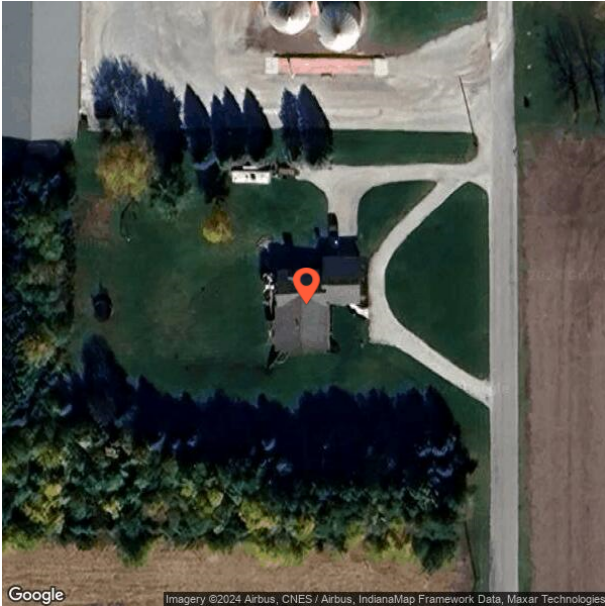




Property Address	Order #	6153054
9157 S 1400 W	Loan #	N/A
FRANCESVILLE, IN 47946 - PULASKI COUNTY	Inspection Type	Exterior/Street
Address is consistent with client-submitted data	Assignment Type	Other: Unknown
Lender	Robert Steele	
Borrower	JUSTIN DELPH	
Coborrower	N/A	
Evaluated Value	\$295,000	Reasonable Exposure Time
Effective Date	2/28/2024	15 - 85 Days

2024/02/28

## PROPERTY DETAILS




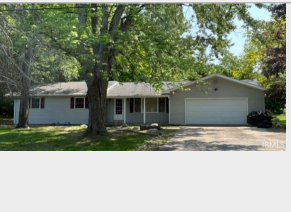


Property Type	Single Family Residence	County	PULASKI
Lot Size	70,785	Parcel Number	66-12-33-100-032.000-013
Year Built	1982	Assessed Year	2023
Gross Living Area	1,782	Assessed Value	\$196,700
Bedroom	4	Assessed Taxes	\$1,026
Baths	2.1	Sold Date	
Pool	No	Sold Price	\$0
Condition	Good	List Date	
Carrier Route	R001	List Price	
HOA	No		
Location Comments	Commercial		
Owner of Public Records	DELPH JUSTIN E / DELPH ALYSSA L		
Amenities	Fully Finished Basement		
Legal Description	DIST:0009 CITY/MUNI/TWP:SALEM TOWNSHIP 013-00690-00 PT NE NE SEC. 33 1.625A M.P. HILL (575) HILL-BROWN (574) MAP REF:MP 29N-R4W		



## 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	13	12	9	-30.8% ↓	-25% ↓
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	\$70,000	\$0	\$165,000	135.7% ↑	0% -
Median Comparable Sales Days on Market	217d	0d	14d	-93.5% ↓	0% -
Median Sale Price as % of List Price	78%	0%	86%	10.3% ↑	0% -
Median Comparable List Price (Currently Active)	\$185,000	\$150,000	\$179,900	-2.8% -	19.9% ↑
Median Competitive Listings Days on Market (Currently Active)	81d	20d	41d	-49.4% ↓	105% ↑
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	9157 S 1400 W FRANCESVILLE IN, 47946	732 E STATE ROAD 16 MONON IN, 47959		3725 E BAILEY RD MONTICELLO IN, 47960		4384 E 500 N MONTICELLO IN, 47960	
MLS Comments	--	Back On The Market!! Through no fault of the seller, this gorgeous home and...		Beautiful 3 bedroom, 2 bathroom brick ranch home on approx. 1.2 acres. Featuring...		Check out this 3 bedroom, 2 bath ranch style home with a 2-car attached garage...	
Proximity (mi)	--	9.06 SW		7.38 SE		8.23 SE	
MLS#   DOC#	--	202303979   F195524		202324581		202317121	
Sale Price / Price per Sq.Ft.	--	\$385,000 / \$191/sqft		\$249,000 / \$168/sqft		\$210,000 / \$143/sqft	
List Price / Price per Sq.Ft.	--	\$389,000 / \$193/sqft		\$249,000 / \$168/sqft		\$237,900 / \$162/sqft	
Sale Price % of List Price	--	0.99 / 99%		1.00 / 100%		0.88 / 88%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		05/12/23		11/16/23		08/28/23	
Location	Adverse	Adverse		Neutral		Neutral	
Location Comment	Commercial	Busy Street		Typical		Typical	
Site	70,785	108,900	-\$38,115	52,272	\$18,513	39,204	\$31,581
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1982	1954		1995		1973	
Condition	Good	Good		Good		Good	
Bedrooms	4	4		3	\$4,000	3	\$4,000
Full / Half Baths	2 / 1	2 / 0	\$2,000	2 / 0	\$2,000	2 / 0	\$2,000
Gross Living Area	1,782	2,014	-\$16,240	1,485	\$20,790	1,472	\$21,700
Basement	Full Basement	Partial Basement	\$5,000	No Basement	\$10,000	No Basement	\$10,000
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		2		2	
Pool	No	Yes		No		No	
Amenities	Fully Finished Basement	Partially Finished Basement	\$5,000	Typical	\$10,000	Typical	\$10,000
Other	Typical	Large Outbuilding		Large Outbuilding		Typical	
Other							
Net Adj. (total)		-21.39%	-\$82,355	20.60%	\$51,303	35.85%	\$75,281
Gross Adj.		27.62%	\$106,355	31.85%	\$79,303	39.66%	\$83,281
Adj. Price			\$302,645		\$300,303		\$285,281

Price and Listing History	Sold	05/12/2023	Sold	11/16/2023	Sold	08/28/2023
	Price	\$385,000	Price	\$249,000	Price	\$210,000
	Pending	04/10/2023	Pending	10/25/2023	Pending	07/31/2023
	Price	\$389,000	Price	\$249,000	Price	\$237,900
	Relisted	03/09/2023	Price Changed	09/19/2023	Price Changed	06/12/2023
	Price	\$389,000	Price	\$249,000	Price	\$237,900
	Pending	02/14/2023	Price Changed	08/04/2023	Listed	05/24/2023
	Price	\$389,000	Price	\$260,000	Price	\$243,900
	Listed	02/11/2023	Listed	07/14/2023		
	Price	\$389,000	Price	\$270,000		
	Sold	03/30/2021				
	Price	\$274,000				
	Pending	02/23/2021				
	Price	\$279,900				
	Contingent	02/16/2021				
	Price	\$279,900				
	Relisted	02/05/2021				
	Price	\$279,900				
	Pending	01/06/2021				
	Price	\$279,900				

Subject Property		List Comp 1		
				
Address	9157 S 1400 W FRANCESVILLE IN, 47946	2047 S 925 W FRANCESVILLE IN, 47946		
MLS Comments	--	This one-family owned custom brick home sits on approximately 2.5 acres. This...		
Proximity (mi)	--	8.49 NE		
MLS#   DOC#	--	202402634		
Sale Price / Price per Sq.Ft.	--			
List Price / Price per Sq.Ft.	--	\$309,900 / \$158/sqft		
Sale Price % of List Price	--			
Property Type	SFR	SFR		
	Value (Subject)	Value Adj		
Sale/List Date		01/24/24 35 DOM		
Location	Adverse	Neutral -\$4,000		
Location Comment	Commercial	Typical		
Site	70,785	63,598 \$7,187		
View	None	None		
Design	Typical	Typical		
Quality	Average	Average		
Age	1982	1977		
Condition	Good	Good		
Bedrooms	4	3 \$4,000		
Full / Half Baths	2 / 1	2 / 1		
Gross Living Area	1,782	1,965 -\$12,810		
Basement	Full Basement	Partial Basement \$5,000		
Parking Type	Garage	Garage		
Parking Spaces	2	2		
Pool	No	No		
Amenities	Fully Finished Basement	Unfinished Basement \$10,000		
Other	Typical	Typical		
Other				
Net Adj. (total)		3.03% \$9,377		
Gross Adj.		13.87% \$42,997		
Adj. Price		\$319,277		
Price and Listing History		Contingent 02/24/2024 Price \$309,900 Pending 02/15/2024 Price \$309,900 Contingent 02/09/2024 Price \$309,900 Listed 01/24/2024 Price \$309,900		

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

The subject appears proximate to commercial influences. The subject appears to be in a rural area. Subject conforms to the area. No significant foreclosure rate present.

Per Public Records, the subject appears to have a prior sale on 07/29/2021 for an estimated \$175,000. Further details unknown.

## COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$285,281 to \$319,277

### \*\*\*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 #1 location was given similar value to the subject, so no adjustment applied. Sales #2 and #3 adjusted for superior location. Subject bath count not bracketed by sales, but is bracketed by listing presented. Due to a lack of similar comparables, the subject's basement and finish could not be bracketed, so adjustments were applied across the board.

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

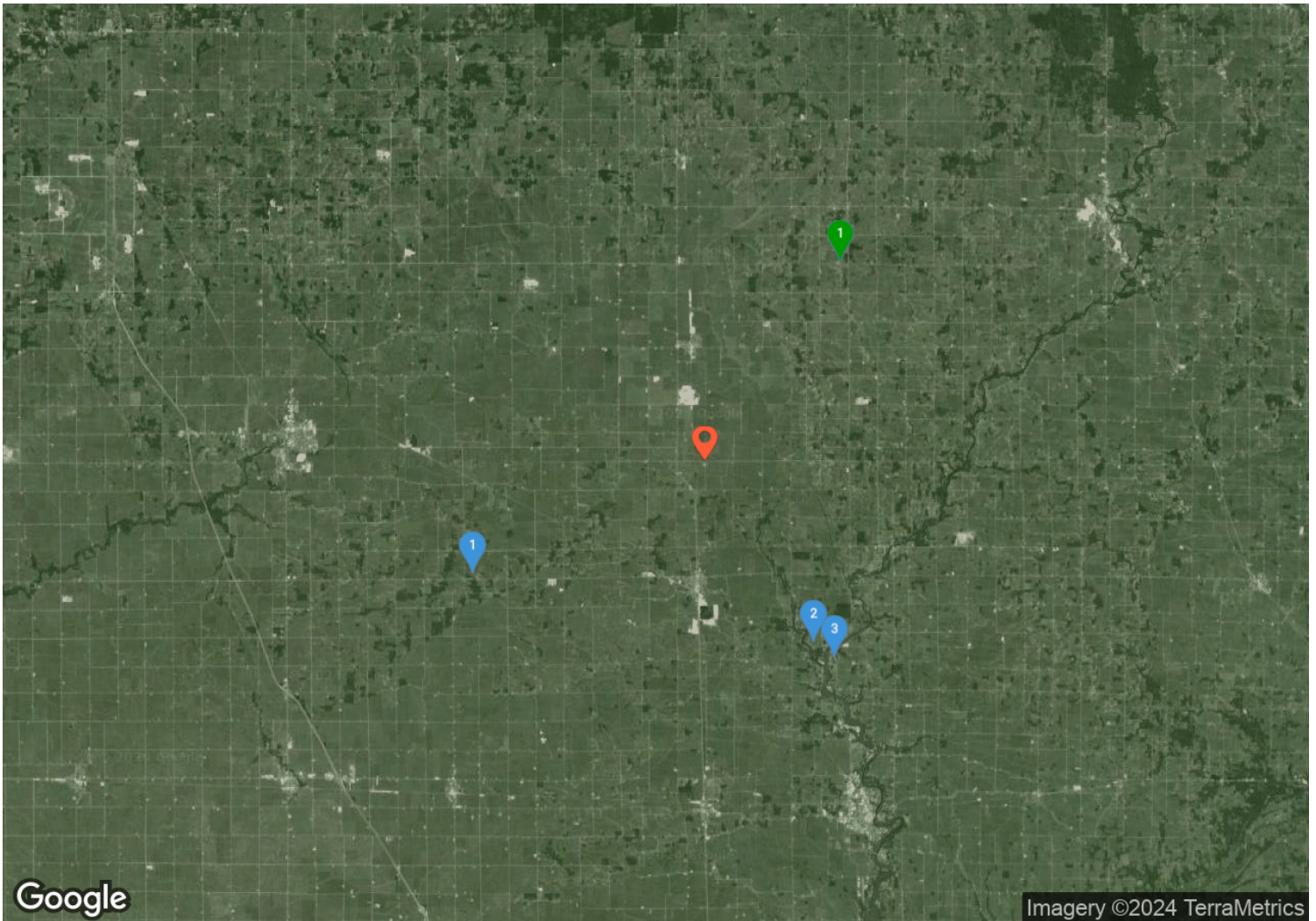
Due to an extreme lack of recent and similar listings in subject's area, only 1 comparable listing was found and deemed reasonable for comparison. Listing #1 adjusted for superior location.

### \*\*\*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 a bath count of "2.0", Public Records indicates the subject has a bath count of "2.1" which is assumed correct and has been utilized.
6. Due to a lack of similar comparables, the single line, net and gross adjustments have exceeded the recommended 10%, 15% and 25% guidelines.
7. Sales #2 and #3 might potentially have water views. However, these appear to be blocked by trees and other properties, so no value was given in the grid.



## SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	9157 S 1400 W FRANCESVILLE, IN 47946	Single Family Residence				70785	1982	4	3	1782	1782	No		Public Records
1	732 E STATE ROAD 16 MONON, IN 47959	Single Family Residence	\$385,000	05/12/2023	9.06	108900	1954	4	2	2014	629	Yes		MLS, Public Records
2	3725 E BAILEY RD MONTICELLO, IN 47960	Single Family Residence	\$249,000	11/16/2023	7.38	52272	1995	3	2	1485		No		MLS
3	4384 E 500 N MONTICELLO, IN 47960	Single Family Residence	\$210,000	08/28/2023	8.23	39204	1973	3	2	1472		No		MLS
1	2047 S 925 W FRANCESVILLE, IN 47946	Single Family Residence	\$309,900	01/24/2024	8.49	63598	1977	3	3	1965	700	No		MLS

## SELECTED COMPARABLES PHOTOS



Comp 1: 732 E STATE ROAD 16  
MONON IN, 47959

Back On The Market!! Through no fault of the seller, this gorgeous home and land is available for you! This property is most everyone's dream. Not only do you have 4 spacious bedrooms, 2 baths, a HUGE walk-in pantry, and master suite. You'll also get acreage, a salt water in-ground pool with a new liner and filtration system, a heated pole building with half bath & office space, AND an extra outbuilding for all those pesky storage needs!! Current owner has done a fantastic job of updating and taking care of this home and we will provide a list. This property will check off all the boxes, you won't be disappointed!!



Comp 2: 3725 E BAILEY RD  
MONTICELLO IN, 47960

Beautiful 3 bedroom, 2 bathroom brick ranch home on approx. 1.2 acres. Featuring 1,485 square feet of living space, open concept floor plan, vaulted ceilings, primary bedroom suite, 2 car attached garage, additional detached garage/workshop, cement driveway and walkway, nice deck off the kitchen and a well landscaped yard. Updates include gutters, landscaping, kitchen appliances, Furnace/AC, and roof.



Comp 3: 4384 E 500 N  
MONTICELLO IN, 47960

Check out this 3 bedroom, 2 bath ranch style home with a 2-car attached garage situated on almost one acre. Once inside you will find an updated kitchen with plenty of cabinet space, a large island, laminate countertops, Kinetico water system, and newer appliances. The large sunken living room boasts a vaulted ceiling and a beautiful wood burning fireplace. Off the living room you will find a small concrete patio out back where you can sit and enjoy your morning coffee while taking in all the tranquility the property has to offer. You don't want to miss this one.





Listing 1: 2047 S 925 W  
FRANCESVILLE IN, 47946

This one-family owned custom brick home sits on approximately 2.5 acres. This home features 3 bedrooms, 2.5 baths, 2 living rooms, 2 dining rooms, partial walk-out basement and attached 2 car garage.



## PRICE AND LISTING HISTORY

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

## TRANSACTION HISTORY

### Timeline

---

There is no timeline available.

### History

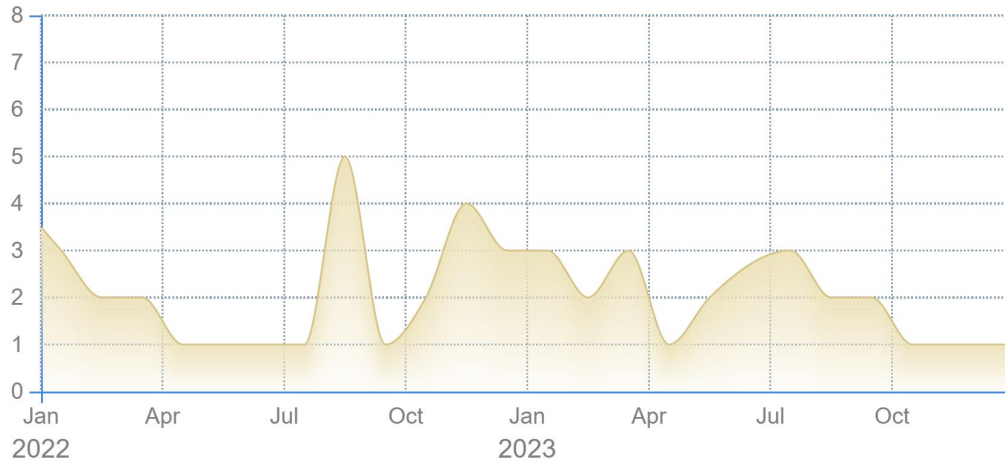
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## ZIP-CODE DATA

### Number of Properties Sold in 47946

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

Number of Sales



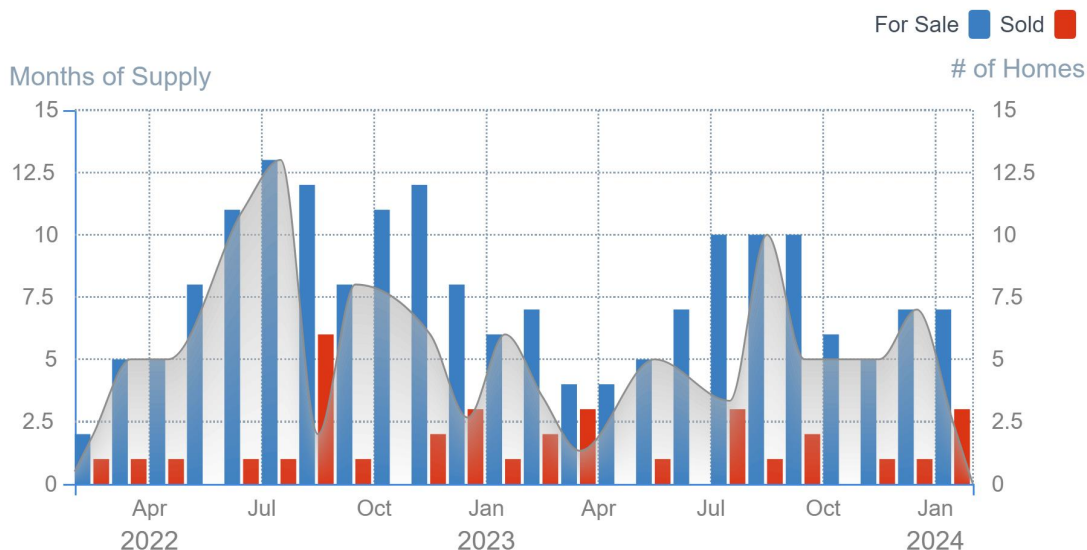
### Median Sale Price/Sq.Ft. (quarterly) in 47946

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.

There is insufficient data to provide Median Sale Price/Sq.Ft. for this area

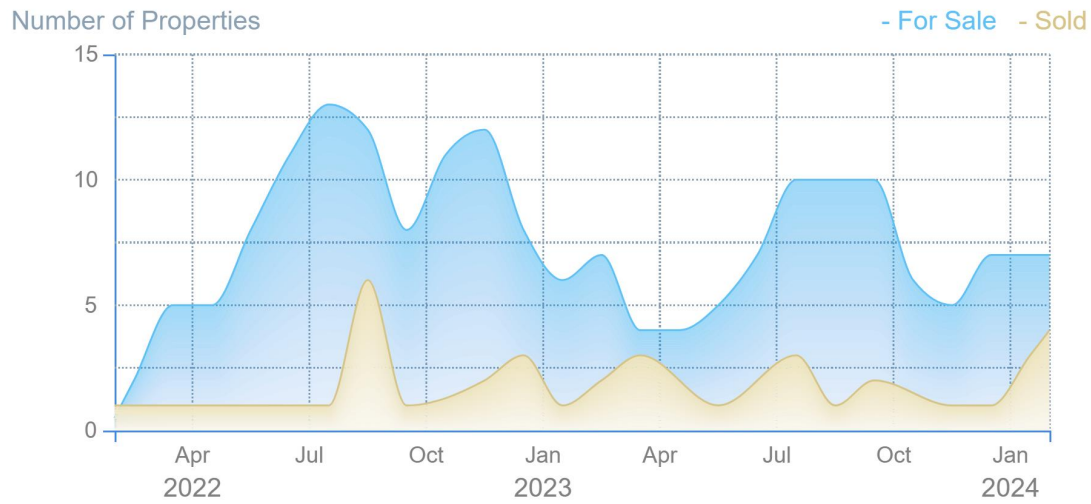
### Months of Supply in 47946

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.

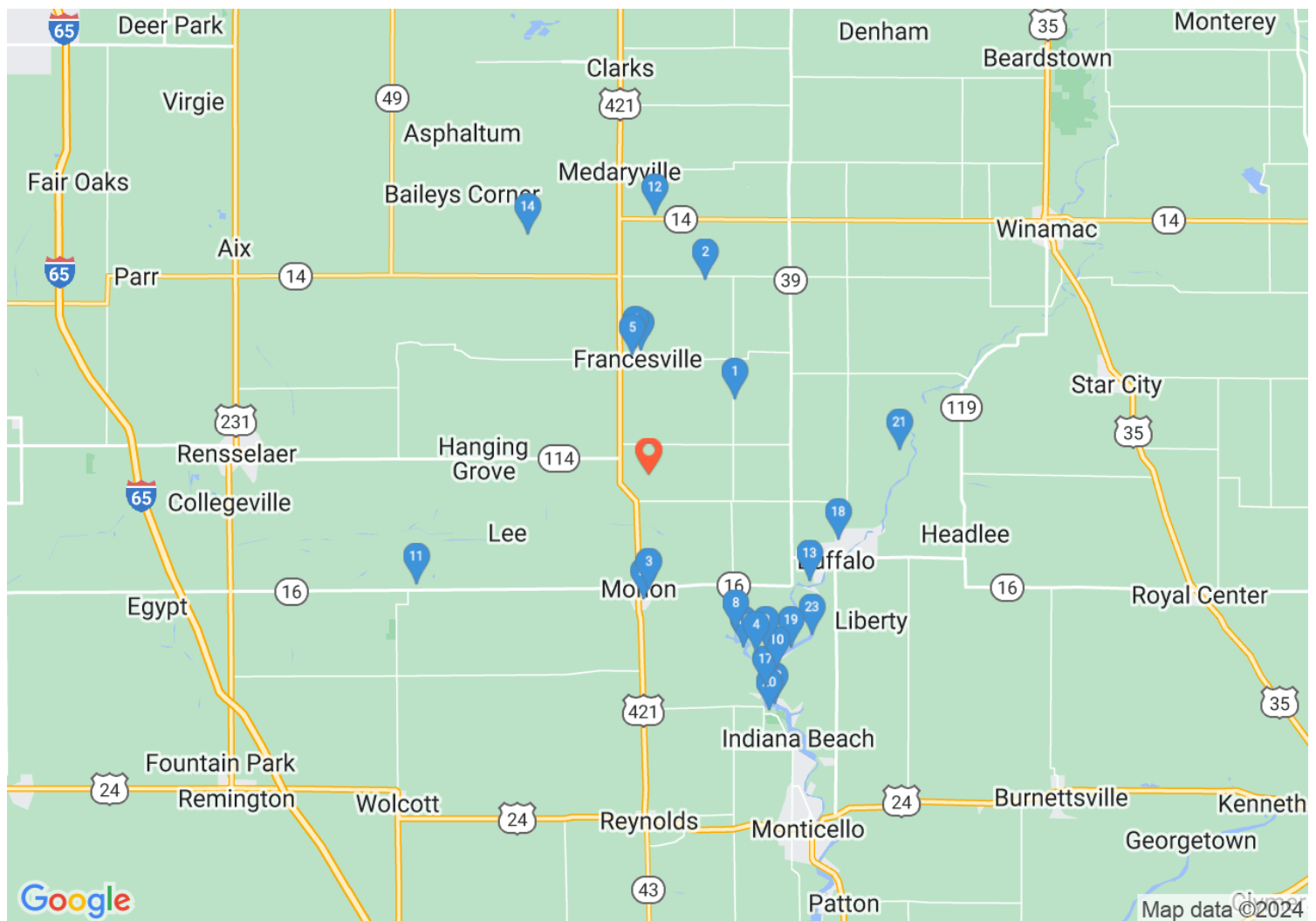


Supply / Demand in 47946

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



## COMPARABLE PROPERTY SALES

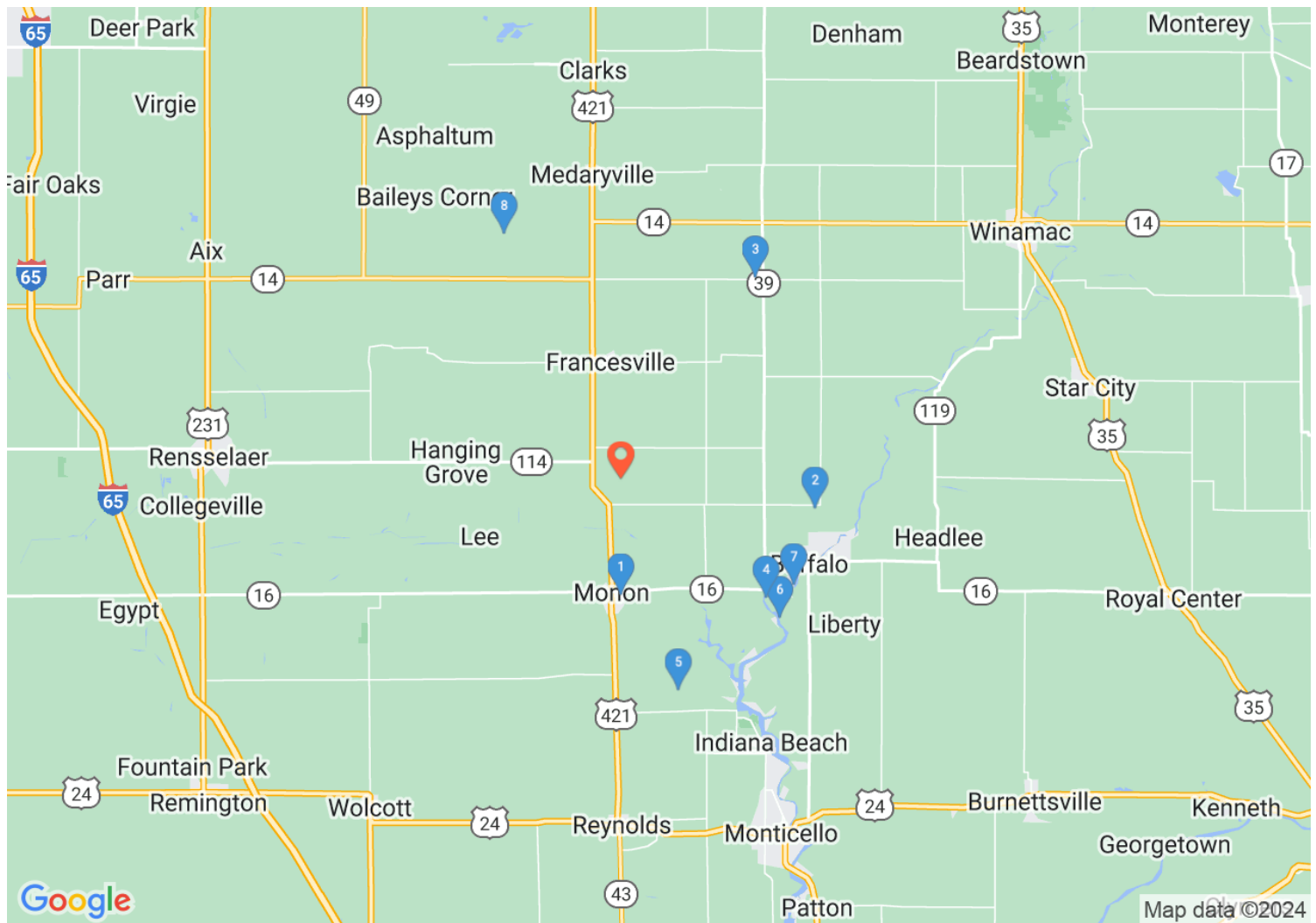


	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	9157 S 1400 W, FRANCESVILLE, IN 47946	--	--	4	3	1,782	--	--	1.63	--	1982
1	6570 S 1100 W FRANCESVILLE, IN 47946	\$165,000	Jan 26, 2024	4	2	2,002	\$82	4.02	1.00	32	1998
2	2253 S 1200 W FRANCESVILLE, IN 47946	\$93,500	May 30, 2023	3	2	1,676	\$55	7.11	1.25	23	1978
3	505 HOLLY ST MONON, IN 47959	\$210,000	Apr 27, 2023	3	2	2,101	\$99	4.10	0.25	22	1973
4	3725 E BAILEY RD MONTICELLO, IN 47960	\$249,000	Nov 16, 2023	3	2	1,485	\$167	7.38	1.20	21	1995
5	120 S SALEM ST FRANCESVILLE, IN 47946	\$150,000	May 17, 2023	2	1	1,766	\$84	4.19	0.19	20	1954
6	105 E ADA ST FRANCESVILLE, IN 47946	\$189,900	Jan 17, 2024	4	2	1,824	\$104	4.45	0.19	20	1970
7	216 N HARRISON ST FRANCESVILLE, IN 47946	\$130,000	Dec 22, 2023	2	2	1,818	\$71	4.33	0.15	19	1960
8	6237 N MCKINLEY DR MONON, IN 47959	\$415,000	Nov 20, 2023	3	2	1,344	\$308	6.36	0.48	18	1959
9	3895 E MONON RD MONTICELLO, IN 47960	\$159,800	Oct 17, 2023	3	3	1,960	\$81	7.43	0.59	18	1993
10	4384 E 500 N MONTICELLO, IN 47960	\$210,000	Aug 28, 2023	3	2	1,472	\$142	8.23	0.90	18	1973
11	732 E STATE ROAD 16 MONON, IN 47959	\$385,000	May 12, 2023	3	2	2,014	\$191	9.06	2.50	17	1954
12	13788 INDIANA 14 MEDARYVILLE, IN 47957	\$139,900	Jul 14, 2023	3	2	1,832	\$76	9.10	1.11	17	1960



13	5532 E GOLDEN ACRE CT MONTICELLO, IN 47960	\$339,000	Dec 27, 2023	3	2	1,664	\$203	6.86	0.24	16	2002
14	4790 E 225 N FRANCESVILLE, IN 47946	\$0	Dec 14, 2023	3	2	1,648	\$0	9.42	3.00	16	1992
15	209 N WALNUT ST MONON, IN 47959	\$170,000	Oct 06, 2023	4	3	3,816	\$44	4.44	0.33	15	1972
16	5671 N STAHL RD MONON, IN 47959	\$565,000	Sep 25, 2023	3	2	1,792	\$315	7.01	0.15	15	1960
17	4295 N WEST SHAFER DR MONTICELLO, IN 47960	\$380,000	Aug 31, 2023	5	2	1,952	\$194	8.60	0.38	15	1983
18	6535 E MAPLE BEND DR MONTICELLO, IN 47960	\$111,000	Sep 15, 2023	3	3	1,768	\$62	7.12	0.08	14	1998
19	4855 E ELMER GIRTZ DR MONTICELLO, IN 47960	\$310,000	Jul 07, 2023	2	2	1,446	\$214	7.96	0.15	14	1955
20	3426 N WEST SHAFER DR MONTICELLO, IN 47960	\$230,000	Oct 12, 2023	3	2	1,680	\$136	9.39	0.34	14	1994
21	8332 S 525 W WINAMAC, IN 46996	\$155,000	Nov 15, 2023	4	2	2,144	\$72	8.92	20.00	13	1977
22	4395 E JENNINGS LOOP MONTICELLO, IN 47960	\$600,000	Jun 29, 2023	4	3	2,050	\$292	9.28	0.32	13	2003
23	6144 N LAKE ROAD 65 E MONTICELLO, IN 47960	\$275,000	Aug 04, 2023	2	2	720	\$381	8.13	0.14	10	1967

## COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	9157 S 1400 W, FRANCESVILLE, IN 47946	--	--	4	3	1,782	--	--	1.63	--	1982
1	501 HOLLY ST MONON, IN 47959	\$189,900	Feb 24, 2024	3	2	1,554	\$122	4.13	0.25	22	1979
2	10739 N 650 E MONTICELLO, IN 47960	\$26,000	Feb 20, 2024	3	1	1,930	\$13	6.95	1.00	21	1961
3	2047 S 925 W FRANCESVILLE, IN 47946	\$309,900	Jan 24, 2024	3	3	1,965	\$157	8.49	1.46	20	1977
4	7698 N BAREKMAN CT MONTICELLO, IN 47960	\$299,900	Oct 20, 2023	4	2	1,664	\$180	6.66	0.16	16	1958
5	4346 N 200 E MONON, IN 47959	\$189,900	Feb 23, 2024	2	2	1,036	\$183	7.76	4.00	14	1966
6	6902 N CHAMBER CT MONTICELLO, IN 47960	\$399,900	Feb 08, 2024	3	2	1,140	\$350	7.48	0.19	13	1966
7	5985 E LIBERTY DR MONTICELLO, IN 47960	\$349,900	Feb 20, 2024	2	2	864	\$404	7.19	0.29	12	1955
8	2392 N 500 E MEDARYVILLE, IN 47957	\$245,678	Oct 09, 2023	3	2	1,728	\$142	9.49	77.00	12	1976

## 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.**

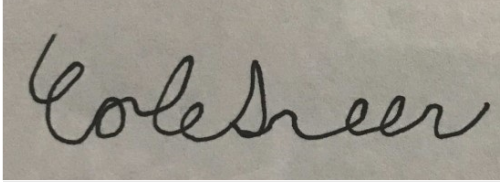
1. The evaluator will not be responsible for matters of a legal nature that affect either the property being evaluated or the title to it. The evaluator assumes that the title is good and marketable, and will not render any opinions about the title.
2. The evaluator will not give testimony or appear 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	2/29/2024

# PROPERTY INSPECTION ANALYSIS

File # 6153054.2

Loan #

SUBJECT & CLIENT				
Address 9157 S 1400 W		City FRANCESVILLE	County Pulaski	State IN Zip 47946
Borrower JUSTIN DELPH		Co-Borrower		
Client Robert Steele Agency Inc		Address 11 Motif Boulevard	City Brownsburg	State IN Zip 46112

TYPE OF INSPECTION PERFORMED
<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

EVIDENCE OF LISTING STATUS
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 [ ]

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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No Golf/Recreational <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Lake or Ocean <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No National Park/Forest <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vacant <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [ ] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

SUBJECT CONDITION	
<input type="checkbox"/> New / Like New <input type="checkbox"/> Very Good <input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="checkbox"/> Fair / Below-Average <input type="checkbox"/> Poor / Uninhabitable	<b>Occupancy</b> <input checked="" type="checkbox"/> Occupied <input type="checkbox"/> Vacant ( If Vacant, Is Home Secured? <input type="checkbox"/> Yes <input type="checkbox"/> No ) <input type="checkbox"/> Tenant Occupied Rent [ ] Terms [ ] Length [ ]

Subject Condition Related to Neighboring Properties
<input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior <input type="checkbox"/> Superior <input type="checkbox"/> Unknown

Deferred Maintenance																
<table border="0"> <tr> <td>Siding Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Roof Disrepair / Lifting Shingles <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Peeling Paint <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Dry Rot / Decaying Wood <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Broken Windows <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Fire / Wildfire or Smoke Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Foundation Damaged <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Water or Flood Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Landscape Not Maintained <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Storm or Hurricane Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Landscape Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Earthquake Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Under Construction <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Tornado Damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td>Other (Describe Below) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> <td>Safety or Habitability Issues Noted <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> </table>	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
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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>																

ROOM INFORMATION AND LOCATION
[ 6 ] # Total Rooms Above Grade [ 4 ] # Bedrooms Above Grade [ 2.0 ] # Bathrooms Above Grade

PROPERTY TYPE														
<table border="0"> <tr> <td><input checked="" type="checkbox"/> SFR - Detached</td> <td><input type="checkbox"/> Condo - Garden Style</td> </tr> <tr> <td><input type="checkbox"/> SFR - Attached</td> <td><input type="checkbox"/> Condo - Mid-Rise or High-Rise</td> </tr> <tr> <td><input type="checkbox"/> SFR - Semi-Detached / End</td> <td><input type="checkbox"/> Condo - Other</td> </tr> <tr> <td><input type="checkbox"/> SFR - With Accessory Unit</td> <td><input type="checkbox"/> Manufactured [Add Date]</td> </tr> <tr> <td><input type="checkbox"/> Duplex</td> <td><input type="checkbox"/> Commercial / Mixed-Use</td> </tr> <tr> <td><input type="checkbox"/> Triplex</td> <td><input type="checkbox"/> Other [ ]</td> </tr> <tr> <td><input type="checkbox"/> Quadplex</td> <td></td> </tr> </table>	<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	
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CONDO OR PLANNED UNIT DEV
<input type="checkbox"/> Subject is in a Condo or PUD Dues [ ] Dues Term [ ] <div style="border: 1px solid black; height: 80px; width: 100%;"></div>
<small>*Homeowner's association information is provided as available. Lender may wish to confirm with the association.</small>

CAR STORAGE
<input type="checkbox"/> None <input type="checkbox"/> Carport # Cars [ ] <input checked="" type="checkbox"/> Garage # Cars [ 2.5 ] <input checked="" type="checkbox"/> Driveway # Cars [ 4 ] Surface [ Other ]
Garage/Carport Design
<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached <input type="checkbox"/> Built-In

ADDITIONAL IMPROVEMENTS
<input type="checkbox"/> Accessory Unit <input type="checkbox"/> Outbuildings <input type="checkbox"/> Solar Panels [ ] <input checked="" type="checkbox"/> Porch [Cov. Front ] <input type="checkbox"/> Patio [ ] <input type="checkbox"/> Pool [ ] <input type="checkbox"/> Fence [ ] <input type="checkbox"/> Other [ ]

ADDITIONS OR CONVERSIONS
<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 SITE / LOT															
Lot Size [ 1.62 ] Lot Shape [ Unknown ]															
Utilities															
<table border="0"> <tr> <th>Public</th> <th>Other</th> <th>Description</th> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td>[ ]</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>[ Propane Tank ]</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>[ Well ]</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>[ Septic ]</td> </tr> </table>	Public	Other	Description	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[ Propane Tank ]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[ Well ]	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[ Septic ]
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Offsite Improvements															
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<input type="checkbox"/>	<input type="checkbox"/>	[ None ]													

SUBJECT IMPROVEMENTS																								
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## SUBJECT &amp; CLIENT

Address 9157 S 1400 W	City FRANCESVILLE	County Pulaski	State IN	Zip 47946
Borrower JUSTIN DELPH	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

## COMMENTS

Property Card Attached. Gravel driveway. Vinyl and decorative brick exterior. Rural area. Unknown if vacant or occupied. Unsure if propane tank or electric heat.

## 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

JENNIFER WARD / 02/28/2024

Inspector / Inspection Date

Location Validation (VPI Inspection Only)



PROPERTY INSPECTION ANALYSIS

File # 6153054.2  
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





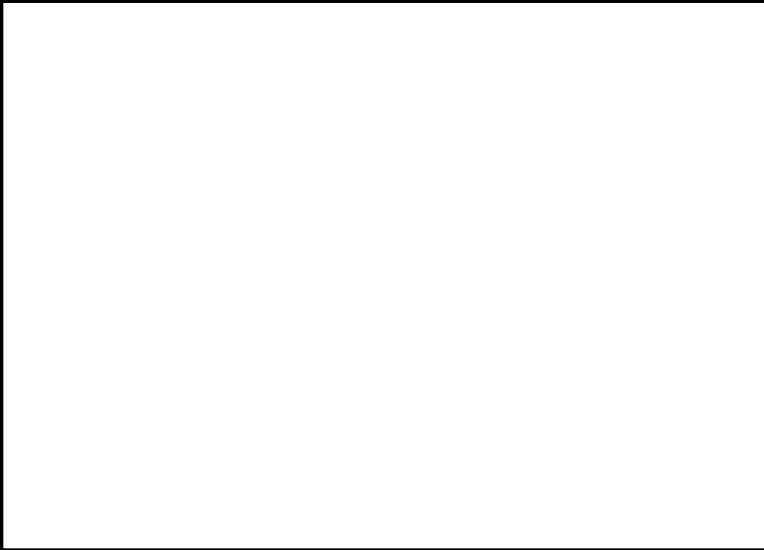
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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)

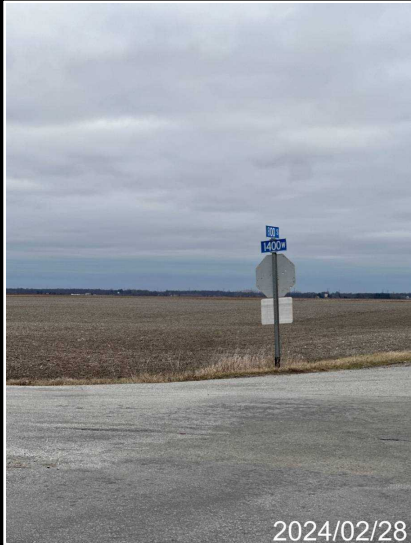
Front



2024/02/28

Street Sign

Front



2024/02/28



2024/02/28