eVAL Report
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Property Address	526 W PARKS DR RENSSELAER, IN 47978 - JASPER COUNTY Address is consistent with client-submitted data
Order #	6284382
Loan #	Not Specified
Inspection Type	Exterior/Street
Assignment Type	Other: N/A
Lender	Robert Steele
Borrower	Jason Robinson
Coborrower	Not Specified
Evaluated Value	**$250,000**
Effective Date	10/09/2024
Reasonable Exposure Time	50 - 80 Days

PROPERTY DETAILS

Property Type	Single Family Residence	County	JASPER
Lot Size	10,106	Parcel Number	37-07-30-000-004.074-027
Year Built	1918	Assessed Year	2023
Gross Living Area	2,703	Assessed Value	$218,100
Bedroom	4	Assessed Taxes	$1,246
Baths	2.0	Sold Date	9/19/2018
Pool	No	Sold Price	$0
Condition	Average	List Date	7/31/2018
Carrier Route	C003	List Price	$169,700
HOA	No		
Location Comments	Proximate to Commercial		
Owner of Public Records	ROBINSON JASON M / ROBINSON KATRINA L		
Amenities	Typical		
Legal Description	LOT:21,22 DIST:0008 CITY/MUNI/TWP:MARION TOWNSHIP COLLEGE PARK ADD LOT 21, 0.166A; E 20' LOT 22, 0.066A MAP REF:MP P163/A24		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	44	23	48	9.1% ↑	108.7% ↑
Absorption rate (total sales/month)	14	7	16	14.3% ↑	128.6% ↑
Total # of Comparable Active Listings	60	72	76	26.7% ↑	5.6% ↑
Months of housing supply (Total listings / ab. rate)	4	9	5	25% ↑	-44.4% ↓
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	$76,000	$223,500	$200,000	163.2% ↑	-10.5% ↓
Median Comparable Sales Days on Market	42d	59d	53d	26.2% ↑	-10.2% ↓
Median Sale Price as % of List Price	95%	98%	99%	4.2% -	1% -
Median Comparable List Price (Currently Active)	$249,900	$233,800	$229,000	-8.4% ↓	-2.1% -
Median Competitive Listings Days on Market (Currently Active)	55d	72d	59d	7.3% ↑	-18.1% ↓
Foreclosure & REO & Short Sale Analysis	**Same Quarter Last Year**	**Previous 3 Months**	**Last 3 Months**	**% Change YoY**	**% Change QoQ**
Foreclosure Sales	2	0	2	0% -	0% -
REO Sales	0	0	0	0% -	0% -
Short Sales	2	1	0	-100% ↓	-100% ↓
Foreclosure % of Regular & REO Sales	5%	0%	4%	-20% ↓	0% -

SELECTED COMPARABLES SALES AND LISTINGS

	Subject Property	Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	526 W PARKS DR RENSSELAER IN, 47978	404 W JACKSON ST RENSSELAER IN, 47978		302 N WESTON ST RENSSELAER IN, 47978		116 S MCKINLEY AVE RENSSELAER IN, 47978	
MLS Comments	--						
Proximity (mi)	--	0.73 NW		0.70 N		0.65 NE	
MLS# | DOC#	--	528522 |		534310 | F199513		533786 | F197951	
Sale Price / Price per Sq.Ft.	--	$280,000 / $86/sqft		$230,000 / $96/sqft		$231,500 / $109/sqft	
List Price / Price per Sq.Ft.	--	$287,500 / $89/sqft		$237,500 / $99/sqft		$237,500 / $112/sqft	
Sale Price % of List Price	--	0.97 / 97%		0.97 / 97%		0.97 / 97%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		06/26/24		03/01/24		11/03/23	
Location	Adverse	Neutral	-$5,000	Adverse		Adverse	
Location Comment	Proximate to Commercial	Average		Proximate to Commercial		Proximate to Commercial	
Site	10,106	17,424	-$3,659	7,187	$1,460	15,028	-$2,461
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1918	1916		1910		1910	
Condition	Average	Average		Average		Average	
Bedrooms	4	3	$5,000	4		4	
Full / Half Baths	2 / 0	2 / 1	-$2,500	2 / 0		1 / 1	$2,500
Gross Living Area	2,703	3,240	-$10,740	2,408	$5,900	2,124	$11,580
Basement	Partial Basement	Full Basement	-$5,000	Partial Basement		Full Basement	-$5,000
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	1	$2,000	3	-$2,000	2	
Pool	No	No		No		No	
Amenities	Typical	Typical		Typical		Typical	
Other	Partially Finished Basement	Partially Finished Basement		Unfinished Basement	$5,000	Unfinished Basement	$5,000
Other							
Net Adj. (total)		-7.11%	-$19,899	4.50%	$10,360	5.02%	$11,619
Gross Adj.		12.11%	$33,899	6.24%	$14,360	11.46%	$26,541
Adj. Price			$260,101		$240,360		$243,119
Price and Listing History		Sold Price	06/26/2024 $280,000	Sold Price	02/29/2024 $230,000	Sold Price	11/03/2023 $231,500
		Price Changed Price	09/15/2023 $287,500	Price Changed Price	09/15/2023 $237,500	Listed Price	07/19/2023 $237,500
		Listed Price	04/10/2023 $299,900	Listed Price	07/31/2023 $239,900		

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

Subject is located in a suburban area. Subject conforms to the area. No significant foreclosure rate present. Subject is proximate to commercial. Proximity to highway does not impact the subject's value or marketability.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: $240,360 to $260,101

SALES COMMENTARY
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 & utilize comparables with 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. Sale #1 adjusted for its superior location. Year built not bracketed by comparables; however, all comparables are within 20 years of the subject.

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

ADDITIONAL NOTES
1. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis.

2. It is noted that all comparables were verified either with MLS comments from Quantarium or online sources.

3. 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 could be given.

4. Subject and comparables may be proximate additional external influences, however if not reflected in grid, does not appear to affect marketability.

5. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources.

6. Property characteristics were verified with Public Records.

7. As basements appear present in subject's market, it is unknown if any of the GLA of the sales presented are below grade. When below grade information available, the above grade GLA has been presented.

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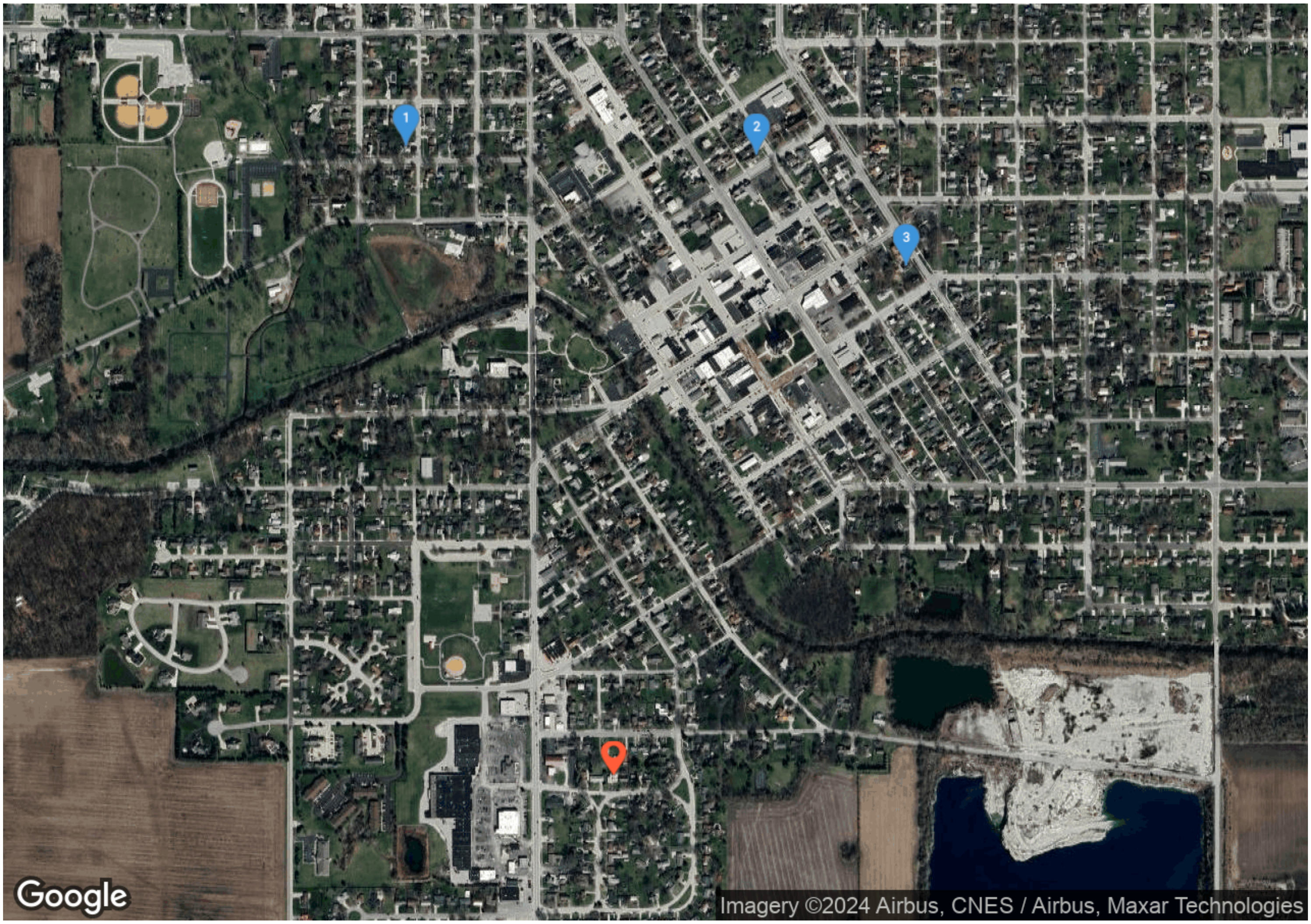
SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	526 W PARKS DR RENSSELAER, IN 47978	Single Family Residence				10106	1918	4	2	2703	696	No		Public Records
1	404 W JACKSON ST RENSSELAER, IN 47978	Single Family Residence	$280,000	06/26/2024	0.73	17424	1916	3	3	3240	1620	No		MLS, Public Records
2	302 N WESTON ST RENSSELAER, IN 47978	Single Family Residence	$230,000	03/01/2024	0.70	7187	1910	4	2	2408	602	No		MLS, Public Records
3	116 S MCKINLEY AVE RENSSELAER, IN 47978	Single Family Residence	$231,500	11/03/2023	0.65	15028	1910	4	2	2124	1083	No		MLS, Public Records

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SELECTED COMPARABLES PHOTOS

Comp 1: 404 W JACKSON ST
RENSSELAER IN, 47978

Comp 2: 302 N WESTON ST
RENSSELAER IN, 47978

Comp 3: 116 S MCKINLEY AVE
RENSSELAER IN, 47978

PRICE AND LISTING HISTORY

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

Event	Date	Price	Change	Source
Sold	09/18/2018	$168,700	-0.59%	MLS
Pending	08/13/2018	$169,700		MLS
Listed	07/31/2018	$169,700		MLS

Certain information contained herein is derived from information which is the property of, and copyrighted by, the applicable MLS. As such, the applicable MLS retains copyrights to all MLS provisioned data and images. Data through 10/10/2024.

TRANSACTION HISTORY

Timeline

09/19/2018
Resale

History

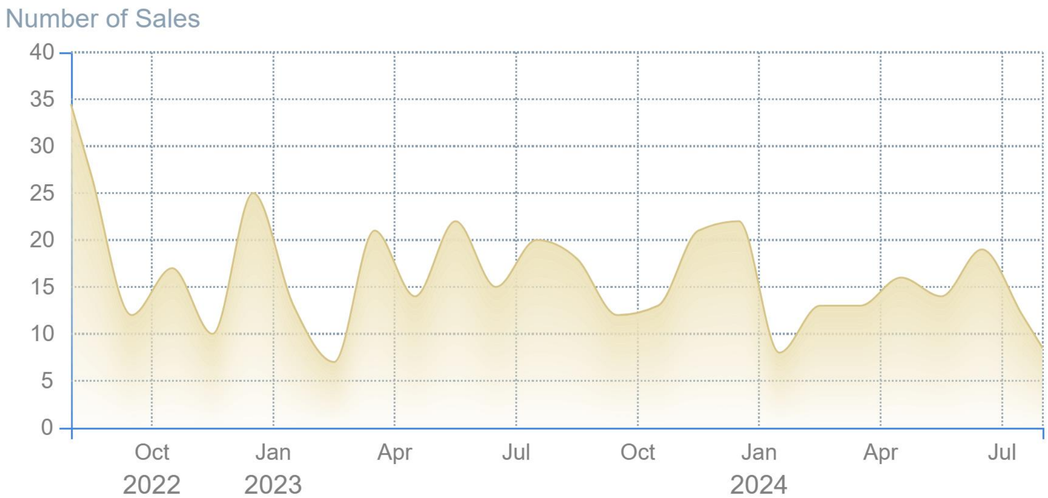
09/19/2018 Resale

Recording Date	09/19/2018	Lender	AMERICAN MORTGAGE SERVICE CO
Transaction Type	Resale	Title Co	NONE AVAILABLE
Value	N/A	1st Loan Amt	$170,404
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	F165337	Loan Type	N/A
Seller	LINDAHL,DAVID A & SUZANNE A	Rate Type	N/A
Buyer/Borrower	ROBINSON,JASON M & KATRINA L	Loan Doc #	F165338

ZIP-CODE DATA

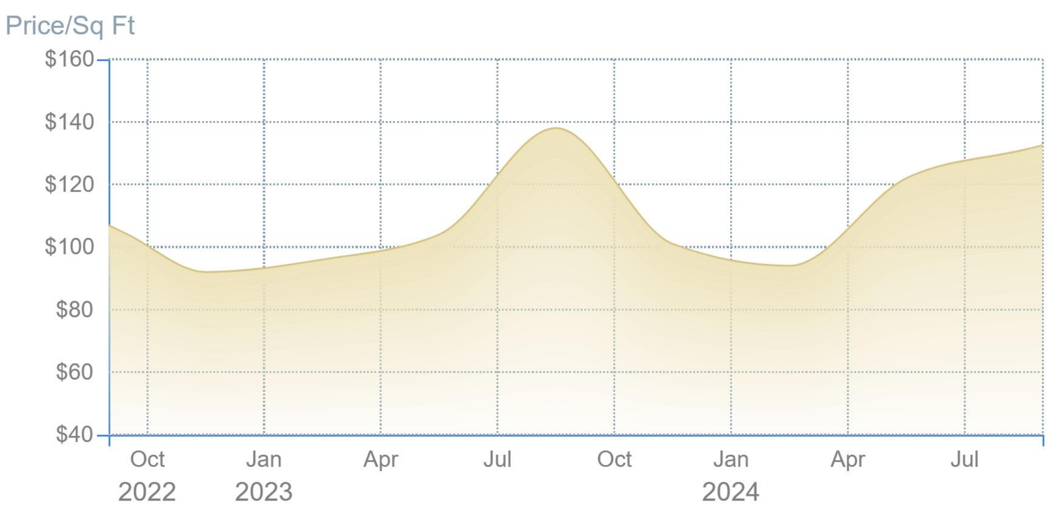
Number of Properties Sold in 47978

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



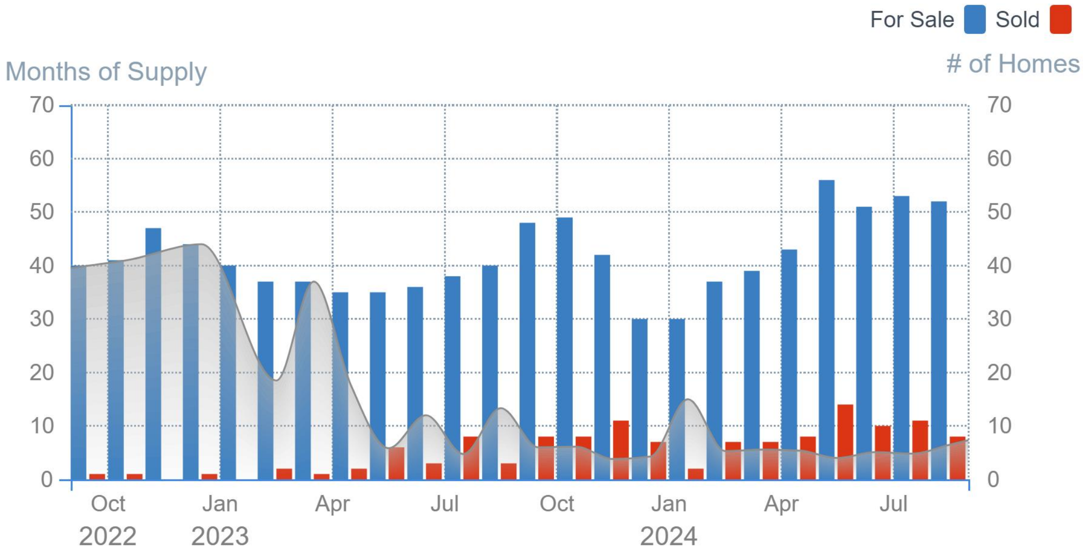
Median Sale Price/Sq.Ft. (quarterly) in 47978

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.



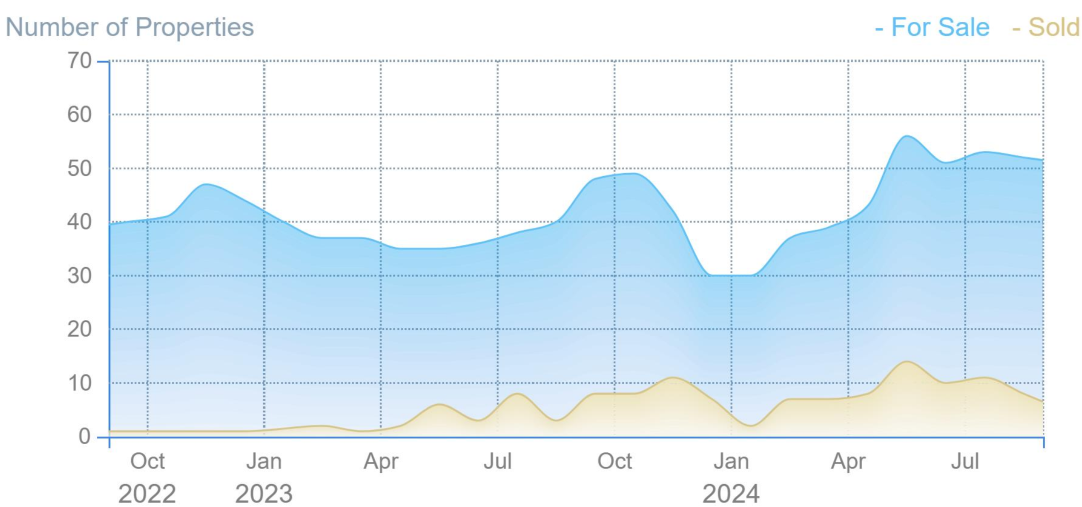
Months of Supply in 47978

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.

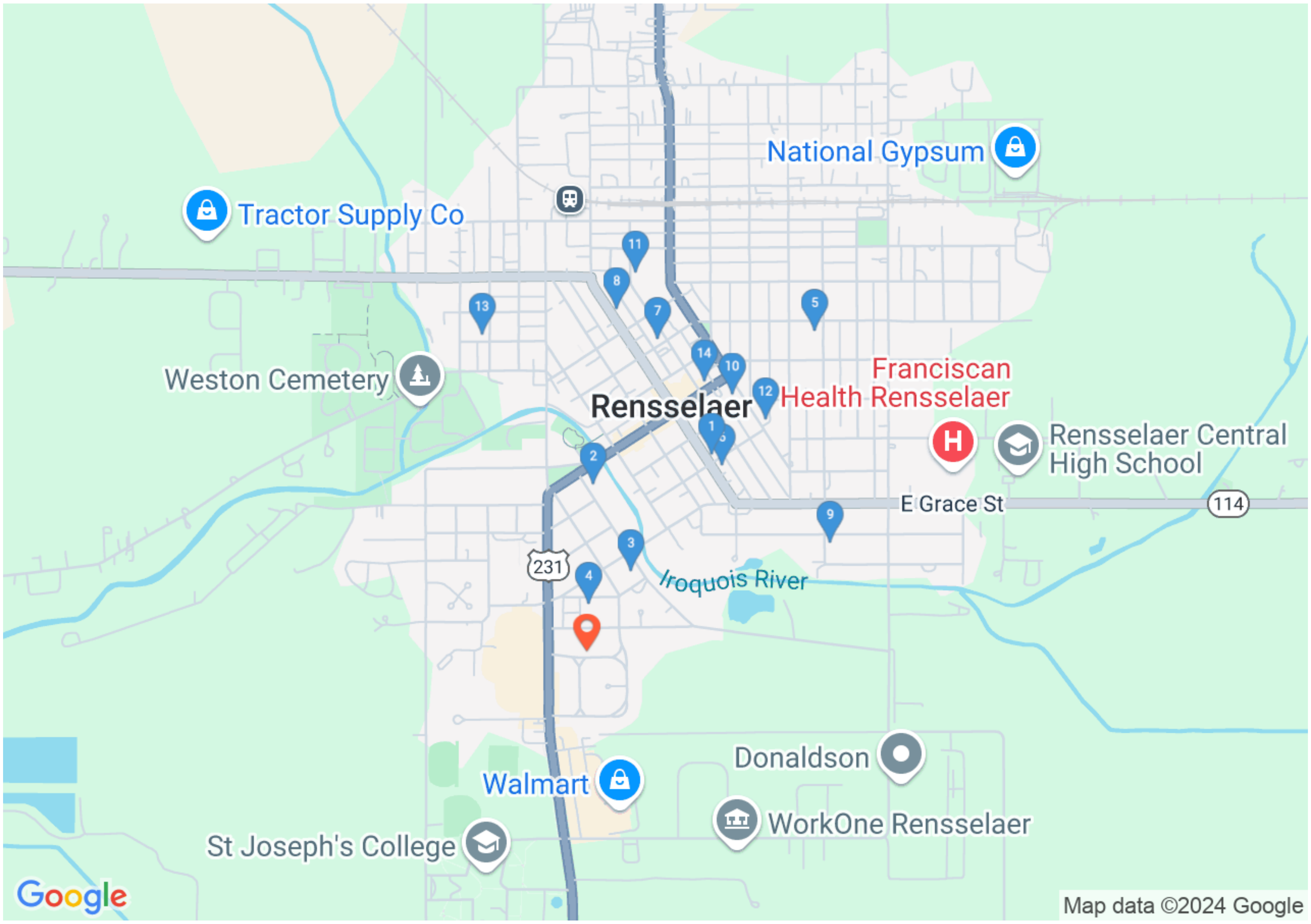


Supply / Demand in 47978

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



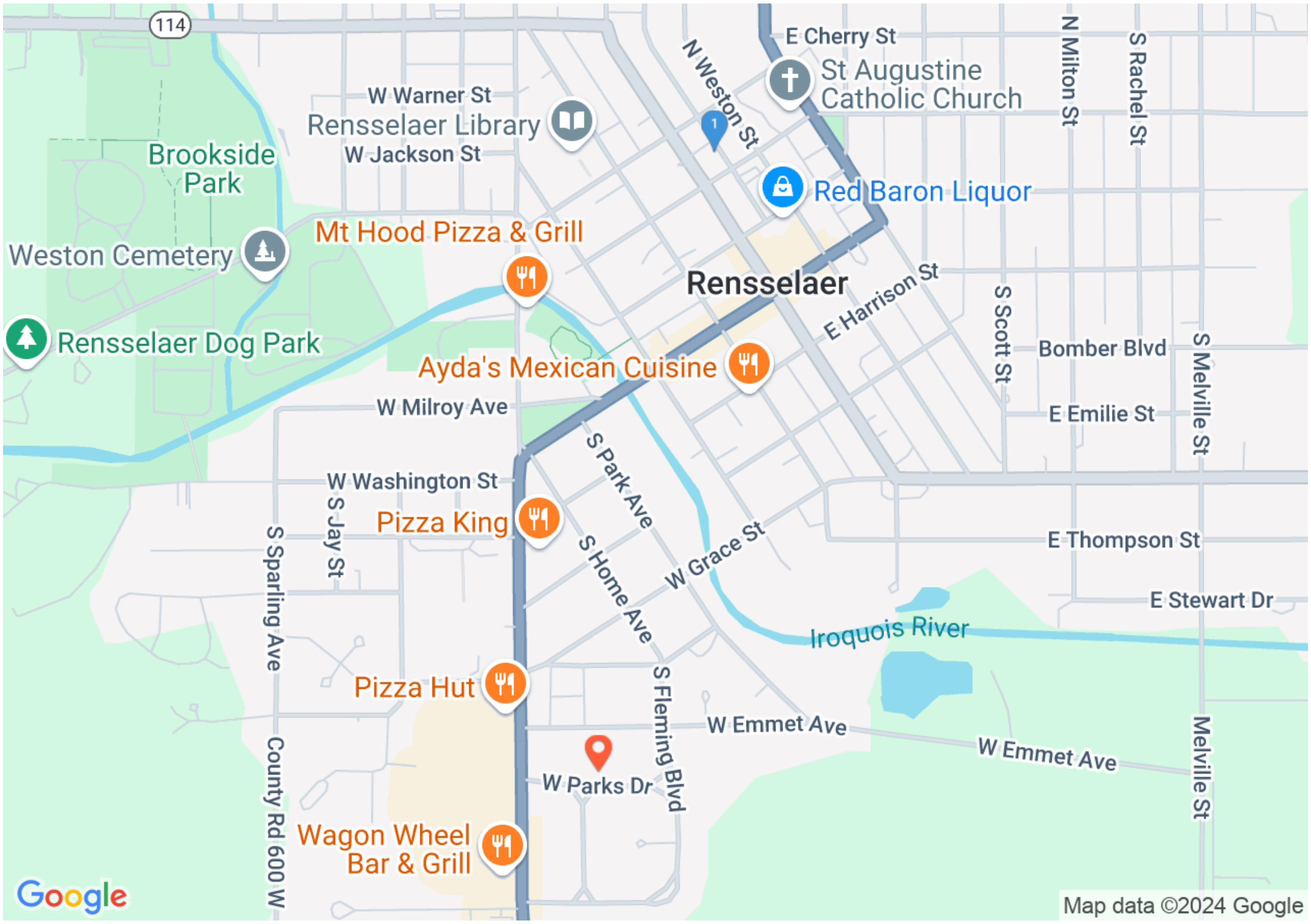
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	526 W PARKS DR, RENSSELAER, IN 47978	--	--	4	2	2,703	--	--	0.23	--	1918
1	225 S CULLEN ST RENSSELAER, IN 47978	$150,000	Jul 15, 2024	4	2	3,180	$47	0.51	0.21	92	1910
2	119 S PARK AVE RENSSELAER, IN 47978	$107,500	Nov 17, 2023	5	2	2,856	$37	0.36	0.18	89	1915
3	410 S PARK AVE RENSSELAER, IN 47978	$155,000	Nov 06, 2023	2	1	3,160	$49	0.20	0.25	86	1920
4	535 W KANNAL AVE RENSSELAER, IN 47978	$175,000	Apr 01, 2024	3	1	2,160	$81	0.10	0.20	82	1939
5	130 N MILTON ST RENSSELAER, IN 47978	$0	Sep 09, 2024	3	2	2,204	$0	0.86	0.18	81	1910
6	303 S CULLEN ST RENSSELAER, IN 47978	$185,000	Dec 20, 2023	4	2	2,944	$62	0.50	0.33	78	1910
7	302 N WESTON ST RENSSELAER, IN 47978	$230,000	Mar 01, 2024	4	2	2,408	$95	0.70	0.16	78	1910
8	431 N CULLEN ST RENSSELAER, IN 47978	$0	Dec 07, 2023	3	2	2,264	$0	0.75	0.17	77	1910
9	703 E THOMPSON ST RENSSELAER, IN 47978	$219,900	Jun 03, 2024	3	2	2,093	$105	0.59	0.25	69	1957
10	116 S MCKINLEY AVE RENSSELAER, IN 47978	$231,500	Nov 03, 2023	4	2	2,124	$108	0.65	0.34	66	1910
11	505 N WESTON ST RENSSELAER, IN 47978	$0	Aug 19, 2024	4	2	2,290	$0	0.84	0.37	66	1910
12	225 S MCKINLEY AVE RENSSELAER, IN 47978	$58,000	May 24, 2024	3	1	1,913	$30	0.64	0.21	62	1910

13	404 W JACKSON ST RENSSELAER, IN 47978	$280,000	Jun 26, 2024	3	3	3,240	$86	0.73	0.40	61	1916
14	206 E WASHINGTON ST RENSSELAER, IN 47978	$159,900	Sep 30, 2024	4	2	2,170	$73	0.65	0.11	51	1924

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	526 W PARKS DR, RENSSELAER, IN 47978	--	--	4	2	2,703	--	--	0.23	--	1918
1	315 N CULLEN ST RENSSELAER, IN 47978	$435,000	Jun 30, 2024	4	2	3,018	$144	0.69	0.25	95	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	Blake Reid
Evaluator Signature	
Signature Date	10/11/2024

Robert Steele Agency Inc.

PROPERTY INSPECTION ANALYSIS

File # 6284382.2
Loan #

SUBJECT & CLIENT

Address 526 W Parks Drive | City Rensselaer | County Jasper | State IN | Zip 47978

Borrower Jason Robinson | 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	☐ Yes ☒ No
Industrial	☐ Yes ☒ No
Agricultural	☐ Yes ☒ No
Golf/Recreational	☐ Yes ☒ No
Lake or Ocean	☐ Yes ☒ No
National Park/Forest	☐ Yes ☒ No
Vacant	☐ Yes ☒ No
Other [ ]	☐ Yes ☒ No

EXTERNAL FACTORS

Adverse External Factors

Fronts/Sides/Backs Busy Street	☐ Yes ☒ No
High Tension Electrical Wires	☐ Yes ☒ No
Vacant/Abandoned Property	☐ Yes ☒ No
Landfill or Transfer Station	☐ Yes ☒ No
Commercial/Industrial Influences	☐ Yes ☒ No
Railroad Tracks	☐ Yes ☒ No
Freeway/Highway Influence	☒ Yes ☐ No
Private or Public Airport	☐ Yes ☒ No
Other [ ]	☐ Yes ☒ No

Positive External Factors

Golf Course	☐ Yes ☒ No
Waterfront	☐ Yes ☒ No
Beach Access	☐ Yes ☒ No
Lake Access	☐ Yes ☒ No
Marina/Boat Ramp Access	☐ Yes ☒ No
Gated Community / Security Gate	☐ Yes ☒ No
View [ ]	☐ Yes ☒ No
Other [ ]	☐ Yes ☒ No

PROPERTY TYPE

- ☒ SFR - Detached
- ☐ SFR - Attached
- ☐ SFR - Semi-Detached / End
- ☐ SFR - With Accessory Unit
- ☐ Duplex
- ☐ Triplex
- ☐ Quadruplex
- ☐ Condo - Garden Style
- ☐ Condo - Mid-Rise or High-Rise
- ☐ Condo - Other
- ☐ Manufactured [Add Date]
- ☐ Commercial / Mixed-Use
- ☐ Other [ ]

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 [4]
- ☒ Driveway # Cars [2]

Surface [Asphalt]

Garage/Carport Design

- ☒ Attached
- ☐ Detached
- ☐ Built-In

SUBJECT CONDITION

- ☐ New / Like New
- ☐ Very Good
- ☐ Good
- ☒ Average
- ☐ Fair / Below-Average
- ☐ Poor / Uninhabitable

Occupancy

☒ Occupied ☐ Vacant (If Vacant, Is Home Secured? ☐ Yes ☐ No)

☐ Tenant Occupied

Rent [ ]

Terms [ ]

Length [ ]

Subject Condition Related to Neighboring Properties

☒ Similar ☐ Inferior ☐ Superior ☐ Unknown

Deferred Maintenance

Siding Damaged	☐ Yes ☒ No	Roof Disrepair / Lifting Shingles	☐ Yes ☒ No
Peeling Paint	☐ Yes ☒ No	Dry Rot / Decaying Wood	☐ Yes ☒ No
Broken Windows	☐ Yes ☒ No	Fire / Wildfire or Smoke Damage	☐ Yes ☒ No
Foundation Damaged	☐ Yes ☒ No	Water or Flood Damage	☐ Yes ☒ No
Landscape Not Maintained	☐ Yes ☒ No	Storm or Hurricane Damage	☐ Yes ☒ No
Landscape Damage	☐ Yes ☒ No	Earthquake Damage	☐ Yes ☒ No
Under Construction	☐ Yes ☒ No	Tornado Damage	☐ Yes ☒ No
Other (Describe Below)	☐ Yes ☒ No	Safety or Habitability Issues Noted	☐ Yes ☒ 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:

ADDITIONAL IMPROVEMENTS

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

ADDITIONS OR CONVERSIONS

☐ Apparent Additions

Added GLA [SqFt]

Permitted? ☐ Yes ☐ No

☐ Conversions

SUBJECT SITE / LOT

Lot Size [0.23] Lot Shape [Unknown]

Utilities	Public	Other	Description
Electricity	☒	☐	[ ]
Gas	☒	☐	[ ]
Water	☒	☐	[ ]
Sewer	☒	☐	[ ]

Offsite Improvements	Public	Private	Description
Street	☒	☐	[Asphalt]
Alley	☐	☐	[None]

SUBJECT IMPROVEMENTS

Stories [2] Year Built [1918]

Design	[Cape Cod]
Construction	[Wood Frame]
Exterior Walls	[Other]
Roof Surface	[Comp Shingle]
Fireplace # [ ]	[None]
Heating Type	[Forced]
Cooling Type	[Central/Forced Air]

Foundation / Basement

- ☐ Concrete Slab
- ☒ Crawl Space
- ☒ Basement
  - ☐ Full
  - ☒ Partial
  - % Finished [0 %]

ROOM INFORMATION AND LOCATION

[7] # Total Rooms Above Grade

[4] # Bedrooms Above Grade

[2.0] # Bathrooms Above Grade

PROPERTY INSPECTION ANALYSIS

File # 6284382.2
Loan #

SUBJECT & CLIENT

Address 526 W Parks Drive	City Rensselaer	County Jasper	State IN	Zip 47978
Borrower Jason Robinson	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

The property card is attached. Rural area, near town. Vinyl siding. Mud room connects house/garage.

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 and 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

JENNIFER WARD / 10/09/2024
Inspector / Inspection Date

Location Validation (VPI Inspection Only)

PROPERTY INSPECTION ANALYSIS

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SUBJECT PROPERTY PHOTO ADDENDUM

Front View

Address Verification

Left Side View

Right Side View

Left Street View

Right Street View

File # 6284382.2

PROPERTY INSPECTION ANALYSIS

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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)

Street Sign

Front