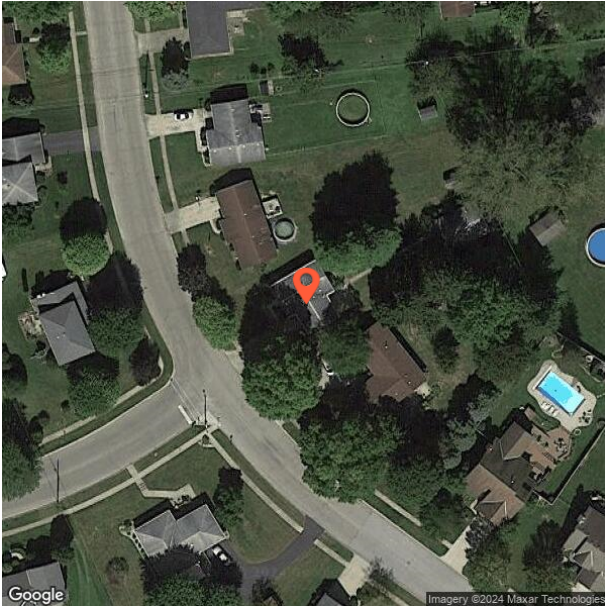




Property Address	212 RIDGE RD	Order #	6216624
	CONNERSVILLE, IN 47331 - FAYETTE COUNTY	Loan #	Not Specified
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: N/A
Lender	Robert Steele		
Borrower	SALLY DUBOIS		
Coborrower	N/A		
Evaluated Value	\$158,000	Reasonable Exposure Time	
Effective Date	6/27/2024		1 - 35 Days

PROPERTY DETAILS



Property Type	Single Family Residence	County	FAYETTE
Lot Size	14,985	Parcel Number	21-05-26-208-097.000-003
Year Built	1973	Assessed Year	2023
Gross Living Area	1,440	Assessed Value	\$98,200
Bedroom	3	Assessed Taxes	\$114
Baths	1.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	
Carrier Route	C013	List Price	
HOA	No		
Location Comments	Average		
Owner of Public Records	DUBOIS SALLY A		
Amenities	Typical		
Legal Description	DIST:0002 CITY/MUNI/TWP:CONNERSVILLE TOWNSHIP WESTERN HILLS SEC. # 1 LOT # 97 212 RIDGE ROAD MAP REF:05-26-200-081		

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	21	20	25	19% ↑	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	\$165,000	\$129,500	\$135,000	-18.2% ↓	4.2% -
Median Comparable Sales Days on Market	19d	6d	28d	47.4% ↑	366.7% ↑
Median Sale Price as % of List Price	100%	96%	99%	-1% -	3.1% -
Median Comparable List Price (Currently Active)	\$69,900	\$139,900	\$149,900	114.4% ↑	7.1% ↑
Median Competitive Listings Days on Market (Currently Active)	40d	80d	45d	12.5% ↑	-43.8% ↓
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	212 RIDGE RD CONNERSVILLE IN, 47331	4210 N 185 ROAD E CONNERSVILLE IN, 47331		1110 MAPLE ST CONNERSVILLE IN, 47331		1188 ALISA DR CONNERSVILLE IN, 47331	
MLS Comments	--	Great 3 bedroom, 2 full bath ranch home on an over half acre lot. Large master...		This is a beautifully updated, move-in ready home! Sitting on a quant street,...		BEAUTIFUL 3 BEDROOM 2 BATHROOM RANCH ON LARGE LOT IN CONNERSVILLE! ALL BRICK...	
Proximity (mi)	--	0.72 NE		0.86 NE		0.89 NW	
MLS# DOC#	--	21937617 N/A		21969018 N/A		21946262 N/A	
Sale Price / Price per Sq.Ft.	--	\$155,000 / \$114/sqft		\$145,000 / \$94/sqft		\$212,000 / \$141/sqft	
List Price / Price per Sq.Ft.	--	\$175,000 / \$129/sqft		\$149,900 / \$97/sqft		\$214,900 / \$143/sqft	
Sale Price % of List Price	--	0.89 / 89%		0.97 / 97%		0.99 / 99%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		08/24/23		04/05/24		11/03/23	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	Average	Average		Average		Average	
Site	14,985	24,306	-\$4,660	6,316	\$4,335	20,255	-\$2,635
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1973	1973		1954		1997	
Condition	Average	Average		Average		Good	-\$21,000
Bedrooms	3	3		4	-\$3,000	3	
Full / Half Baths	1 / 0	2 / 0	-\$3,000	2 / 0	-\$3,000	2 / 0	-\$3,000
Gross Living Area	1,440	1,356	\$1,680	1,540	-\$2,000	1,500	-\$1,200
Basement	No Basement	No Basement		No Basement		No Basement	
Parking Type	None	Garage		Garage		Garage	
Parking Spaces	0	2	-\$3,000	2	-\$3,000	2	-\$3,000
Pool	No	No		No		No	
Amenities	Typical	Typical		Typical		Outbuilding	-\$3,000
Other							
Other							
Net Adj. (total)		-5.79%	-\$8,980	-4.60%	-\$6,665	-15.96%	-\$33,835
Gross Adj.		7.96%	\$12,340	10.58%	\$15,335	15.96%	\$33,835
Adj. Price			\$146,020		\$138,335		\$178,165
Price and Listing History		Sold	08/24/2023	Sold	04/05/2024	Sold	11/03/2023
		Price	\$155,000	Price	\$145,000	Price	\$212,000
		Pending	08/11/2023	Pending	03/18/2024	Pending	10/14/2023
		Price	\$175,000	Price	\$149,900	Price	\$214,900
		Listed	08/10/2023	Listed	03/16/2024	Price Changed	10/10/2023
		Price	\$175,000	Price	\$149,900	Price	\$214,900
						Listed	09/30/2023
						Price	\$219,900

Subject Property		Sale Comp 4		List Comp 1	
					
Address	212 RIDGE RD CONNERSVILLE IN, 47331	728 ARIENS AVE CONNERSVILLE IN, 47331		315 CANYON PKWY CONNERSVILLE IN, 47331	
MLS Comments	--	New, New, New!!!! This 3bed 1bath ranch includes all new flooring, brand new...		Completely updated 3 bedroom 2 bathroom ranch home on a partially finished...	
Proximity (mi)	--	0.57 NE		0.29 SE	
MLS# DOC#	--	21969736 N/A		21980962	
Sale Price / Price per Sq.Ft.	--	\$129,900 / \$120/sqft			
List Price / Price per Sq.Ft.	--	\$124,900 / \$116/sqft		\$234,000 / \$182/sqft	
Sale Price % of List Price	--	1.04 / 104%			
Property Type	SFR	SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj
Sale/List Date		05/20/24		05/22/24 36 DOM	
Location	Neutral	Neutral		Neutral	
Location Comment	Average	Average		Average	
Site	14,985	7,231	\$3,877	18,034	-\$1,524
View	None	None		None	
Design	Typical	Typical		Typical	
Quality	Average	Average		Good	-\$23,000
Age	1973	1951		1974	
Condition	Average	Average		Good	-\$23,000
Bedrooms	3	3		3	
Full / Half Baths	1 / 0	1 / 0		2 / 0	-\$3,000
Gross Living Area	1,440	1,080	\$7,200	1,288	\$3,040
Basement	No Basement	No Basement		Full Partially Finished Basement	-\$15,000
Parking Type	None	None		Garage	
Parking Spaces	0	0		2	-\$3,000
Pool	No	No		No	
Amenities	Typical	Typical		Typical	
Other					
Other					
Net Adj. (total)		8.53%	\$11,077	-27.98%	-\$65,484
Gross Adj.		8.53%	\$11,077	30.58%	\$71,564
Adj. Price			\$140,977		\$168,516
Price and Listing History		Sold	05/20/2024	Price Changed	06/03/2024
		Price	\$129,900	Price	\$234,000
		Pending	04/17/2024	Listed	05/22/2024
		Price	\$124,900	Price	\$239,000
		Price Changed	04/12/2024		
		Price	\$124,900		
		Price Changed	04/01/2024		
		Price	\$129,900		
		Listed	03/20/2024		
		Price	\$135,000		

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

Subject is located in a suburban area. No adverse site factors present. Subject conforms to the area. No significant foreclosure rate present. Subject's property characteristics were taken from public records and are assumed to be correct. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$138,335 to \$178,165

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 and exceed GLA parameter of 20%. No age adjustments deemed necessary for comparables within 30 years. Sale #3 adjusted for condition based on listing photos and/or listing remarks.

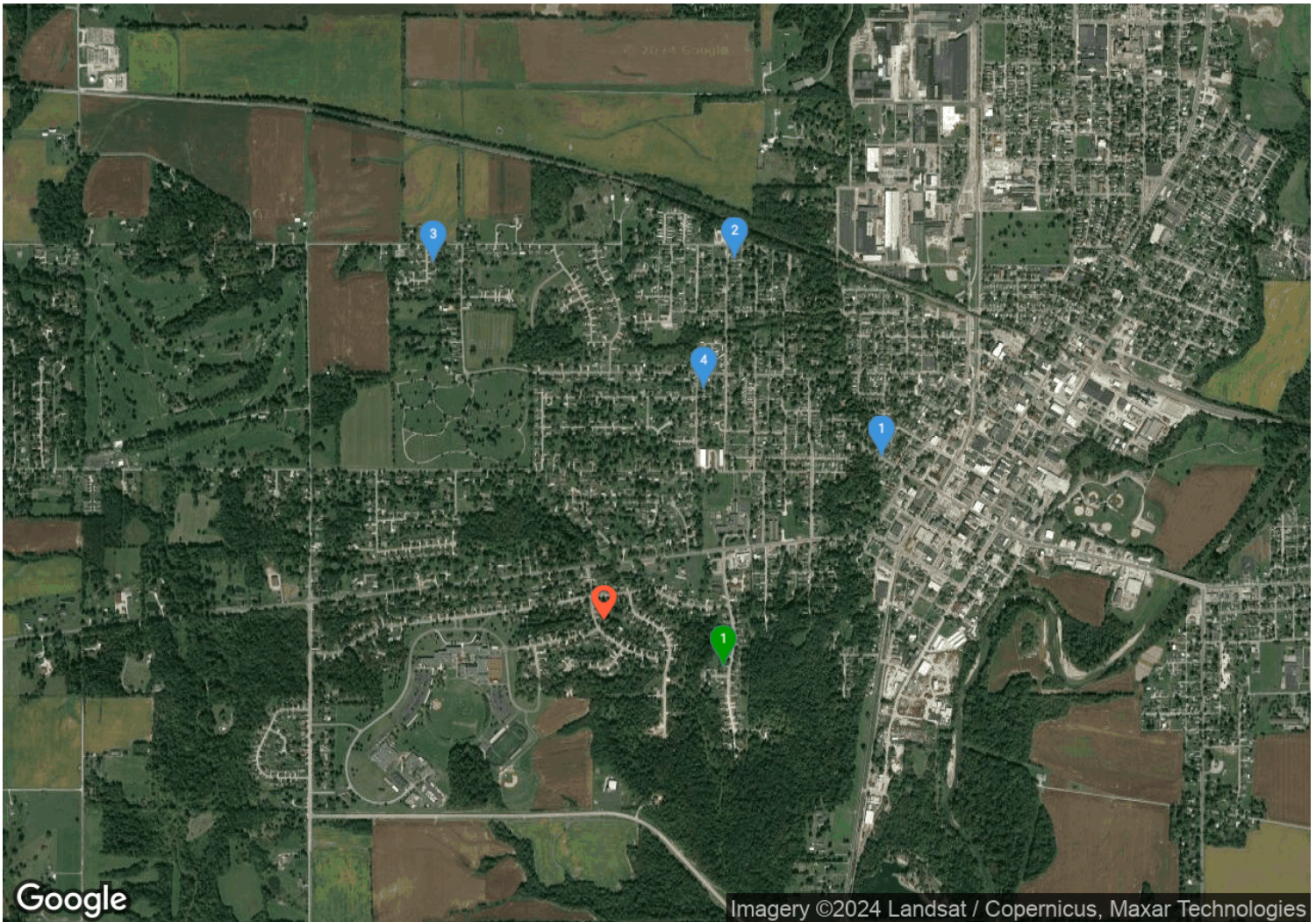
LISTINGS COMMENTARY

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 quality and condition based on listing photos and/or listing remarks.

ADDITIONAL NOTES

1. 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. No value given to above ground pools and spas as considered personal property.
2. Due to a lack of similar and more proximate comparables, it was deemed necessary to expand search parameters across major roadways and highways.
3. Due to a lack of recent and similar comparables, it was deemed necessary to exceed the net adjustment guideline of 15% and the gross adjustment guideline of 25%.
4. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis.
5. Subject and all comparables appear proximate to railroad tracks and an airport; however, this appears to be typical for the area and no location ratings deemed necessary.
6. Subject appears proximate to local schools but is sufficiently distant as to not be significantly impacted by generated noise and no location rating deemed necessary.
7. Inspection report notes the subject has an outbuilding; however, it is unknown if this is on a permanent foundation and no amenity rating deemed warranted.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	212 RIDGE RD CONNERSVILLE, IN 47331	Single Family Residence				14985	1973	3	1	1440		No		Public Records
1	4210 N 185 ROAD E CONNERSVILLE, IN 47331	Single Family Residence	\$155,000	08/24/2023	0.72	24306	1973	3	2	1356		No		MLS
2	1110 MAPLE ST CONNERSVILLE, IN 47331	Single Family Residence	\$145,000	04/05/2024	0.86	6316	1954	4	2	1540		No		MLS
3	1188 ALISA DR CONNERSVILLE, IN 47331	Single Family Residence	\$212,000	11/03/2023	0.89	20255	1997	3	2	1500		No		MLS
4	728 ARIENS AVE CONNERSVILLE, IN 47331	Single Family Residence	\$129,900	05/20/2024	0.57	7231	1951	3	1	1080		No		MLS
1	315 CANYON PKWY CONNERSVILLE, IN 47331	Single Family Residence	\$234,000	05/22/2024	0.29	18034	1974	3	2	1288	1288	No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 4210 N 185 ROAD E
CONNERSVILLE IN, 47331

Great 3 bedroom, 2 full bath ranch home on an over half acre lot. Large master bedroom with en suite. Ample storage in the kitchen and living area provides plenty of natural light. Fresh coat of paint with new floors and updated kitchen.



Comp 2: 1110 MAPLE ST
CONNERSVILLE IN, 47331

This is a beautifully updated, move-in ready home! Sitting on a quant street, this home boasts 4 bedrooms, 2 living spaces, a large eat-in kitchen and plentiful storage. The oversized garage will be perfect for whatever hobby you enjoy.



Comp 3: 1188 ALISA DR
CONNERSVILLE IN, 47331

BEAUTIFUL 3 BEDROOM 2 BATHROOM RANCH ON LARGE LOT IN CONNERSVILLE! ALL BRICK HOME WITH BLACK METAL ROOF. OPEN FLOOR PLAN WITH FIREPLACE IN FAMILY ROOM, UPDATED KITCHEN AND FLOORING AND 3 LARGE BEDROOMS WITH LOTS OF STORAGE SPACE! LARGE BACK YARD IS PARTIALLY FENCED IN WITH DECK, FIREPIT AND LARGE STORAGE BARN.



Comp 4: 728 ARIENS AVE
CONNERSVILLE IN, 47331

New, New, New!!!! This 3bed 1bath ranch includes all new flooring, brand new kitchen and bath, new front porch, new sidewalk, new gravel parking lot, new hvac, new water heater, new stainless steel appliances, new electric and plumbing, and new gutters.



Listing 1: 315 CANYON PKWY
CONNERSVILLE IN, 47331

Completely updated 3 bedroom 2 bathroom ranch home on a partially finished basement. Features a new kitchen with granite tops, appliance package, new vinyl laminate flooring throughout the first floor, and new carpet in the finished lower level. In addition outside improvements are new roof, siding, soffit, gutters, exterior doors and windows.

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.

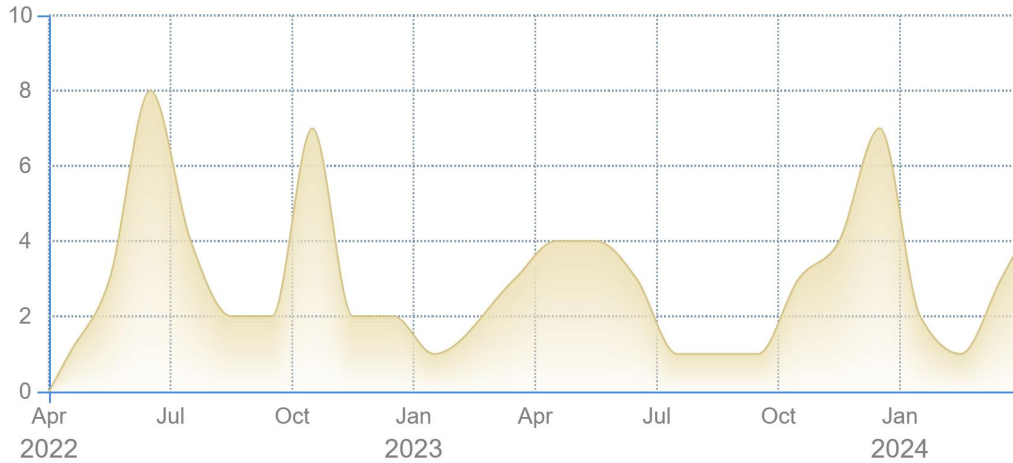
History

ZIP-CODE DATA

Number of Properties Sold in 47331

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

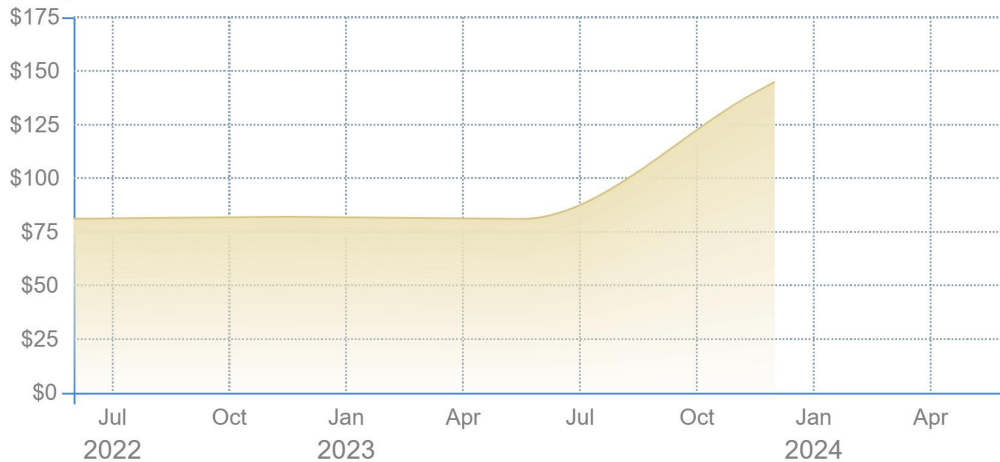
Number of Sales



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

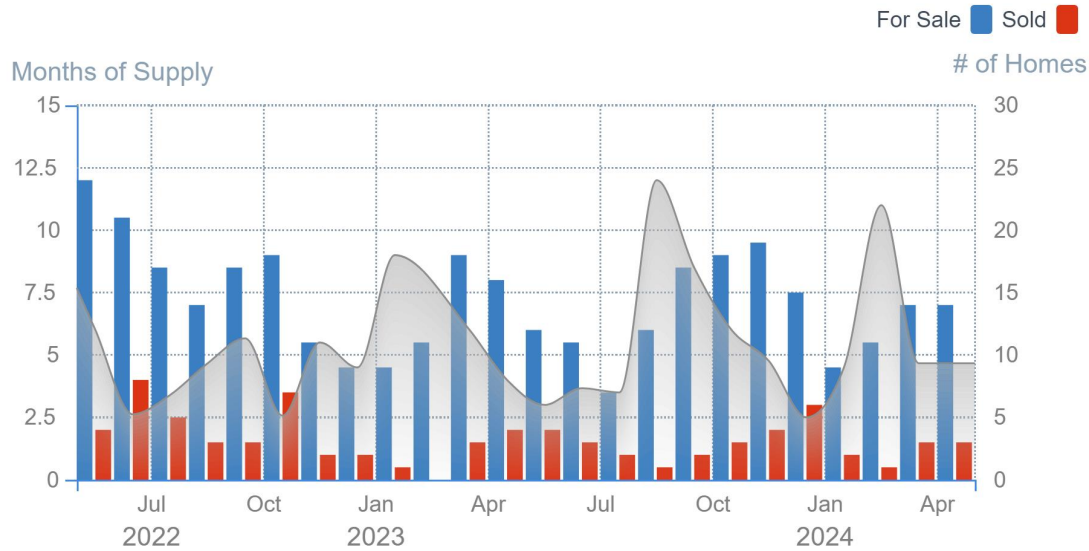
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



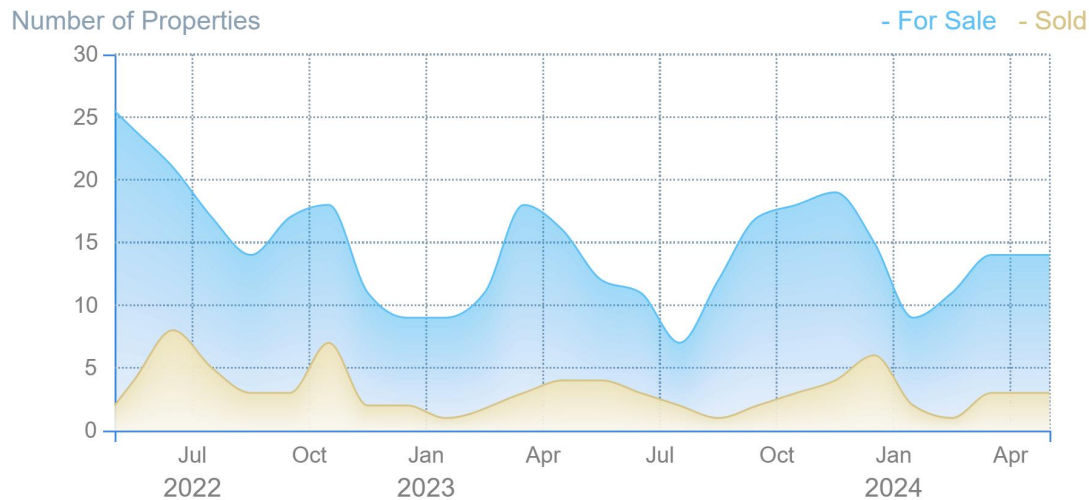
Months of Supply in 47331

This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.



Supply / Demand in 47331

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

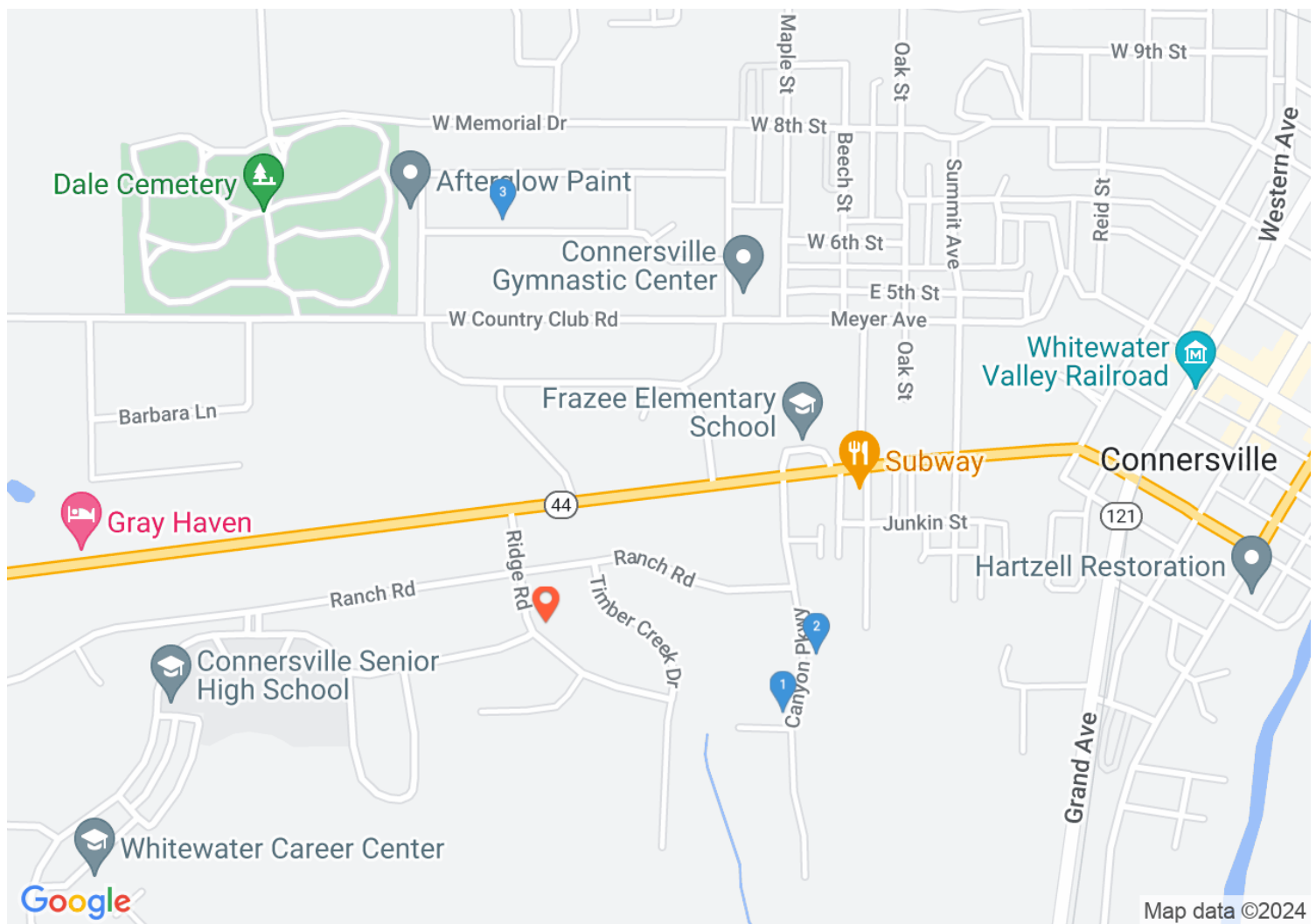


COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	212 RIDGE RD, CONNSVILLE, IN 47331	--	--	3	1	1,440	--	--	0.34	--	1973
1	1530 W MEMORIAL DR CONNSVILLE, IN 47331	\$125,000	Nov 14, 2023	3	2	1,336	\$93	0.59	0.34	93	1959
2	4210 N 185 ROAD E CONNSVILLE, IN 47331	\$155,000	Aug 24, 2023	3	2	1,356	\$114	0.72	0.56	68	1973
3	1188 ALISA DR CONNSVILLE, IN 47331	\$212,000	Nov 03, 2023	3	2	1,500	\$141	0.89	0.46	67	1997
4	1110 MAPLE ST CONNSVILLE, IN 47331	\$145,000	Apr 05, 2024	4	2	1,540	\$94	0.86	0.14	48	1954
5	728 ARIENS AVE CONNSVILLE, IN 47331	\$129,900	May 20, 2024	3	1	1,080	\$120	0.57	0.17	45	1951
6	910 RANCH RD CONNSVILLE, IN 47331	\$267,000	May 02, 2024	3	3	2,875	\$92	0.13	0.41	35	1973
7	516 W 9TH ST CONNSVILLE, IN 47331	\$24,500	Dec 19, 2023	3	1	986	\$24	0.91	0.07	29	1960

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	212 RIDGE RD, CONNSVILLE, IN 47331	--	--	3	1	1,440	--	--	0.34	--	1973
1	315 CANYON PKWY CONNSVILLE, IN 47331	\$234,000	May 22, 2024	3	2	1,288	\$181	0.29	0.41	93	1974
2	300 CANYON PKWY CONNSVILLE, IN 47331	\$155,000	Jun 06, 2024	3	2	1,944	\$79	0.31	0.27	68	1972
3	1504 W 6TH ST CONNSVILLE, IN 47331	\$129,000	Jun 14, 2024	3	1	864	\$149	0.45	0.32	45	1953

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.

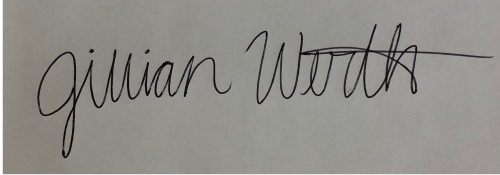
WARNING: The use of assumptions may affect assignment results.

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	Jillian Werth
Evaluator Signature	
Signature Date	6/27/2024

SUBJECT & CLIENT

Address 212 RIDGE RD	City CONNERSVILLE	County Fayette	State IN	Zip 47331
Borrower SALLY DUBOIS	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

PROPERTY APPEARS MAINTAINED; CONFORMS TO OTHER HOMES NEARBY; NEAR HIGH SCHOOL AND ELEMENTARY SCHOOL; HOMES IN THE AREA ARE MAINTAINED;

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 American Heritage Realty Inc

Address 603 W 30Th St

City, St Zip Connorsville, IN 47331

Phone (765) 825-1103

Location Validation (VPI Inspection Only)

Georgia Green / 06/27/2024

Inspector / Inspection Date

PROPERTY INSPECTION ANALYSIS

File # 6216624.2
Loan #

SUBJECT & CLIENT

Address 212 RIDGE RD	City CONNERSVILLE	County Fayette	State IN	Zip 47331
Borrower SALLY DUBOIS	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



