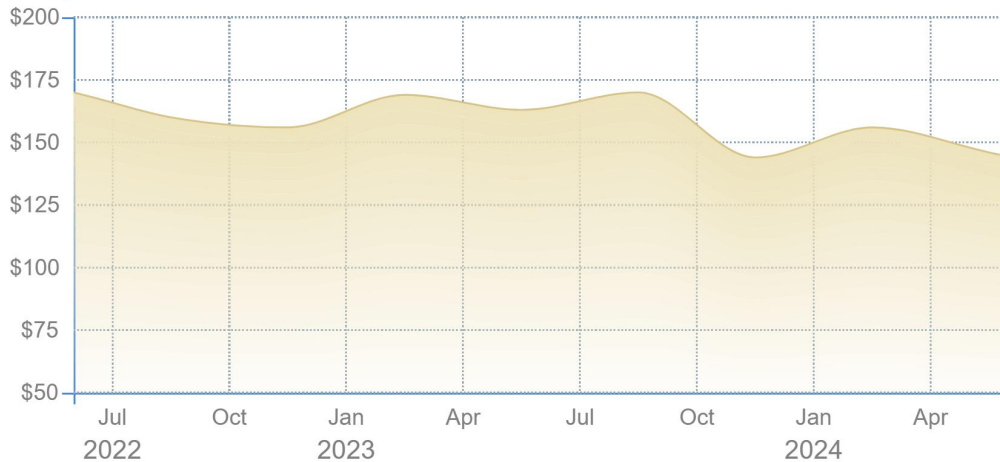
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 46392

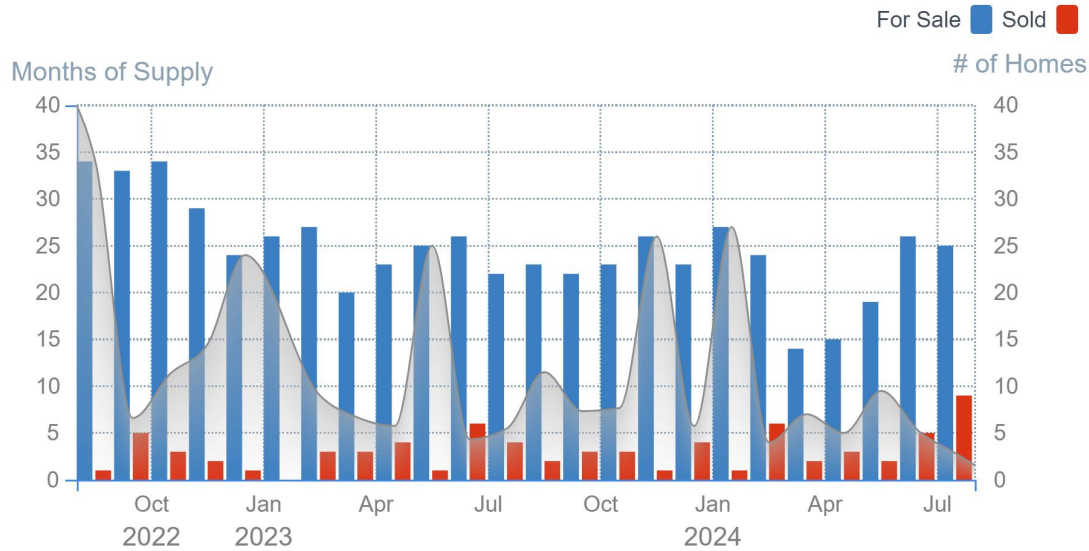
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



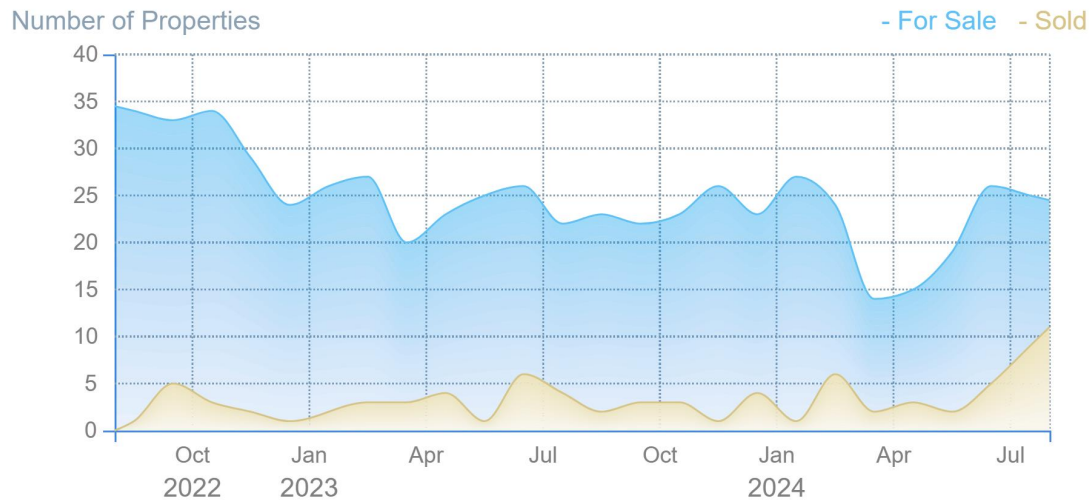
Months of Supply in 46392

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.

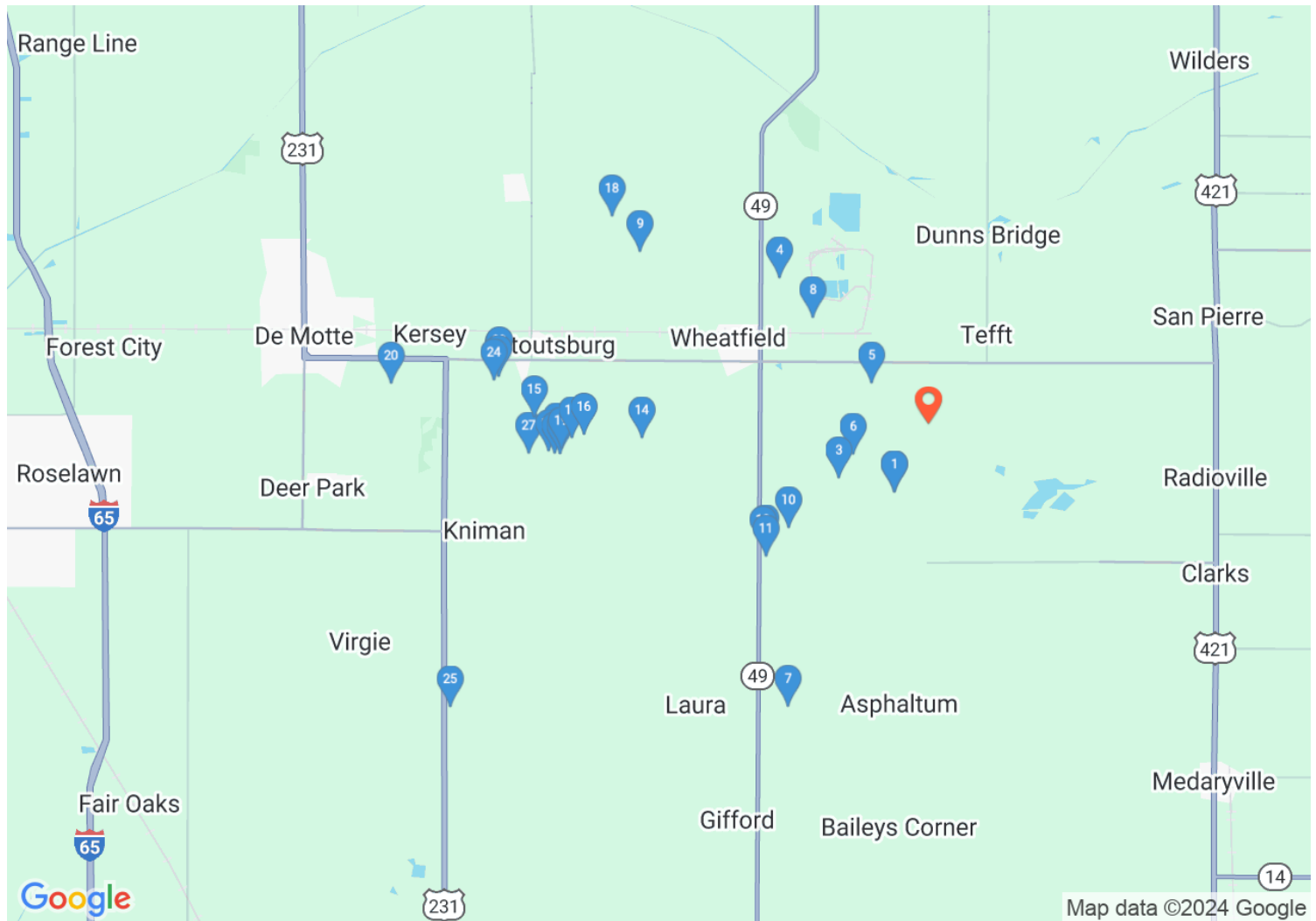


Supply / Demand in 46392

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



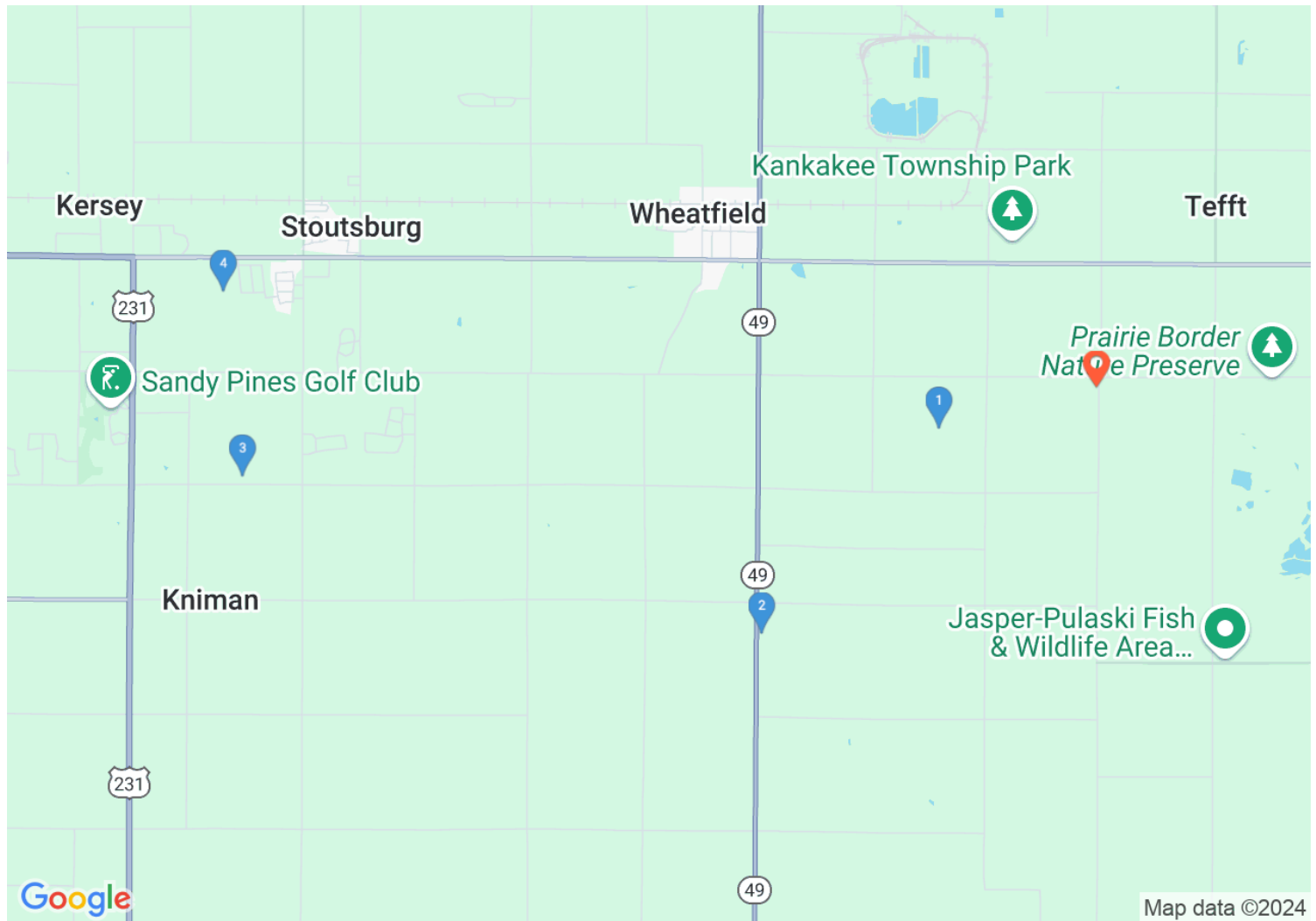
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	10906 N 300 E, WHEATFIELD, IN 46392	--	--	3	4	2,144	--	--	10.00	--	2019
1	9748 N 250 E WHEATFIELD, IN 46392	\$479,000	Feb 15, 2024	3	2	2,250	\$212	1.36	11.20	59	2005
2	250 WHEATFIELD, IN 09056	\$479,000	Feb 15, 2024	3	2	2,250	\$212	1.36	11.20	59	2005
3	1409 E 1000 N WHEATFIELD, IN 46392	\$0	Apr 25, 2024	2	2	1,720	\$0	1.84	10.00	48	2002
4	311 E 1350 N WHEATFIELD, IN 46392	\$0	Nov 06, 2023	3	3	1,940	\$0	3.62	7.50	41	2018
5	11598 N 200 E WHEATFIELD, IN 46392	\$485,000	May 15, 2024	3	2	2,349	\$206	1.20	3.35	34	2002
6	FOX WHEATFIELD, IN 46392	\$352,000	Jun 07, 2024	3	2	1,810	\$194	1.42	1.02	28	2022
7	519 E 600 N RENSSELAER, IN 47978	\$0	Jul 29, 2024	4	2	1,820	\$0	5.55	8.43	26	2008
8	927 E 1275 N WHEATFIELD, IN 46392	\$0	May 13, 2024	4	2	1,800	\$0	2.72	2.21	25	2008
9	13866 N 200 W WHEATFIELD, IN 46392	\$600,000	Aug 19, 2024	3	3	2,091	\$286	5.86	8.08	24	2002
10	OAK WHEATFIELD, IN 09633	\$419,900	Apr 09, 2024	3	3	1,993	\$210	3.06	1.11	21	1999
11	143 ACRE LN WHEATFIELD, IN 46392	\$0	Oct 18, 2023	3	2	2,194	\$0	3.68	1.79	21	1999
12	SHARON WHEATFIELD, IN 46392	\$400,000	Jul 17, 2024	3	2	2,018	\$198	3.63	1.18	20	2006

13	134 SHARON DR WHEATFIELD, IN 46392	\$400,000	Jul 19, 2024	3	2	2,018	\$198	3.57	1.18	20	2006
14	10566 N 200 W WHEATFIELD, IN 46392	\$0	Feb 07, 2024	3	4	1,813	\$0	5.02	3.30	20	2003
15	10963 N 400 W WHEATFIELD, IN 46392	\$445,000	Jul 11, 2024	3	3	1,905	\$233	6.90	3.64	18	2011
16	3054 PEACOCK LN WHEATFIELD, IN 46392	\$407,000	Feb 27, 2024	3	3	2,157	\$188	6.03	1.00	17	2020
17	10572 MATTIE LN WHEATFIELD, IN 46392	\$0	Jan 19, 2024	3	3	2,429	\$0	6.24	1.00	17	2020
18	2575 W 1450 N WHEATFIELD, IN 46392	\$440,000	Jun 03, 2024	3	3	1,818	\$242	6.61	3.14	17	2002
19	CHERYL WHEATFIELD, IN 46392	\$429,900	Aug 15, 2024	4	3	2,486	\$172	6.44	1.12	16	2021
20	6493 W STATE ROAD 10 DEMOTTE, IN 46310	\$700,000	Apr 24, 2024	4	4	2,406	\$290	9.43	6.22	16	2005
21	10316 CHERYL LN WHEATFIELD, IN 46392	\$0	Aug 15, 2024	3	3	2,486	\$0	6.47	1.12	16	2021
22	STILLMEADOW WHEATFIELD, IN 46392	\$399,900	Jul 12, 2024	4	3	2,179	\$183	6.56	1.00	15	2004
23	3682 STILL MEADOW DR WHEATFIELD, IN 46392	\$399,900	Jul 22, 2024	4	3	2,179	\$183	6.67	1.00	15	2004
24	11607 PRIMROSE CT WHEATFIELD, IN 46392	\$405,000	Sep 10, 2024	3	3	1,756	\$230	7.64	1.05	15	2021
25	5379 W 600 N RENSSELAER, IN 47978	\$430,000	Feb 22, 2024	3	2	2,168	\$198	9.75	6.96	15	2001
26	3558 WOODGATE CT WHEATFIELD, IN 46392	\$575,000	Jul 01, 2024	4	3	2,310	\$248	6.52	1.00	15	2008
27	10286 N 400 W WHEATFIELD, IN 46392	\$415,000	Mar 20, 2024	3	3	2,006	\$206	7.02	1.00	14	2005
28	4563 PRIMROSE TRL WHEATFIELD, IN 46392	\$345,000	Dec 07, 2023	3	2	1,738	\$198	7.56	1.00	14	2020
29	PRAIRIE RIDGE WHEATFIELD, IN 07306	\$365,000	Nov 06, 2023	4	3	1,944	\$187	7.57	1.00	14	2008
30	11766 PRAIRIE RIDGE LN WHEATFIELD, IN 46392	\$320,000	Sep 29, 2023	4	3	1,765	\$181	7.58	1.00	14	2008

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	10906 N 300 E, WHEATFIELD, IN 46392	--	--	3	4	2,144	--	--	10.00	--	2019
1	10551 TURKEY RUN WHEATFIELD, IN 46392	\$405,000	Sep 04, 2024	3	2	1,936	\$209	1.42	1.00	29	2021
2	52 SHARON DR WHEATFIELD, IN 46392	\$479,000	Aug 14, 2024	3	2	1,786	\$268	3.65	1.15	22	2019
3	4512 W 1000 N WHEATFIELD, IN 46392	\$442,500	Aug 22, 2024	3	2	2,000	\$221	7.52	3.00	16	2007
4	11732LOT FOX TRL #31 WHEATFIELD, IN 46392	\$459,550	Jul 12, 2024	3	3	2,104	\$218	7.69	1.22	14	2024

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:

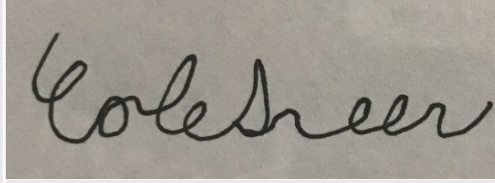
- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have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

A photograph of a handwritten signature in black ink on a light-colored, textured surface. The signature is written in a cursive style and reads "Cole Green".

Signature Date

9/16/2024

SUBJECT & CLIENT

Address 10906 N 300 E	City WHEATFIELD	County Jasper	State IN	Zip 46392
Borrower DARREN WIREMAN		Co-Borrower		
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

TYPE OF INSPECTION PERFORMED

- ☒ Exterior-Only From Street
☐ Walk-In Interior & Exterior
☐ Virtual Exterior-Only From Street
☐ Virtual Walk-In Interior & Exterior

EVIDENCE OF LISTING STATUS

Evidence Subject For Sale ☐ Yes ☒ No
If Yes, Distressed Listing ☐ Yes ☐ No
List Price [\$]
List Date [] DOM []

MARKET INFLUENCES

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

EXTERNAL FACTORS

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

Positive External Factors

Golf Course	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Waterfront	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Beach Access	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Lake Access	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Marina/Boat Ramp Access	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Gated Community / Security Gate	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
View []	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Other []	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

PROPERTY TYPE

- | | |
|--|--|
| <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 | |

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

☐ None
☐ Carport # Cars []
☒ Garage # Cars [2]
☒ Driveway # Cars [5]
Surface [Other]

Garage/Carport Design

- ☒ Attached
☐ Detached
☐ Built-In

ADDITIONAL IMPROVEMENTS

- ☐ Accessory Unit
☐ Outbuildings
☐ Solar Panels []
☐ Porch []
☐ Patio []
☐ Pool []
☐ Fence []
☒ Other [Pole Barn]

ADDITIONS OR CONVERSIONS

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

SUBJECT CONDITION

<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	Occupancy <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? ☐ Yes ☒ 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:

SUBJECT SITE / LOT

Lot Size [10.00] Lot Shape [Rectangular]

Utilities	Public	Other	Description
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[Possibly Propane]
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 [2019]	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 # [] [None]		<input type="checkbox"/> Partial
Heating Type [Unknown]		% Finished [70 %]
Cooling Type [Central/Forced Air]		

ROOM INFORMATION AND LOCATION

[9] # Total Rooms Above Grade
[3] # Bedrooms Above Grade
[3.5] # Bathrooms Above Grade

PROPERTY INSPECTION ANALYSIS

File # 6264726.2
Loan #

SUBJECT & CLIENT

Address 10906 N 300 E	City WHEATFIELD	County Jasper	State IN	Zip 46392
Borrower DARREN WIREMAN	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

Property card is attached. Vinyl siding with decorative stone. Gravel, long driveway. Zoning A1- Ag.

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 Double Diamond Real Estate LLC

Address 1158 W Lincolnway

City, St Zip Valparaiso, IN 46385

Phone (219) 462-6900

Location Validation (VPI Inspection Only)



JENNIFER WARD / 09/12/2024

Inspector / Inspection Date

SUBJECT & CLIENT

Address 10906 N 300 E	City WHEATFIELD	County Jasper	State IN	Zip 46392
Borrower DARREN WIREMAN	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



PROPERTY INSPECTION ANALYSIS


File # 6264726.2
Loan #

SUBJECT & CLIENT

Address 10906 N 300 E	City WHEATFIELD	County Jasper	State IN	Zip 46392
Borrower DARREN WIREMAN	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)	Driveway
	

Pole barn	
	

--	--