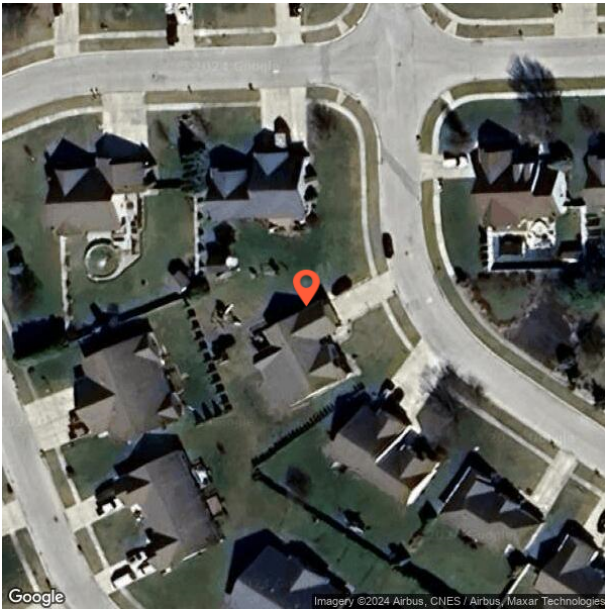




Property Address	1710 ELDERBERRY CIR	Order #	6254772
	DEMOTTE, IN 46310 - JASPER COUNTY	Loan #	N/A
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: N/A
Lender	Robert Steele		
Borrower	NINA OLIVER COCOT		
Coborrower	N/A		
Evaluated Value	\$335,000	Reasonable Exposure Time	
Effective Date	8/26/2024		30 - 60 Days

PROPERTY DETAILS








Property Type	Single Family Residence	County	JASPER
Lot Size	13,286	Parcel Number	37-15-35-000-017.003-025
Year Built	2009	Assessed Year	2023
Gross Living Area	1,704	Assessed Value	\$239,700
Bedroom	3	Assessed Taxes	\$1,501
Baths	2.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Good	List Date	
Carrier Route	R009	List Price	
HOA	No		
Location Comments	Suburban, Interior Lot		
Owner of Public Records	COCOT,NINA P OLIVER		
Amenities	Typical Amenities		
Legal Description	DIST:0007 CITY/MUNI/TWP:KEENER TOWNSHIP HARVEST VIEW SUB LOT 109 MAP REF:35-32-7 P13/A62		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	26	12	48	84.6% ↑	300% ↑
Absorption rate (total sales/month)	8	4	16	100% ↑	300% ↑
Total # of Comparable Active Listings	71	62	55	-22.5% ↓	-11.3% ↓
Months of housing supply (Total listings / ab. rate)	8	16	3	-62.5% ↓	-81.2% ↓
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	\$280,000	\$279,900	\$280,000	0% -	0% -
Median Comparable Sales Days on Market	53d	45d	49d	-7.5% ↓	8.9% ↑
Median Sale Price as % of List Price	100%	99%	100%	0% -	1% -
Median Comparable List Price (Currently Active)	\$299,900	\$289,900	\$300,000	0% -	3.5% -
Median Competitive Listings Days on Market (Currently Active)	33d	54d	49d	48.5% ↑	-9.3% ↓
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	0	1	0	0% -	-100% ↓
REO Sales	0	0	0	0% -	0% -
Short Sales	1	0	0	-100% ↓	0% -
Foreclosure % of Regular & REO Sales	0%	8%	0%	0% -	-100% ↓

SELECTED COMPARABLES SALES AND LISTINGS

Subject Property		Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	1710 ELDERBERRY CIR DEMOTTE IN, 46310	1930 DAISY ST SE DEMOTTE IN, 46310		1621 ELDERBERRY ST SE DEMOTTE IN, 46310		604 19TH ST SE DEMOTTE IN, 46310	
MLS Comments	--			Welcome to this stunning new construction home priced at \$389,900, featuring 3...			
Proximity (mi)	--	0.25 SE		0.02 E		0.18 SE	
MLS# DOC#	--	803815 F201172		804937		805032 F201514	
Sale Price / Price per Sq.Ft.	--	\$344,900 / \$197/sqft		\$389,900 / \$222/sqft		\$328,900 / \$204/sqft	
List Price / Price per Sq.Ft.	--	\$0 / \$0/sqft		\$389,900 / \$222/sqft		\$0 / \$0/sqft	
Sale Price % of List Price	--			1.00 / 100%			
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		07/01/24		07/24/24		07/29/24	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	Suburban, Interior Lot	Suburban, Interior Lot		Suburban, Interior Lot		Suburban, Interior Lot	
Site	13,286	15,594	-\$2,308	13,155		16,466	-\$3,180
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	2009	2015		2024		2012	
Condition	Good	Good		Excellent/Like New	-\$25,000	Good	
Bedrooms	3	3		3		4	
Full / Half Baths	2 / 0	3 / 0		2 / 1	-\$2,500	2 / 0	
Gross Living Area	1,704	1,749		1,760		1,609	
Basement	None	None		None		None	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	3	-\$5,000	3	-\$5,000	3	-\$5,000
Pool	No	No		No		No	
Amenities	Typical Amenities	Typical Amenities		Typical Amenities		Typical Amenities	
Other							
Other							
Net Adj. (total)		-3.57%	-\$12,308	-8.34%	-\$32,500	-2.49%	-\$8,180
Gross Adj.		3.57%	\$12,308	8.34%	\$32,500	2.49%	\$8,180
Adj. Price			\$332,592		\$357,400		\$320,720
Price and Listing History		Sold	07/01/2024 Price \$344,900	Sold	05/24/2023 Price \$279,900		
		Price Changed	06/27/2023 Price \$345,000	Listed	04/23/2023 Price \$289,900		
		Price Changed	06/21/2023 Price \$349,000				
		Sold	03/29/2022 Price \$296,000				
		Price Changed	01/15/2022 Price \$299,900				
		Price Changed	12/06/2021 Price \$314,900				
		Listed	11/14/2021 Price \$319,900				

Subject Property		List Comp 1		
				
Address	1710 ELDERBERRY CIR DEMOTTE IN, 46310	617 19TH ST SE DEMOTTE IN, 46310		
MLS Comments	--			
Proximity (mi)	--	0.23 SE		
MLS# DOC#	--	806623		
Sale Price / Price per Sq.Ft.	--			
List Price / Price per Sq.Ft.	--	\$394,999 / \$196/sqft		
Sale Price % of List Price	--			
Property Type	SFR	SFR		
	Value (Subject)	Value	Adj	
Sale/List Date		08/16/24 10 DOM		
Location	Neutral	Neutral		
Location Comment	Suburban, Interior Lot	Suburban, Interior Lot		
Site	13,286	14,244		
View	None	None		
Design	Typical	Typical		
Quality	Average	Average		
Age	2009	2021		
Condition	Good	Good		
Bedrooms	3	3		
Full / Half Baths	2 / 0	2 / 1	-\$2,500	
Gross Living Area	1,704	2,020	-\$18,960	
Basement	None	None		
Parking Type	Garage	Garage		
Parking Spaces	2	3	-\$5,000	
Pool	No	No		
Amenities	Typical Amenities	Typical Amenities		
Other				
Other				
Net Adj. (total)		-6.70%	-\$26,460	
Gross Adj.		6.70%	\$26,460	
Adj. Price			\$368,539	
Price and Listing History				

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

Subject is located within a suburban neighborhood. Subject appears to be located on an interior lot with no apparent adverse site conditions noted. The inspection report indicates subject to have highway influence, industrial influence, and golf course influence. This noted, subject appears to be far enough away to where these are not considered to impact it. The inspection report indicates subject to be in good condition which appears to be supported by photos provided and is similar to other homes. Subject appears to conform to the neighborhood. Market conditions analysis indicates a stability in the median home sales price in subject market area year over year. Data indicates no REO and short sale activity in subject market area.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$320,720 to \$368,539

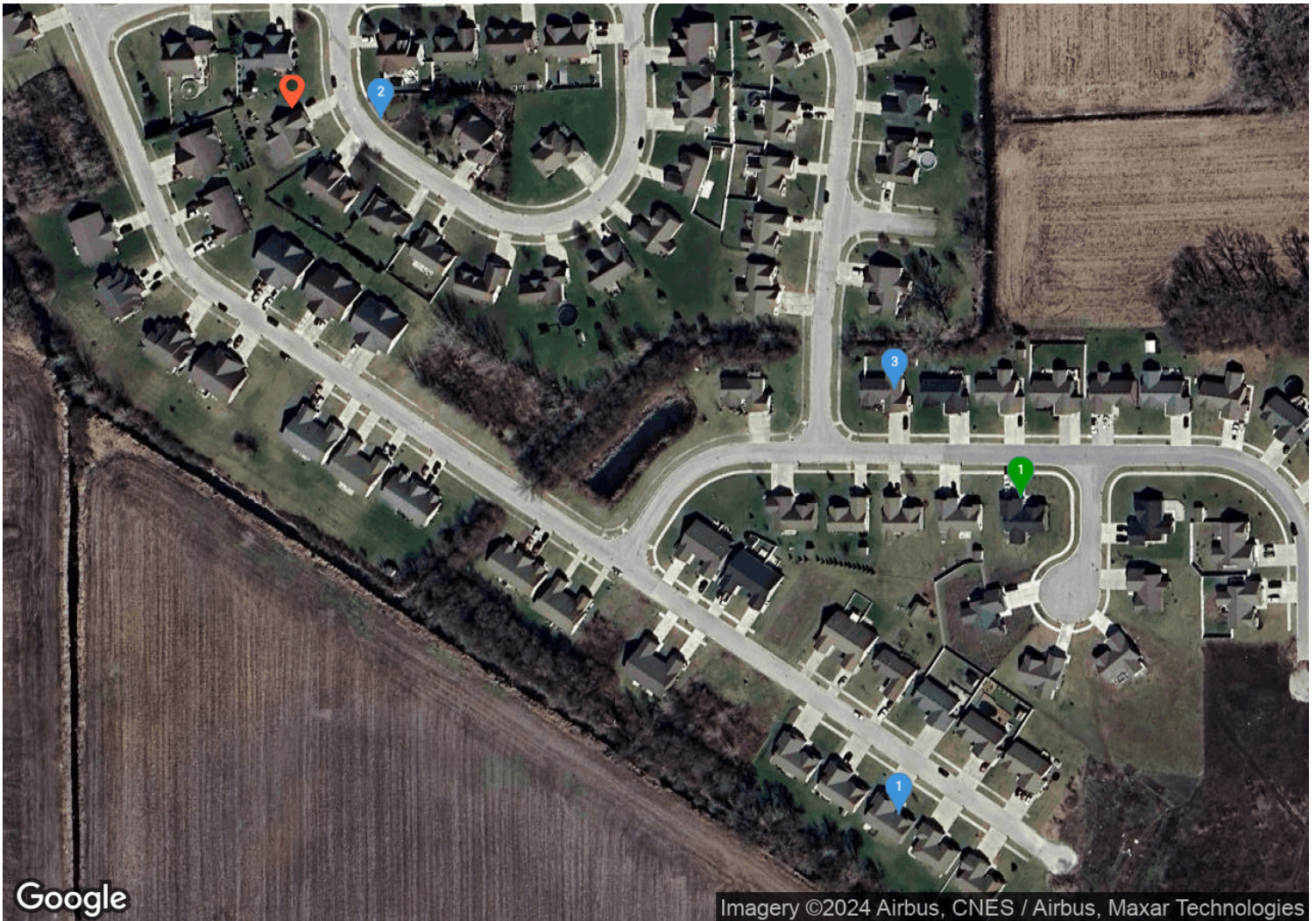
Sales Comparison Commentary: Comparables are all located within subject market area and were deemed to be among the best available. Comparables are all located in subject immediate neighborhood. No comparables were available to bracket subject garage space therefore an adjustment has been applied to each comparable for this. No time adjustments applied due to stable market trends. Lot size adjustments are applied after 1,000 sq ft difference was established. GLA is adjusted after 100 sq ft difference is established. No adjustments are applied for bedrooms in this case as this would be buyer's preference of distribution of living area throughout the home. Remaining adjustments are considered to be self explanatory.

Listing Comparison Commentary: Listing comparable 1 was the only reasonable listing for consideration within subject neighborhood and within 1 mile of the subject but does offer support for the determination of the conclusion.

Comparables 1-3 are given primary weight in determination of the conclusion.

- Public records data is utilized for lot size reporting as this is the most accurate representation of this. MLS data is utilized for GLA, bed, and bath reporting as this is considered the most current data for comparables and is assumed to be accurate.
- 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.
- 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

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	1710 ELDERBERRY CIR DEMOTTE, IN 46310	Single Family Residence				13286	2009	3	2	1704		No		Public Records
1	1930 DAISY ST SE DEMOTTE, IN 46310	Single Family Residence	\$344,900	07/01/2024	0.25	15594	2015	3	3	1749		No		Public Records
2	1621 ELDERBERRY ST SE DEMOTTE, IN 46310	Single Family Residence	\$389,900	07/24/2024	0.02	13155	2024	3	3	1760		No		MLS
3	604 19TH ST SE DEMOTTE, IN 46310	Single Family Residence	\$328,900	07/29/2024	0.18	16466	2012	4	2	1609		No		Public Records
1	617 19TH ST SE DEMOTTE, IN 46310	Single Family Residence	\$0		0.23	14244	2021	3	3	2020		No		

SELECTED COMPARABLES PHOTOS



Comp 1: 1930 DAISY ST SE
DEMOTTE IN, 46310



Comp 2: 1621 ELDERBERRY ST SE
DEMOTTE IN, 46310

Welcome to this stunning new construction home priced at \$389,900, featuring 3 bedrooms, 3 bathrooms, and a spacious 3-car garage. This modern residence offers exceptional living spaces and high-end finishes throughout. As you step inside, you'll be greeted by a spacious great room with a cozy fireplace, perfect for relaxing evenings. The gourmet kitchen is a chef's dream, equipped with stainless steel appliances, granite countertops, and a convenient pantry for all your storage needs. The outdoor living areas are equally impressive, with a covered patio ideal for entertaining and an additional composite deck complete with a built-in bench seat, perfect for enjoying the serene surroundings. Don't miss the opportunity to make this exquisite property your new home.



Comp 3: 604 19TH ST SE
DEMOTTE IN, 46310



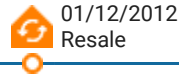
Listing 1: 617 19TH ST SE
DEMOTTE IN, 46310

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

Timeline



History

01/12/2012 Resale

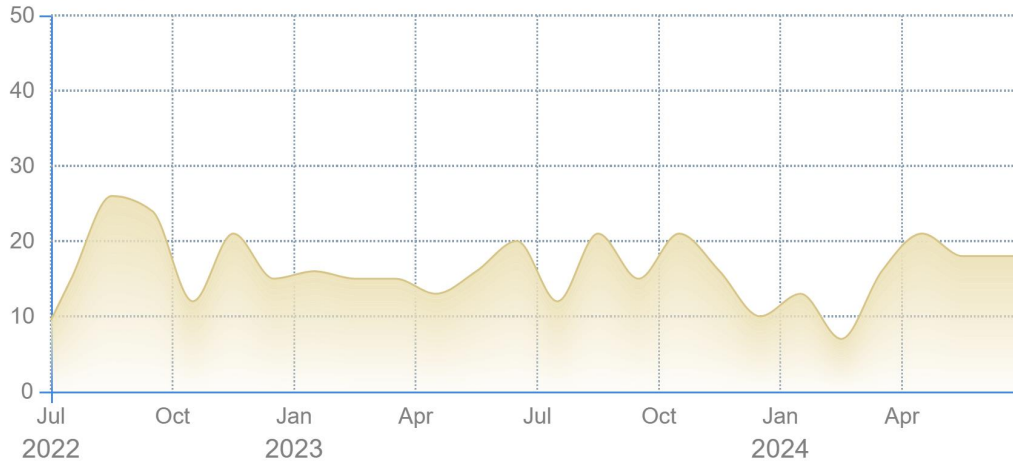
Recording Date	01/12/2012	Lender	CENTIER BANK
Transaction Type	Resale	Title Co	CHICAGO TITLE INSURANCE COMP
Value	N/A	1st Loan Amt	\$115,000
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	F125736	Loan Type	N/A
Seller	OLIVER,NINA P	Rate Type	N/A
Buyer/Borrower	OLIVER COCOT,NINA P	Loan Doc #	F125737

ZIP-CODE DATA

Number of Properties Sold in 46310

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

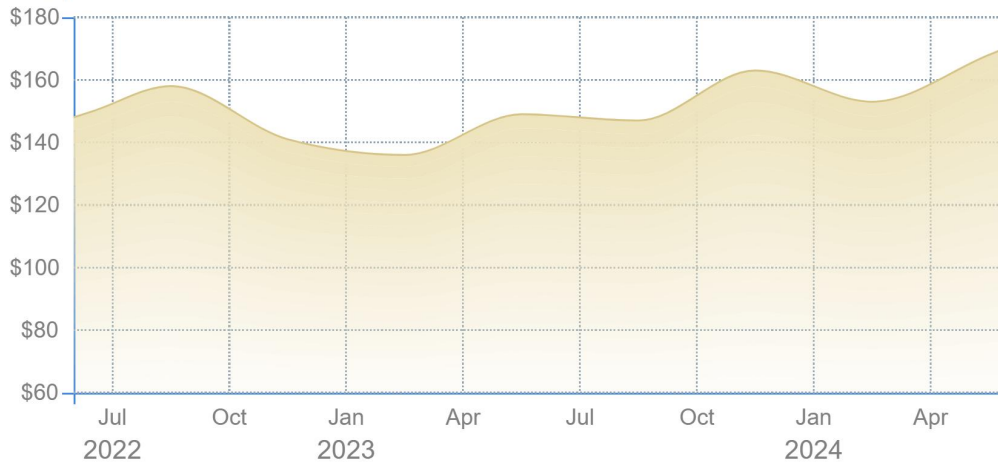
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 46310

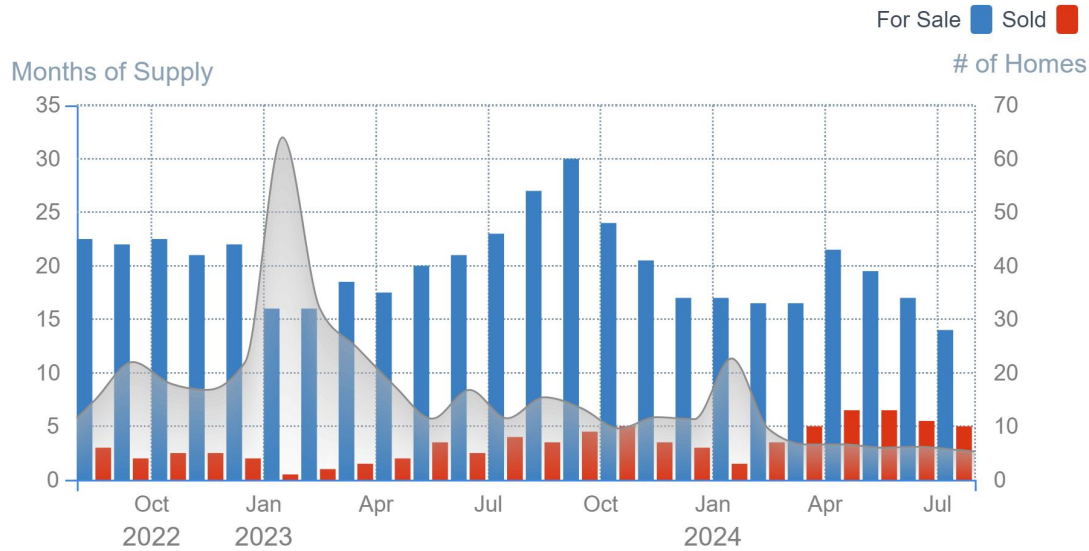
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



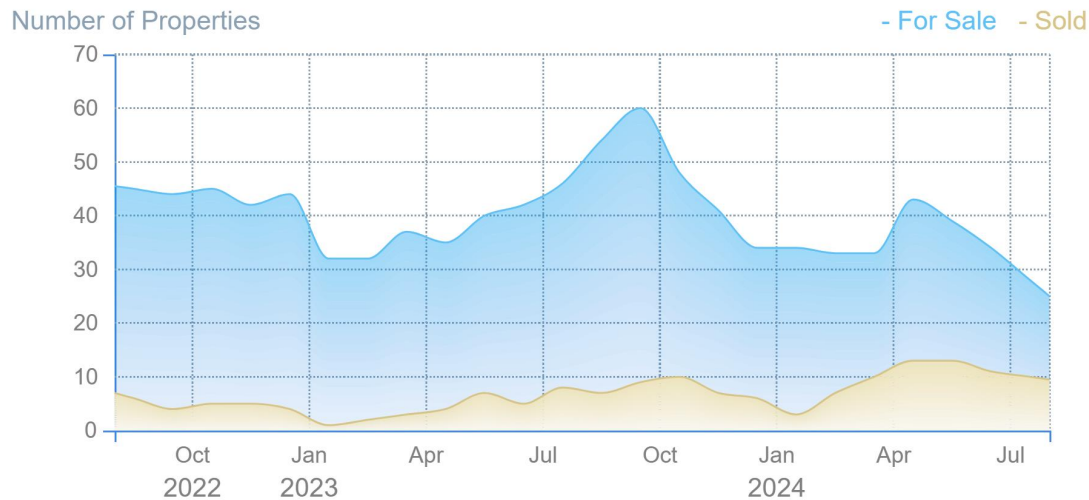
Months of Supply in 46310

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 46310

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
	1710 ELDERBERRY CIR, DEMOTTE, IN 46310	--	--	3	2	1,704	--	--	0.31	--	2009
1	604 19TH ST SE DEMOTTE, IN 46310	\$0	Jul 29, 2024	4	2	1,609	\$0	0.18	0.38	92	2012
2	520 17TH ST SE DEMOTTE, IN 46310	\$190,000	Apr 19, 2024	4	2	1,596	\$119	0.13	0.24	88	2008
3	518 17TH ST SE DEMOTTE, IN 46310	\$0	Oct 11, 2023	4	2	1,666	\$0	0.12	0.23	86	2008
4	1930 DAISY ST SE DEMOTTE, IN 46310	\$344,900	Jul 01, 2024	3	3	1,749	\$197	0.25	0.36	86	2015
5	430 11TH CIR SE DEMOTTE, IN 46310	\$0	Aug 13, 2024	4	2	1,658	\$0	0.60	0.20	73	2006
6	1916 JUNIPER ST SW DEMOTTE, IN 46310	\$261,000	Oct 02, 2023	3	2	1,350	\$193	0.99	0.37	59	1983
7	626 ELDERBERRY ST SE DEMOTTE, IN 46310	\$275,000	Mar 05, 2024	3	2	1,728	\$159	0.79	0.39	58	1971
8	ELDERBERRY DEMOTTE, IN 46310	\$389,900	Jul 24, 2024	3	3	1,760	\$221	0.02	0.30	56	2024
9	403 11TH CIR SE DEMOTTE, IN 46310	\$275,000	Jun 03, 2024	2	2	1,670	\$164	0.46	0.16	54	1998
10	1017 ELM ST SW DEMOTTE, IN 46310	\$235,000	Jan 24, 2024	3	2	1,568	\$149	0.82	0.44	53	1970
11	1269 CEDAR ST SW DEMOTTE, IN 46310	\$0	Aug 08, 2024	3	2	1,582	\$0	0.62	0.52	53	1989
12	417 11TH CIR SE DEMOTTE, IN 46310	\$250,000	Nov 14, 2023	2	2	1,658	\$150	0.53	0.14	51	2002

13	1632 IRONWOOD ST SW DEMOTTE, IN 46310	\$300,000	Jun 11, 2024	3	2	1,728	\$173	0.92	0.46	51	1969
14	422 11TH CIR SE DEMOTTE, IN 46310	\$269,900	Oct 27, 2023	2	2	1,658	\$162	0.55	0.13	50	2005
15	1004 17TH ST SW DEMOTTE, IN 46310	\$337,450	Apr 24, 2024	3	3	2,219	\$152	0.98	0.48	49	1991
16	GARDENIA DEMOTTE, IN 46310	\$265,000	Jul 12, 2024	3	3	1,368	\$193	0.85	0.47	48	1975
17	1712 IRONWOOD ST SW DEMOTTE, IN 46310	\$215,000	Jan 22, 2024	2	2	1,176	\$182	0.92	0.39	48	1991
18	526 GARDENIA ST SE DEMOTTE, IN 46310	\$265,000	Jul 17, 2024	3	3	1,368	\$193	0.90	0.47	48	1975
19	2036 HICKORY ST SW DEMOTTE, IN 46310	\$390,000	Oct 30, 2023	3	3	1,800	\$216	0.88	0.49	47	2023
20	124 6TH ST SE DEMOTTE, IN 46310	\$0	Oct 16, 2023	3	1	1,822	\$0	0.91	0.21	46	1938
21	1325 BIRCH ST SW DEMOTTE, IN 46310	\$270,000	Oct 19, 2023	3	2	1,496	\$180	0.52	0.50	45	1958
22	4TH DEMOTTE, IN 46310	\$290,000	Apr 26, 2024	3	3	1,680	\$172	0.98	0.92	44	2008
23	635 4TH CT SE DEMOTTE, IN 46310	\$290,000	Apr 29, 2024	3	3	1,560	\$185	0.99	0.92	43	2008
24	922 BEGONIA ST SE DEMOTTE, IN 46310	\$234,900	Jun 13, 2024	3	1	1,290	\$182	0.57	0.19	41	1958
25	721 ELDERBERRY ST SE DEMOTTE, IN 46310	\$235,000	May 08, 2024	3	1	1,104	\$212	0.74	0.41	39	1977
26	1928 IRONWOOD ST SW DEMOTTE, IN 46310	\$0	May 10, 2024	4	2	2,647	\$0	0.93	0.39	39	1976
27	401 10TH ST SW DEMOTTE, IN 46310	\$190,000	Dec 01, 2023	3	2	1,419	\$133	0.72	0.64	38	1950
28	809 AZALEA ST SE DEMOTTE, IN 46310	\$245,900	Mar 13, 2024	2	1	1,416	\$173	0.70	0.16	37	1923
29	913 DOGWOOD ST SW DEMOTTE, IN 46310	\$200,000	Apr 29, 2024	2	1	1,088	\$183	0.82	0.37	37	1960
30	715 15TH ST SE DEMOTTE, IN 46310	\$220,000	Jun 03, 2024	4	3	2,003	\$109	0.21	1.05	31	1948

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	1710 ELDERBERRY CIR, DEMOTTE, IN 46310	--	--	3	2	1,704	--	--	0.31	--	2009
1	21ST DEMOTTE, IN 46310	\$339,000	Aug 01, 2024	3	2	2,354	\$144	0.91	0.40	46	1974
2	GARDENIA DEMOTTE, IN 46310	\$425,000	Aug 22, 2024	3	3	2,642	\$160	0.85	0.93	27	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.

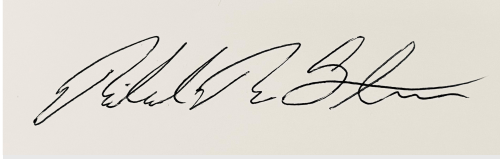
WARNING: The use of assumptions may affect assignment results.

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	Richard Rios-Stevens	
Evaluator Signature		
Signature Date	8/29/2024	

PROPERTY INSPECTION ANALYSIS

File # 6254772.2

Loan #

SUBJECT & CLIENT									
Address 1710 ELDERBERRY CIRCLE SE			City DEMOTTE		County Jasper		State IN		Zip 46310
Borrower NINA OLIVER COCOT					Co-Borrower				
Client Robert Steele Agency Inc			Address 11 Motif Boulevard		City Brownsburg		State IN		Zip 46112

TYPE OF INSPECTION PERFORMED		EXTERNAL FACTORS		PROPERTY TYPE	
<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		Adverse External Factors Fronts/Sides/Backs Busy Street <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No High Tension Electrical Wires <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Vacant/Abandoned Property <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Landfill or Transfer Station <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Commercial/Industrial Influences <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Railroad Tracks <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Freeway/Highway Influence <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Private or Public Airport <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Other [] <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		<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	

EVIDENCE OF LISTING STATUS		MARKET INFLUENCES	
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 []		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		CONDO OR PLANNED UNIT DEV		CAR STORAGE	
<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		<input type="checkbox"/> Subject is in a Condo or PUD Dues [] Dues Term [] <div style="border: 1px solid black; height: 80px; width: 100%;"></div> <p><small>*Homeowner's association information is provided as available. Lender may wish to confirm with the association.</small></p>		<input type="checkbox"/> None <input type="checkbox"/> Carport # Cars [] <input checked="" type="checkbox"/> Garage # Cars [2] <input checked="" type="checkbox"/> Driveway # Cars [2] Surface [Concrete] Garage/Carport Design <input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached <input type="checkbox"/> Built-In	

SUBJECT CONDITION Related to Neighboring Properties		ADDITIONAL IMPROVEMENTS		ADDITIONS OR CONVERSIONS	
<input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior <input type="checkbox"/> Superior <input type="checkbox"/> Unknown		<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 []		<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 [0.30]		Lot Shape [Unknown]	
Utilities	Public	Other	Description
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Water	<input type="checkbox"/>	<input checked="" type="checkbox"/>	[Well]
Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[]
Offsite Improvements	Public	Private	Description
Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>	[Asphalt]
Alley	<input type="checkbox"/>	<input type="checkbox"/>	[None]

SUBJECT IMPROVEMENTS		
# Stories [1]	Year Built [2009]	Foundation / Basement
Design [Ranch]		<input type="checkbox"/> Concrete Slab
Construction [Wood Frame]		<input checked="" type="checkbox"/> Crawl Space
Exterior Walls [Other]		<input type="checkbox"/> Basement
Roof Surface [Comp Shingle]		<input type="checkbox"/> Full
Fireplace # [] [None]		<input type="checkbox"/> Partial
Heating Type [Forced]		% Finished [] %
Cooling Type [Central/Forced Air]		

ROOM INFORMATION AND LOCATION	
[7] # Total Rooms Above Grade	
[3] # Bedrooms Above Grade	
[2.0] # Bathrooms Above Grade	

SUBJECT & CLIENT

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COMMENTS

Property card is attached. Exterior has brick and vinyl siding. Total amount of rooms is unknown. City water may available, for a hook up fee.

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 / 08/26/2024

Inspector / Inspection Date

Location Validation (VPI Inspection Only)



PROPERTY INSPECTION ANALYSIS

File # 6254772.2
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



