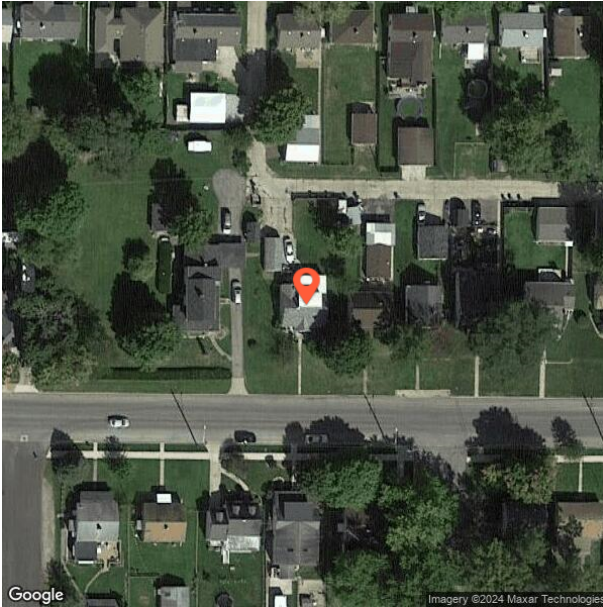




Property Address	1010 PEACOCK RD	Order #	6247776
	RICHMOND, IN 47374 - WAYNE COUNTY	Loan #	Not Specified
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: Not Specified
Lender	Robert Steele		
Borrower	HARVEY WOOD		
Coborrower	Not Specified		
Evaluated Value	\$155,000	Reasonable Exposure Time	
Effective Date	8/19/2024		30 - 60 Days

## PROPERTY DETAILS




Property Type	Single Family Residence	County	WAYNE
Lot Size	8,102	Parcel Number	89-16-31-410-520.000-030
Year Built	1940	Assessed Year	2022
Gross Living Area	1,906	Assessed Value	\$96,200
Bedroom	3	Assessed Taxes	\$962
Baths	1.1	Sold Date	5/28/2021
Pool	No	Sold Price	\$113,500
Condition	Average	List Date	
Carrier Route	C043	List Price	
HOA	No		
Location Comments	Residential Conforming Neighborhood.		
Owner of Public Records	WOOD HARVEY D		
Amenities	Typical amenities		
Legal Description	LOT:50,51 SEC:4631410 DIST:0014 CITY/MUNI/TWP:WAYNE TOWNSHIP 27.36 FT ENT W SIDE LOT 50 C H SELLS ADDN REPLAT & 32.64 FT E SIDE LOT 51 C H SELLS REPLAT MAP REF:MP 4631410-078		

## MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	133	0	166	24.8% ↑	0% -
Absorption rate (total sales/month)	44	0	55	25% ↑	0% -
Total # of Comparable Active Listings	30	34	32	6.7% ↑	-5.9% ↓
Months of housing supply (Total listings / ab. rate)	1	0	1	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	\$52,000	\$116,500	\$153,000	194.2% ↑	31.3% ↑
Median Comparable Sales Days on Market	54d	15d	38d	-29.6% ↓	153.3% ↑
Median Sale Price as % of List Price	86%	97%	93%	8.1% ↑	-4.1% -
Median Comparable List Price (Currently Active)	\$129,900	\$174,900	\$157,000	20.9% ↑	-10.2% ↓
Median Competitive Listings Days on Market (Currently Active)	34d	47d	49d	44.1% ↑	4.3% -
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	0	0	0	0% -	0% -
REO Sales	3	0	5	66.7% ↑	0% -
Short Sales	4	0	3	-25% ↓	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	1010 PEACOCK RD RICHMOND IN, 47374	15 NW 11TH ST RICHMOND IN, 47374		285 CARTWRIGHT DR RICHMOND IN, 47374		324 NW 20TH ST RICHMOND IN, 47374	
MLS Comments	--						
Proximity (mi)	--	0.22 S		0.26 W		0.76 W	
MLS#   DOC#	--	10047022   2023007828		10048074   2024002402		10047957   2024002215	
Sale Price / Price per Sq.Ft.	--	\$169,900 / \$89/sqft		\$164,900 / \$81/sqft		\$154,900 / \$84/sqft	
List Price / Price per Sq.Ft.	--	\$169,900 / \$89/sqft		\$164,900 / \$81/sqft		\$154,900 / \$84/sqft	
Sale Price % of List Price	--	1.00 / 100%		1.00 / 100%		1.00 / 100%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		10/09/23		04/09/24		04/02/24	
Location	Neutral	Neutral		Neutral		Adverse	\$2,000
Location Comment	Residential Conforming Neighborhood.	Residential Conforming Neighborhood.		Residential Conforming Neighborhood. (Sides Baseball Field) Neutral		Residential Conforming Neighborhood. Backs to commercial influence.	
Site	8,102	13,634	-\$2,000	10,629	-\$1,000	7,405	
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1940	1947		1947		1953	
Condition	Average	Good	-\$10,000	Very Good	-\$20,000	Average	
Bedrooms	3	3		3		3	
Full / Half Baths	1 / 1	1 / 1		1 / 1		1 / 1	
Gross Living Area	1,906	1,908		2,028		1,837	\$1,380
Basement	Partial basement, unfinished	Partial basement, unfinished		Partial basement, unfinished		Partial basement, unfinished	
Parking Type	Detached Garage	Detached Garage		Detached Garage		Detached Garage	
Parking Spaces	1	1		1		2	-\$2,000
Pool	No	No		No		No	
Amenities	Typical amenities	Typical amenities		Typical amenities		Typical amenities	
Other							
Other							
Net Adj. (total)		-7.06%	-\$12,000	-12.73%	-\$21,000	0.89%	\$1,380
Gross Adj.		7.06%	\$12,000	12.73%	\$21,000	3.47%	\$5,380
Adj. Price		\$157,900		\$143,900		\$156,280	
Price and Listing History		Sold Price 10/09/2023 \$169,900		Sold Price 04/09/2024 \$164,900  Sold Price 12/13/2023 \$77,000		Sold Price 04/02/2024 \$154,900	

Subject Property		List Comp 1		
				
Address	1010 PEACOCK RD RICHMOND IN, 47374	313 NW E ST RICHMOND IN, 47374		
MLS Comments	--	This home has been renovated within the last year with newer electrical,...		
Proximity (mi)	--	0.62 E		
MLS#   DOC#	--	202414752		
Sale Price / Price per Sq.Ft.	--			
List Price / Price per Sq.Ft.	--	\$174,900 / \$94/sqft		
Sale Price % of List Price	--			
Property Type	SFR	SFR		
	Value (Subject)	Value Adj		
Sale/List Date		04/30/24 111 DOM		
Location	Neutral	Neutral		
Location Comment	Residential Conforming Neighborhood.	Residential Conforming Neighborhood. (fronts non-res) Neutral. See comments		
Site	8,102	6,273 \$1,000		
View	None	None		
Design	Typical	Typical		
Quality	Average	Average		
Age	1940	1900		
Condition	Average	Good -\$20,000		
Bedrooms	3	4		
Full / Half Baths	1 / 1	1 / 1		
Gross Living Area	1,906	1,858 \$960		
Basement	Partial basement, unfinished	Partial basement, unfinished		
Parking Type	Detached Garage	Detached Garage		
Parking Spaces	1	2 -\$2,000		
Pool	No	No		
Amenities	Typical amenities	Typical amenities		
Other				
Other				
Net Adj. (total)		-11.46% -\$20,040		
Gross Adj.		13.70% \$23,960		
Adj. Price		\$154,860		
Price and Listing History		Relisted 07/11/2024 Price \$174,900 Pending 06/24/2024 Price \$174,900 Price Changed 05/09/2024 Price \$174,900 Listed 04/30/2024 Price \$179,900 Sold 04/28/2023 Price \$143,000 Listed 02/27/2023 Price \$149,900		

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

### SUBJECT'S LOCATION and AERIAL MAP VIEW -

The subject property is located within a suburban over 75% built-up area located in a residential area of conforming properties. According to the aerial photo, the subject is located in close proximity to non-residential industrial properties, Dennis Middle School and Richmond Baseball Field; the subject is also in proximity to a moderate traffic street; however, is adequately buffered resulting in NO adverse effect on buyer reaction to value/marketability based upon additional data analyzed, which may or may not be limited i.e., Overhead Map view, Street view, Secondary data, MLS, Public Record etc. (See map). It should be noted; the subject has access to all necessary and expected support facilities such as schools, shopping, recreational facilities, employment, hospitals and freeway.

### SUBJECT QUALITY OF CONSTRUCTION, CONDITION and IMPROVEMENTS -

eVAL Exterior Inspection Only-Report reflects the subject in overall "Q4 (Average)" Quality of Construction. Additionally, subject had "NOT" been listed and current interior photos were not available nor was borrower information provided regarding condition if any updating or remodel. Therefore, based upon the exterior only photos the property was considered to be in C4 (average) condition as of the effective date of this report. Additionally, per exterior inspection the subject has a few shingles missing; for the purposes of the report it is consider to be cosmetic and would not have an impact on value. However, if additional information becomes available which would conflict with this assumption, it may have an impact on the overall opinion of value and evaluator reserves the right to reconsider the opinion of value.

SEE MARKET "STATISTICAL ANALYSIS" IN THE FINAL RECONCILIATION SECTION.

## COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$143,900 to \$157,900

### SUBJECT NEIGHBORHOOD and MARKET AREA, COMPARABLE COMMENTS and FINAL RECONCILIATION

#### SUMMARY OF SALES COMPARISON:

No time adjustments were applied due to stable market trends. Comp #3 was adjusted for its adverse location. Site was adjusted when difference exceeds 1,000 sf. Age is bracketed by a provided listing. No age adjustments applied as this is considered in the condition adjustments where applicable. Comps #1 & #2 were adjsuted for condition based on MLS photos and commentary. Based upon current market within the subject location, bedroom utility is considered in GLA as not to double dip utility as of the effective date of this report. GLA was adjusted when difference exceeds 100 sf.

#### SUBJECT NEIGHBORHOOD MARKET AREA -

There is \*\*\* LIMITED \*\*\* inventory of competitive alternatives to the subject property available within the subject market area for analysis at the time of this report; therefore, it was unavoidable and necessary to expand search parameters of some or all characteristics in terms of i.e. (Over 1 mile Radius or BED or BATH or GLA or SITE UTILITY or DESIGN or ONE/TWO STORY or SALES DATE OVER 90-180 DAYS etc.) in search of reasonable alternatives to the subject property. Comparables utilized in this analysis are located within the subject's buyers' market, considered to be reasonable alternatives of the subject's competitive market. Sales comparables and transaction data used confirmed through secondary data search i.e., MLS, public record or online resources.

IT SHOULD BE NOTED: due to limited inventory within the subject market area as of the effective date of this report, sale comparable#2, siding to baseball field, could not be quantified; therefore, location adjustment was not considered to be reasonable and unsupported.

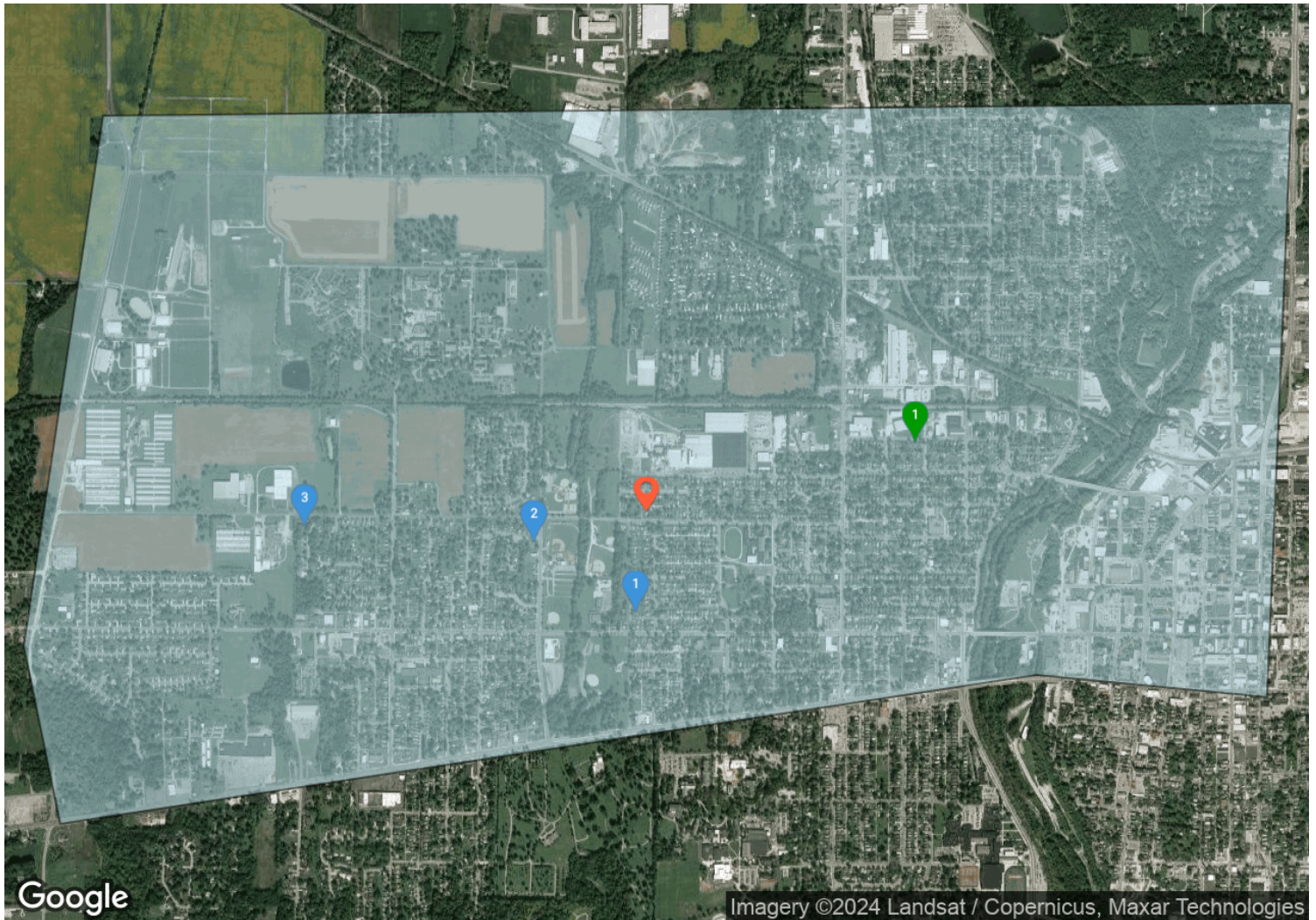
In addition, due to limited inventory within the subject market area as of the effective date of this report, listing #1, fronting to industrial building and in close proximity to RR Tracks, could not be quantified; therefore, location adjustment was not considered to be reasonable and unsupported.

OVERALL CURRENT MARKET CONSIDERATION AND STATISTICAL ANALYSIS; based upon competitive alternatives to the subject property within the subject market area as follows: beginning and end dates used for analysis (from 10/17/2023 to 06/24/2024), utilizing a total of (3) properties, equals a total time of (8.12) months and reflects a market change of (-5.88%) which indicates a total of (-.72%) monthly variance. In addition, due to extremely limited inventory of competitive alternatives to the subject within the subject's market area, the overall market trend could not be determined therefore, subject market area is considered to be "stable" overall; any time adjustments (positive/negative) were not considered to be reasonable; therefore, "NOT" applied.

COMPARABLE LEADING INDICATORS - - Comp (1) 15 NW 11TH ST was selected due to; proximity to the subject; similarity in age/bed/bath/GLA/garage, with an ...(see addendum for entire text)



## SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	1010 PEACOCK RD RICHMOND, IN 47374	Single Family Residence				8102	1940	3	2	1906	768	No		Public Records
1	15 NW 11TH ST RICHMOND, IN 47374	Single Family Residence	\$169,900	10/09/2023	0.22	13634	1947	3	2	1908	810	No		Public Records
2	285 CARTWRIGHT DR RICHMOND, IN 47374	Single Family Residence	\$164,900	04/09/2024	0.26	10629	1947	3	2	2028	832	No		Public Records
3	324 NW 20TH ST RICHMOND, IN 47374	Single Family Residence	\$154,900	04/02/2024	0.76	7405	1953	3	2	1837	1037	No		Public Records
1	313 NW E ST RICHMOND, IN 47374	Single Family Residence	\$174,900	04/30/2024	0.62	6273	1900	4	2	1858	550	No		MLS

## SELECTED COMPARABLES PHOTOS



Comp 1: 15 NW 11TH ST  
RICHMOND IN, 47374



Comp 2: 285 CARTWRIGHT DR  
RICHMOND IN, 47374



Comp 3: 324 NW 20TH ST  
RICHMOND IN, 47374





Listing 1: 313 NW E ST  
RICHMOND IN, 47374

This home has been renovated within the last year with newer electrical, plumbing, HVAC, vinyl windows, custom kitchen with appliances and updated bathrooms. The master bedroom is on the main level with huge windows, walk-in closet and tile shower. On the second floor, you will find another full bathroom and 3 large bedrooms. The exterior features a large yard and 2 car detached garage. This house is ready for new owners - just pack your bags and move!

## PRICE AND LISTING HISTORY

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

Event	Date	Price	Source
 Sold	05/28/2021	\$113,500	Public Records

Source: Xome Inc./Xome CT LLC (via, in part, its MLS licenses). Data through 08/20/2024.

## TRANSACTION HISTORY

### Timeline



### History

#### 05/28/2021 Resale

Recording Date	05/28/2021	Lender	N/A
Transaction Type	Resale	Title Co	NONE AVAILABLE
Value	\$113,500	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	2021005425	Loan Type	N/A
Seller	DOAN,DENISE M	Rate Type	N/A
Buyer/Borrower	WOOD,HARVEY D	Loan Doc #	N/A



## ZIP-CODE DATA

### Number of Properties Sold in 47374

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

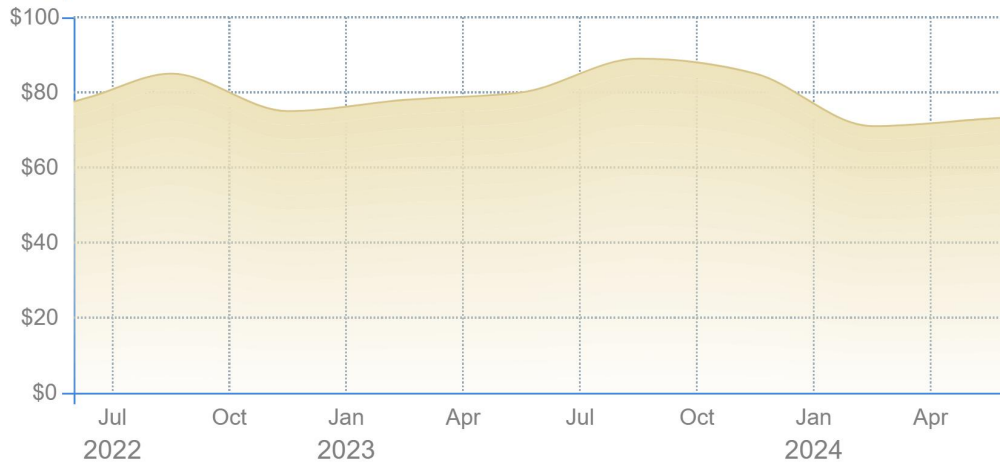
Number of Sales



### Median Sale Price/Sq.Ft. (quarterly) in 47374

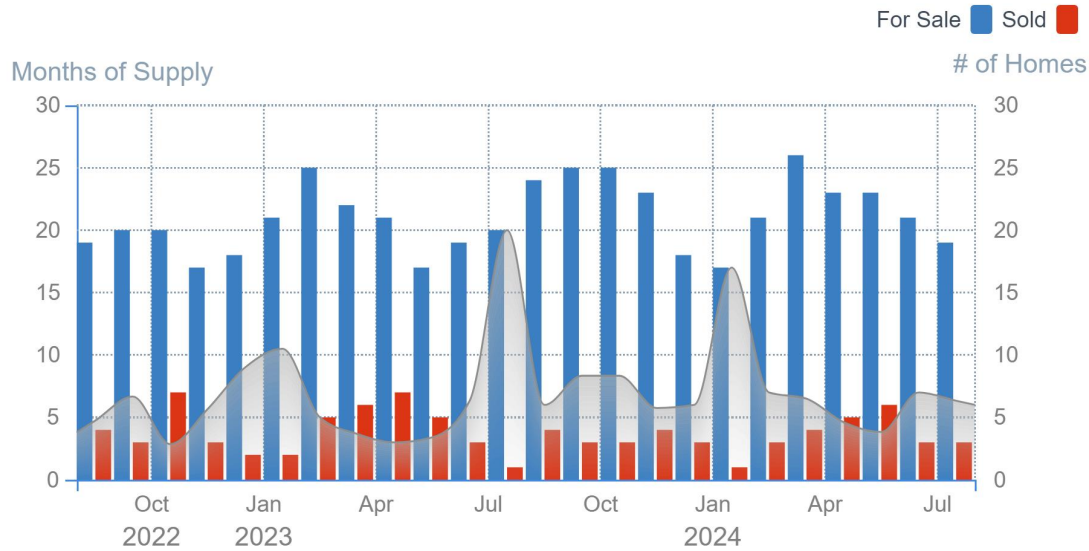
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



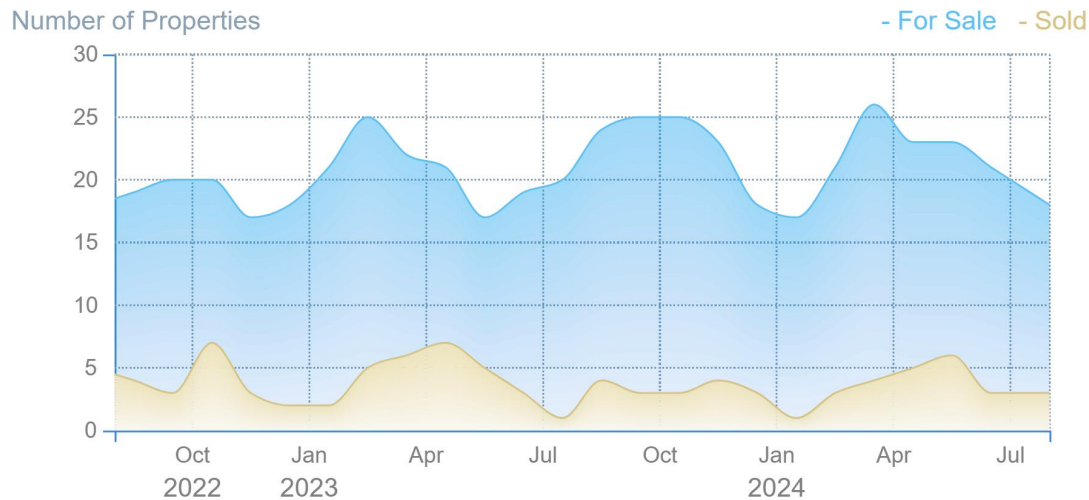
## Months of Supply in 47374

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.

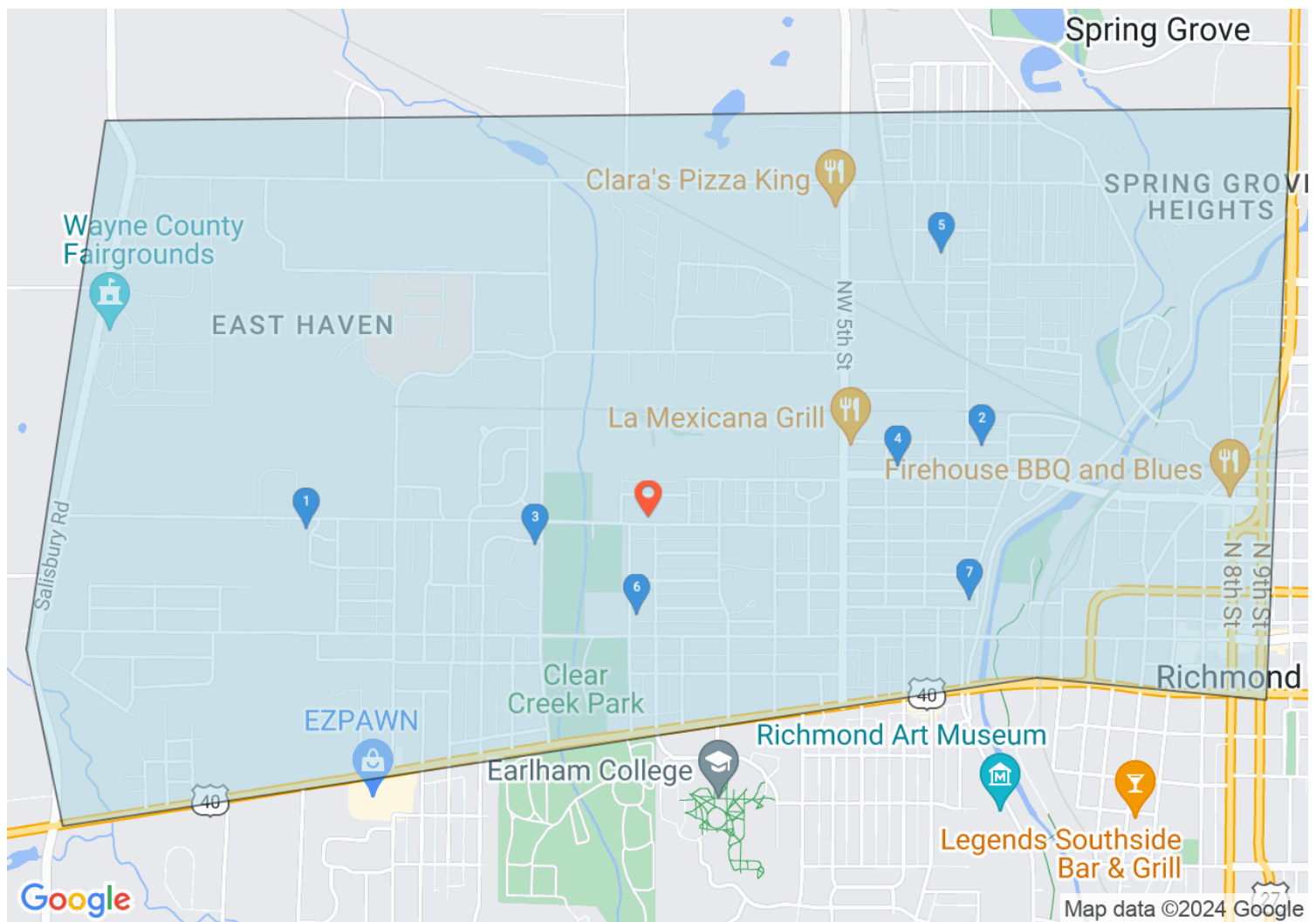


## Supply / Demand in 47374

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



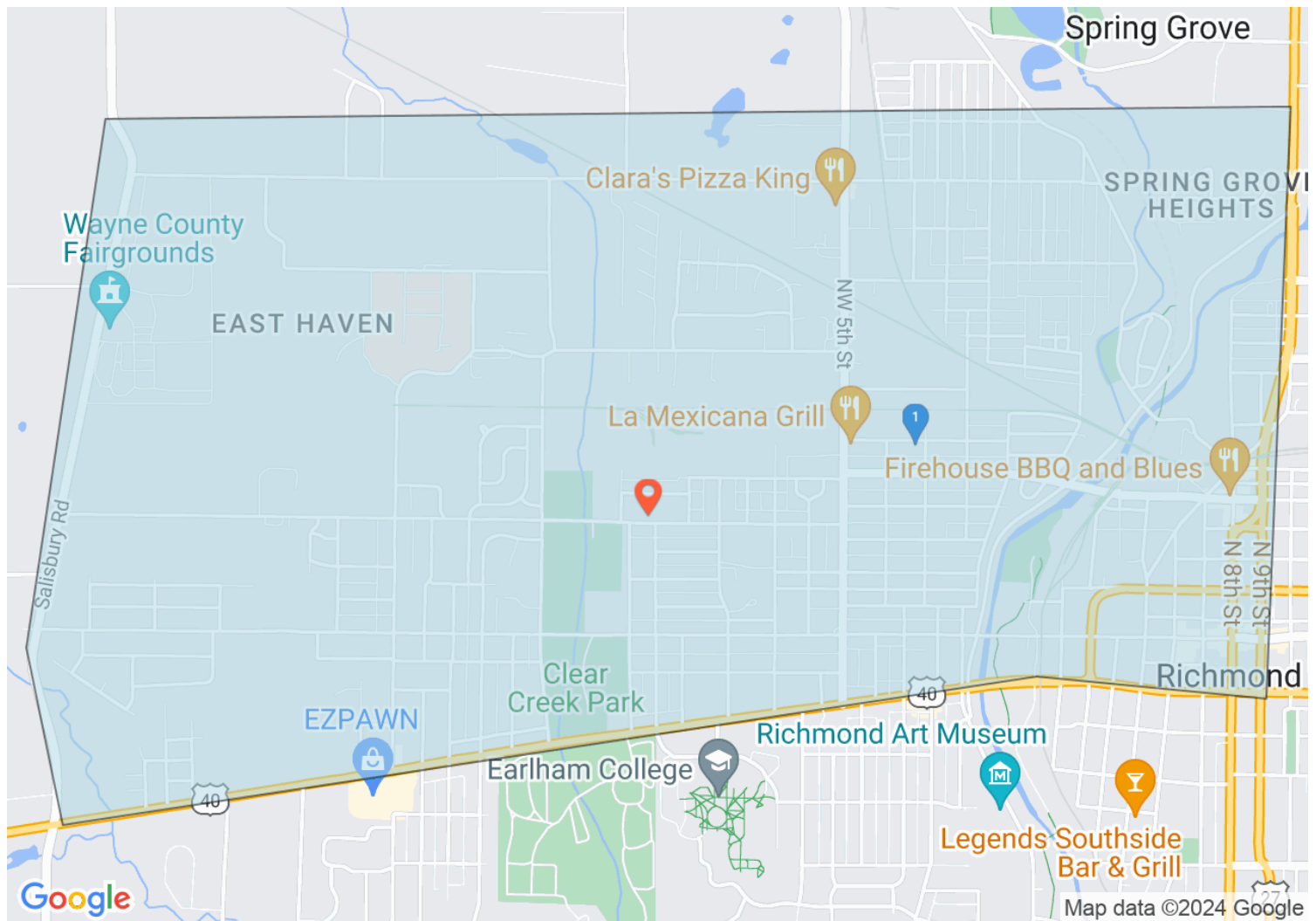
## COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	1010 PEACOCK RD, RICHMOND, IN 47374	--	--	3	2	1,906	--	--	0.19	--	1940
1	324 NW 20TH ST RICHMOND, IN 47374	\$154,900	Apr 02, 2024	3	2	1,837	\$84	0.76	0.17	95	1953
2	125 NW E ST RICHMOND, IN 47374	\$0	Mar 08, 2024	4	2	1,904	\$0	0.77	0.15	92	1940
3	285 CARTWRIGHT DR RICHMOND, IN 47374	\$164,900	Apr 09, 2024	3	2	2,028	\$81	0.26	0.24	88	1947
4	330 RICHMOND AVE RICHMOND, IN 47374	\$115,000	Feb 20, 2024	3	1	2,088	\$55	0.57	0.14	78	1900
5	1122 HUNT ST RICHMOND, IN 47374	\$40,086	Mar 14, 2024	3	1	2,016	\$19	0.88	0.22	73	1980
6	15 NW 11TH ST RICHMOND, IN 47374	\$169,900	Oct 09, 2023	3	2	1,908	\$89	0.22	0.31	67	1947
7	104 KINSEY ST RICHMOND, IN 47374	\$150,000	Mar 12, 2024	3	1	1,916	\$78	0.75	0.32	65	1930



## COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	1010 PEACOCK RD, RICHMOND, IN 47374	--	--	3	2	1,906	--	--	0.19	--	1940
	313 NW E ST RICHMOND, IN 47374	\$174,900	Apr 30, 2024	4	2	1,858	\$94	0.62	0.14	79	1900

## ADDENDUM

### COMPARABLE COMMENTS AND FINAL RECONCILIATION

#### SUBJECT NEIGHBORHOOD and MARKET AREA, COMPARABLE COMMENTS and FINAL RECONCILIATION

##### SUMMARY OF SALES COMPARISON:

No time adjustments were applied due to stable market trends. Comp #3 was adjusted for its adverse location. Site was adjusted when difference exceeds 1,000 sf. Age is bracketed by a provided listing. No age adjustments applied as this is considered in the condition adjustments where applicable. Comps #1 & #2 were adjusted for condition based on MLS photos and commentary. Based upon current market within the subject location, bedroom utility is considered in GLA as not to double dip utility as of the effective date of this report. GLA was adjusted when difference exceeds 100 sf.

##### SUBJECT NEIGHBORHOOD MARKET AREA -

There is \*\*\* LIMITED \*\*\* inventory of competitive alternatives to the subject property available within the subject market area for analysis at the time of this report; therefore, it was unavoidable and necessary to expand search parameters of some or all characteristics in terms of i.e. (Over 1 mile Radius or BED or BATH or GLA or SITE UTILITY or DESIGN or ONE/TWO STORY or SALES DATE OVER 90-180 DAYS etc.) in search of reasonable alternatives to the subject property. Comparables utilized in this analysis are located within the subject's buyers' market, considered to be reasonable alternatives of the subject's competitive market. Sales comparables and transaction data used confirmed through secondary data search i.e., MLS, public record or online resources.

IT SHOULD BE NOTED: due to limited inventory within the subject market area as of the effective date of this report, sale comparable #2, siding to baseball field, could not be quantified; therefore, location adjustment was not considered to be reasonable and unsupported.

In addition, due to limited inventory within the subject market area as of the effective date of this report, listing #1, fronting to industrial building and in close proximity to RR Tracks, could not be quantified; therefore, location adjustment was not considered to be reasonable and unsupported.

OVERALL CURRENT MARKET CONSIDERATION AND STATISTICAL ANALYSIS; based upon competitive alternatives to the subject property within the subject market area as follows: beginning and end dates used for analysis (from 10/17/2023 to 06/24/2024), utilizing a total of (3) properties, equals a total time of (8.12) months and reflects a market change of (-5.88%) which indicates a total of (-.72%) monthly variance. In addition, due to extremely limited inventory of competitive alternatives to the subject within the subject's market area, the overall market trend could not be determined therefore, subject market area is considered to be "stable" overall; any time adjustments (positive/negative) were not considered to be reasonable; therefore, "NOT" applied.

##### COMPARABLE LEADING INDICATORS -

- Comp (1) 15 NW 11TH ST was selected due to; proximity to the subject; similarity in age/bed/bath/GLA/garage, with an adjusted value of \$157,900. Per MLS the property appears to be in overall good condition with some updating.

- Comp (2) 285 CARTWRIGHT DR was selected due to; proximity to the subject and sales transaction date; similarity in age/bed/bath/GLA, with an adjusted value of \$143,900. Per MLS the property appears to be in overall very good condition with updating throughout.

- Comp (3) 324 NW 20TH ST was selected due to; sales transaction date; similarity in site size/condition/bed/bath/GLA, with an adjusted value of \$156,280. Per MLS the property appears to be in overall average condition.

- Listing (1) 313 NW E ST "Pending on" 06/24/2024 was selected due to; brackets site utility; similarity in bath/GLA, with an adjusted value of \$154,860. Per MLS the property appears to be in overall good condition.

Therefore, based upon analysis of all available market data to the Evaluator at the time of this report, the opinion of value was determined to be \$155,000; and brackets the unadjusted and adjusted values of sales which included leading indicators of closed sales with their adjusted value range of (\$143,900 to \$157,900). In addition, there was (1) pending sale(s) also supplied that on an adjusted basis lends "LIMITED" credibility to the final value that was produced.

##### MOST WEIGHT GIVEN TO -

Comp-(1) 15 NW 11TH ST was selected due to; proximity to the subject; similarity in age/bed/bath/GLA/garage. Additionally, Comp-(3) 324 NW 20TH ST was selected due to; sales transaction date; similarity in site size/condition/bed/bath/GLA.

##### SUBJECT PRIOR TRANSFER -

Warranty Deed 05/19/2021 Document#5425 sold for \$113,500 and appears to be an arm's length transaction (different seller, different buyer). Subject has not been sold or listed within the past three years per public record and property search, any MLS for the subject within the past year was not found. Current opinion of value based upon current market as of the effective date of this report.

##### ADDITIONAL NOTES -

All comparables were verified either with MLS comments & photos from Quantarium or online sources. Only sales which were listed on MLS were considered for comparison. Some properties listed in the comparable section of this report which may appear similar to the subject were not considered for use as they were not listed on MLS.

Outbuildings have only been reported as an amenity and in the grid if they appear to be built on a permanent foundation. If foundation is unknown, no amenity rating or value is given as they are considered personal property. Similarly, above ground pools/spas are considered personal property and given no value in this report.

It is acknowledged that single line adjustments exceed 10%. Comparables used in this report are among the most similar available and considered reasonable indicators of market value and activity.

## 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.

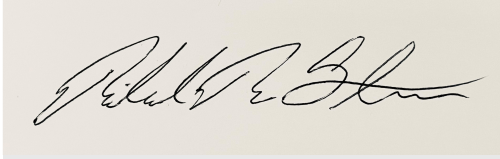
**WARNING: The use of assumptions may affect assignment results.**

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	Richard Rios-Stevens	
Evaluator Signature		
Signature Date	8/22/2024	

## SUBJECT & CLIENT

Address 1010 PEACOCK RD	City RICHMOND	County Wayne	State IN	Zip 47374
Borrower HARVEY WOOD		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 ☐ Condo - Garden Style  
☐ SFR - Attached ☐ Condo - Mid-Rise or High-Rise  
☐ SFR - Semi-Detached / End ☐ Condo - Other  
☐ SFR - With Accessory Unit ☐ Manufactured [Add Date]  
☐ Duplex ☐ Commercial / Mixed-Use  
☐ Triplex ☐ Other [ ]  
☐ Quadplex

## CONDO OR PLANNED UNIT DEV

☐ Subject is in a Condo or PUD  
 Dues [ ]  
 Dues Term [ ]



\*Homeowner's association information is provided as available. Lender may wish to confirm with the association.

## CAR STORAGE

☐ None  
☐ Carport # Cars [ ]  
☒ Garage # Cars [ 1 ]  
☒ Driveway # Cars [ 1 ]  
 Surface [ Unknown ]

### Garage/Carport Design

☐ Attached  
☒ Detached  
☐ Built-In

## ADDITIONAL IMPROVEMENTS

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

## ADDITIONS OR CONVERSIONS

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



## SUBJECT CONDITION

<input type="checkbox"/> New / Like New <input type="checkbox"/> Very Good <input type="checkbox"/> Good <input checked="" 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 [ ]
<input type="checkbox"/> Poor / Uninhabitable	Length [ ]

### Subject Condition Related to Neighboring Properties

☒ Similar ☐ Inferior ☐ Superior ☐ Unknown

### Deferred Maintenance

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

Was any of the above deferred maintenance caused by a recent natural disaster? ☐ Yes ☒ No

If yes, does it appear the interior suffered significant damage? ☐ Yes ☐ No

Is the property located in an active FEMA disaster area? ☐ Yes ☒ No

Rate the disaster related damage to the property: [ ]

Percent of neighborhood properties that suffered damage: [ ] %

Estimate of total cost to repair: [ \$ ] Estimated time to repair: [ ]

Describe the damage to the subject and any damage to neighborhood:



## SUBJECT SITE / LOT

Lot Size [ 0.19 ] Lot Shape [ Rectangular ]

Utilities	Public	Other	Description
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]
Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ ]

Offsite Improvements	Public	Private	Description
Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ Asphalt ]
Alley	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[ Asphalt ]

## SUBJECT IMPROVEMENTS

# Stories [ 2 ]	Year Built [ 1940 ]	Foundation / Basement
Design [ Cape Cod ]		<input type="checkbox"/> Concrete Slab
Construction [ Wood Frame ]		<input checked="" type="checkbox"/> Crawl Space
Exterior Walls [ Wood Siding ]		<input checked="" type="checkbox"/> Basement
Roof Surface [ Comp Shingle ]		<input type="checkbox"/> Full
Fireplace # [ 0 ] [ None ]		<input checked="" type="checkbox"/> Partial
Heating Type [ Forced ]		% Finished [ 0 % ]
Cooling Type [ Central/Forced Air ]		

## ROOM INFORMATION AND LOCATION

[ 6 ] # Total Rooms Above Grade

[ 3 ] # Bedrooms Above Grade

[ 1.5 ] # Bathrooms Above Grade



## SUBJECT &amp; CLIENT

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## COMMENTS

SUBJECT IS A CAPE COD STYLE DWELLING; APPEARS IN AVERAGE CONDITION; A FEW SHINGLES APPEAR TO BE MISSING; SUBJECT CONFORMS TO THE AREA; POSITIVES INCLUDE GARAGE, BASEMENT, 1.5 BATHS, 3 BEDS, LOCATION

## SCOPE, CERTIFICATION AND LIMITING CONDITIONS

**SCOPE OF WORK:** The scope of this property inspection assignment is as follows:

- An inspector has conducted either a property inspection of the described property via use of a personal physical inspection or remotely utilizing proprietary video/audio technology (inspection type is noted within the report), and this inspection is the source of the photographs and salient information contained within this report. Information obtained from county websites, local MLS, and other public sources of data has, in some cases, also been relied upon and or reported.
- Unless otherwise indicated, the use of this technology has allowed the inspector to optically view all areas of the subject property which are typically viewed during a physical inspection. When needed, the inspector has also interfaced with the borrower to obtain and confirm information about the features and characteristics of the property. Any items of deferred maintenance will be photographed and included within the report.
- Information about the neighborhood, site and surrounding property characteristics have been, when available, obtained from secondary online sources. Aerial imagery, unless unavailable for the property in question, has been analyzed in the course of this inspection.

**CERTIFICATION:** The inspector, hereby certifies and agrees that:

- I have personally conducted the inspection, as defined herein, of the subject property identified in this report.
- The subject photos, contained herein, were taken at the time of the inspection.
- I have viewed subject from all sides, as possible, and have reported any external influences.
- If identified within the report as a physical inspection, I have completed an exterior or interior (as noted) inspection of subject property and have reported all observable factors that have an effect on subject value and marketability.
- If identified within the report as a virtual inspection, I have completed an exterior and/or interior (as noted) inspection of the subject property via proprietary video technology, and have reported all observable factors that have an effect on the subject value and marketability.
- The statements of fact contained in this report are true and correct and I have not knowingly withheld any information.
- The reported opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- I have adequate knowledge and training to complete this inspection assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- In completion of this assignment I have utilized technology sufficient to perform a complete and adequate visual inspection of the interior and exterior areas of the subject property. I have reported the condition of the improvements in factual, specific terms, and have identified and reported the physical deficiencies that could affect the livability, soundness and/or structural integrity of the property.

**CONTINGENT AND LIMITING CONDITIONS:** The above certification is subject to the following conditions:

Unless otherwise stated in this report, the inspector has no knowledge of any concealed or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and make no guarantees or warranties, expressed or implied, regarding the condition of the property. Inspector will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This report must not be considered as an environmental assessment of the property. In addition, this inspection report is not an estimate of value, but may be utilized as part of a valuation assignment. This report is intended to help determine the existence and condition of the subject property on the date and time of the inspection for a mortgage finance transaction.

Any intentional or negligent misrepresentation(s) contained in this report may result in civil liability and/or criminal penalties including, but not limited to fine, imprisonment, or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

Company Georgia L Green

Address 603 W 30Th St

City, St Zip Connersville, IN 47331

Phone (765) 825-1103

Location Validation (VPI Inspection Only)

Georgia Green / 08/19/2024

Inspector / Inspection Date



# PROPERTY INSPECTION ANALYSIS

File # 6247776.2

Loan #

## SUBJECT & CLIENT

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## SUBJECT PROPERTY PHOTO ADDENDUM

Front View



Address Verification



Left Side View



Right Side View



Left Street View



Right Street View





SUBJECT & CLIENT

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SUBJECT PROPERTY PHOTO ADDENDUM

Rear View (If accessible)

SIGN



ROOF

