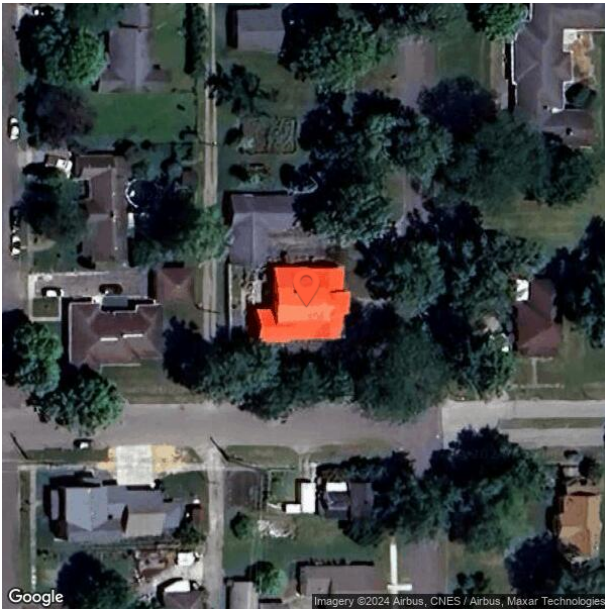




Property Address	400 N PINE ST	Order #	6255600
	MONON, IN 47959 - WHITE COUNTY	Loan #	Not Specified
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Other: N/A
Lender	Robert Steele		
Borrower	FRANCISCO MEJIA		
Coborrower	Not Specified		
Evaluated Value	\$242,000	Reasonable Exposure Time	
Effective Date	9/5/2024		30 - 60 Days

PROPERTY DETAILS







Property Type	Single Family Residence	County	WHITE
Lot Size	21,601	Parcel Number	91-84-21-000-021.500-014
Year Built	1966	Assessed Year	2023
Gross Living Area	2,813	Assessed Value	\$211,500
Bedroom	3	Assessed Taxes	\$2,242
Baths	1.1	Sold Date	
Pool	No	Sold Price	\$0
Condition	Good	List Date	
Carrier Route	R072	List Price	
HOA	No		
Location Comments	None		
Owner of Public Records	MEJIA,FRANCISCO		
Amenities	None		
Legal Description	LOT:7-9 SEC:21 DIST:0007 CITY/MUNI/TWP:MONON TOWNSHIP OP MONON PINE ST LOTS 7,8,9 722 MAP REF:MP 102.000		

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	18	11	16	-11.1% ↓	45.5% ↑
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	\$179,900	\$105,900	\$170,000	-5.5% ↓	60.5% ↑
Median Comparable Sales Days on Market	4d	41d	28d	600% ↑	-31.7% ↓
Median Sale Price as % of List Price	99%	100%	97%	-2% -	-3% -
Median Comparable List Price (Currently Active)	\$259,900	\$189,900	\$179,900	-30.8% ↓	-5.3% ↓
Median Competitive Listings Days on Market (Currently Active)	57d	28d	32d	-43.9% ↓	14.3% ↑
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	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	400 N PINE ST MONON IN, 47959	614 N Arch St MONON IN, 47959		309 N PINE ST MONON IN, 47959		507 N PINE ST MONON IN, 47959	
MLS Comments	--						
Proximity (mi)	--	0.43 SW		0.07 SE		0.17 N	
MLS# DOC#	--	544525 N/A		202415143 N/A		202405939 N/A	
Sale Price / Price per Sq.Ft.	--	\$245,000 / \$78/sqft		\$220,000 / \$110/sqft		\$210,000 / \$121/sqft	
List Price / Price per Sq.Ft.	--	\$240,000 / \$77/sqft		\$225,000 / \$113/sqft		\$210,000 / \$121/sqft	
Sale Price % of List Price	--	1.02 / 102%		0.98 / 98%		1.00 / 100%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		04/04/24		07/08/24		04/05/24	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	None	None		None		None	
Site	21,601	7,200	\$5,760	40,119	-\$7,407	10,799	\$4,321
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	\$4,970
Age	1966	1941		1963		1963	
Condition	Good	Average	\$12,000	Average	\$11,000	Good	
Bedrooms	3	4		3		4	
Full / Half Baths	1 / 1	2 / 1	-\$2,000	1 / 1		1 / 1	
Gross Living Area	2,813	3,136	-\$9,690	1,995	\$24,540	1,736	\$32,310
Basement	None	Full Basement	-\$15,000	Full Basement	-\$15,000	Full Basement	-\$15,000
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	6	2	\$8,000	2	\$8,000	1	\$10,000
Pool	No	No		No		No	
Amenities	None	Unfinished Basement		Unfinished Basement		Partially Finished Basement	-\$7,500
Other	None	None		None		1 Carport	-\$1,000
Other							
Net Adj. (total)		-0.38%	-\$930	9.61%	\$21,133	13.38%	\$28,101
Gross Adj.		21.41%	\$52,450	29.98%	\$65,947	35.76%	\$75,101
Adj. Price			\$244,070		\$241,133		\$238,101
Price and Listing History		Sold Price \$220,000 Pending Price \$225,000 Price Changed Price \$225,000 Contingent Price \$239,900 Listed Price \$239,900	07/08/2024 06/06/2024 06/03/2024 05/07/2024 05/02/2024	Sold Price \$210,000 Pending Price \$210,000 Contingent Price \$210,000 Listed Price \$210,000	04/05/2024 03/11/2024 03/04/2024 02/26/2024		

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

The subject appears to conform to the area. No significant foreclosure rate present. No adverse external site influences noted. Subject location appears to be suburban. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis. Subject is proximate Railroad/highway/commercial, however does not appear to have an affect on marketability; therefore, no adjustment applied. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources. Some comps may assume listing price as sales price.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$238,101 to \$244,070

Sales Commentary

Market conditions data from QVM and supplemental sources are conflicting. Review of sales data and supplemental sources indicate time adjustments for the presented comparable sales are not warranted. Due to lack of recent sales subject age could not be bracketed, however all sales are within 30 years and no adjustment applied. Sales #1 and #2 adjusted for condition based on listing photos and/or listing remarks. Sale #3 while smaller in above grade living area was included due to similar total living area to subject and is adjusted accordingly. Due to lack of recent sales subject below grade area could not be bracketed and was adjusted across the board.

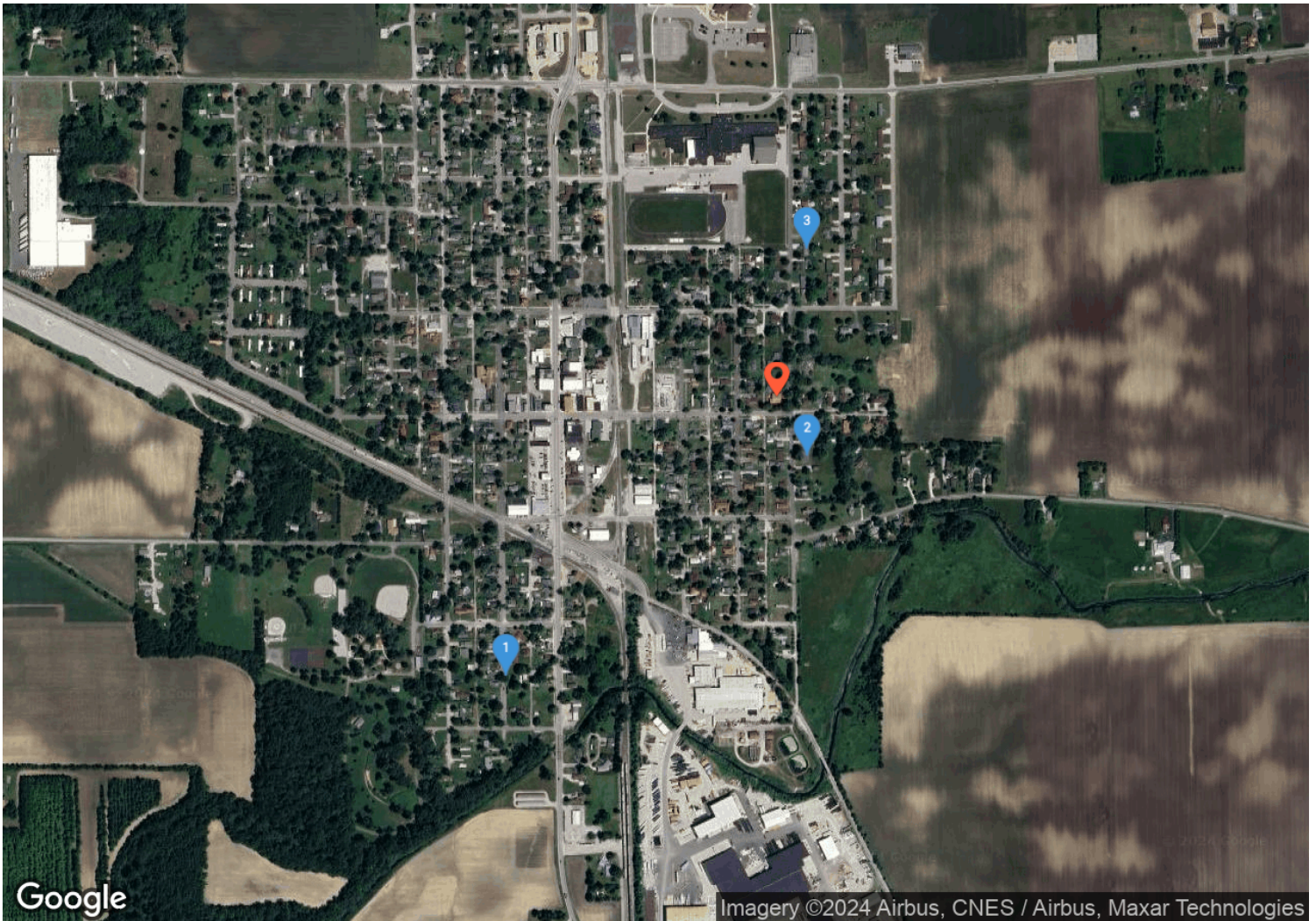
Listing Commentary

Due to lack of recent similar listings, no comparable listing has been provided.

Additional Notes

- Due to similar marketability, no adjustments were given for differences between 3 and 4 bedrooms.
- Subject and comparables may be proximate additional external influences, however if not reflected in grid, does not appear to affect marketability.
- Due to a lack of recent and similar listings/sales in subject's area, comparables with a living area difference of >20% were necessary.
- Due to a lack of similar and more proximate comparables, it was necessary to expand search parameters across major roadways.
- Due to a lack of recent and similar listings/sales in subject's area, comparables that require adjustments over recommended guidelines were necessary.
- Due to a lack of recent and similar listings/sales in subject's area, it was deemed necessary to use comparables over 120 days.
- Outbuildings have only been reported as an amenity and in the grid if appear to be located on a permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. Above ground pools have not been given value or reported as no value given to personal property. No value given to minor amenities such as decks.
- MLS commentary was unavailable for comparables; therefore, secondary sources have been utilized.
- Above grade GLA and room counts have been presented when information available. Below grade area/bed/bath are adjusted for in basement section.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	400 N PINE ST MONON, IN 47959	Single Family Residence				21601	1966	3	2	2813		No		Public Records
1	614 N Arch St MONON, IN 47959	Single Family Residence	\$245,000	04/04/2024	0.43	7200	1941	4	3	3136		No		MLS
2	309 N PINE ST MONON, IN 47959	Single Family Residence	\$220,000	07/08/2024	0.07	40119	1963	3	2	1995	1080	No		MLS
3	507 N PINE ST MONON, IN 47959	Single Family Residence	\$210,000	04/05/2024	0.17	10799	1963	4	2	1736	1400	No		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 614 N ARCH ST
MONON IN, 47959



Comp 2: 309 N PINE ST
MONON IN, 47959



Comp 3: 507 N PINE ST
MONON IN, 47959

PRICE AND LISTING HISTORY

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

TRANSACTION HISTORY

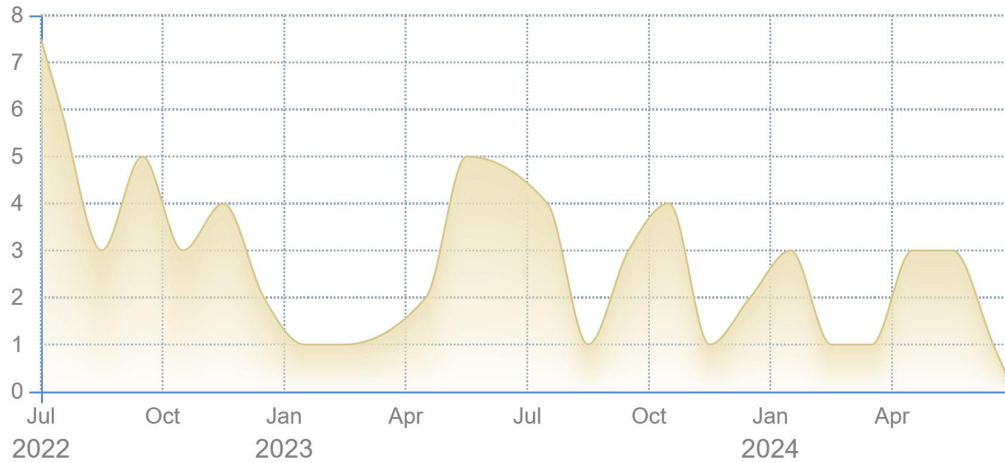
There is no property transaction history available.

ZIP-CODE DATA

Number of Properties Sold in 47959

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

Number of Sales



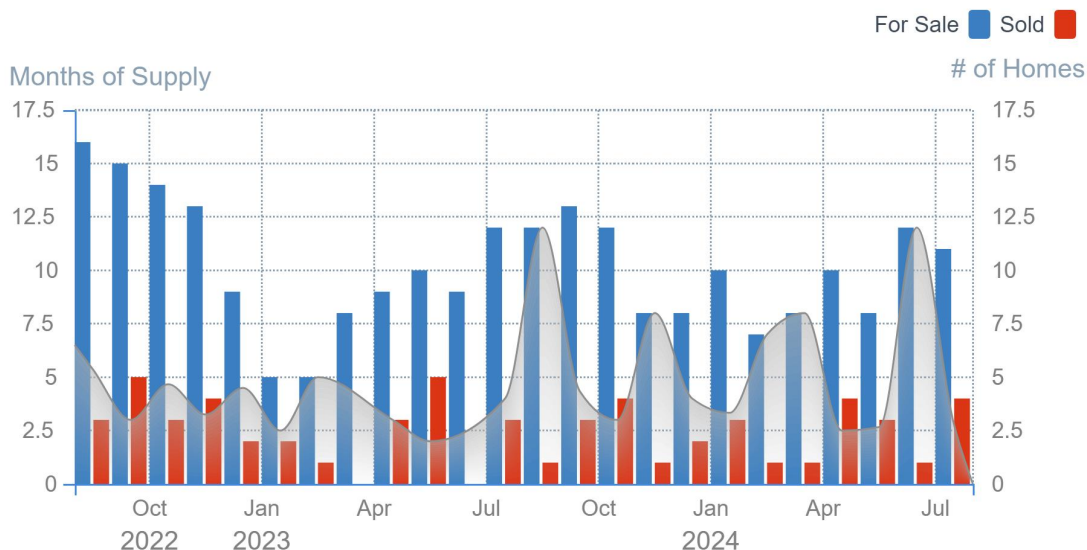
Median Sale Price/Sq.Ft. (quarterly) in 47959

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

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

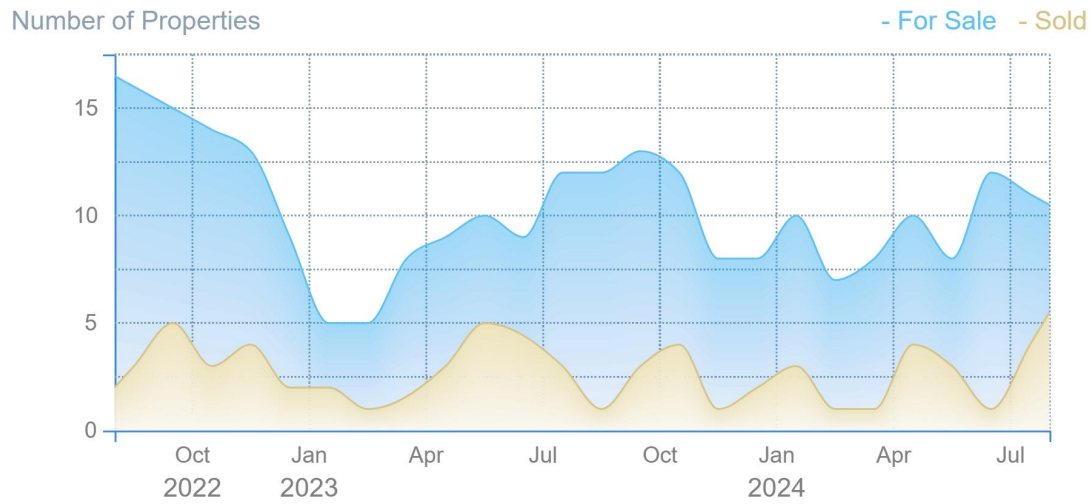
Months of Supply in 47959

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.

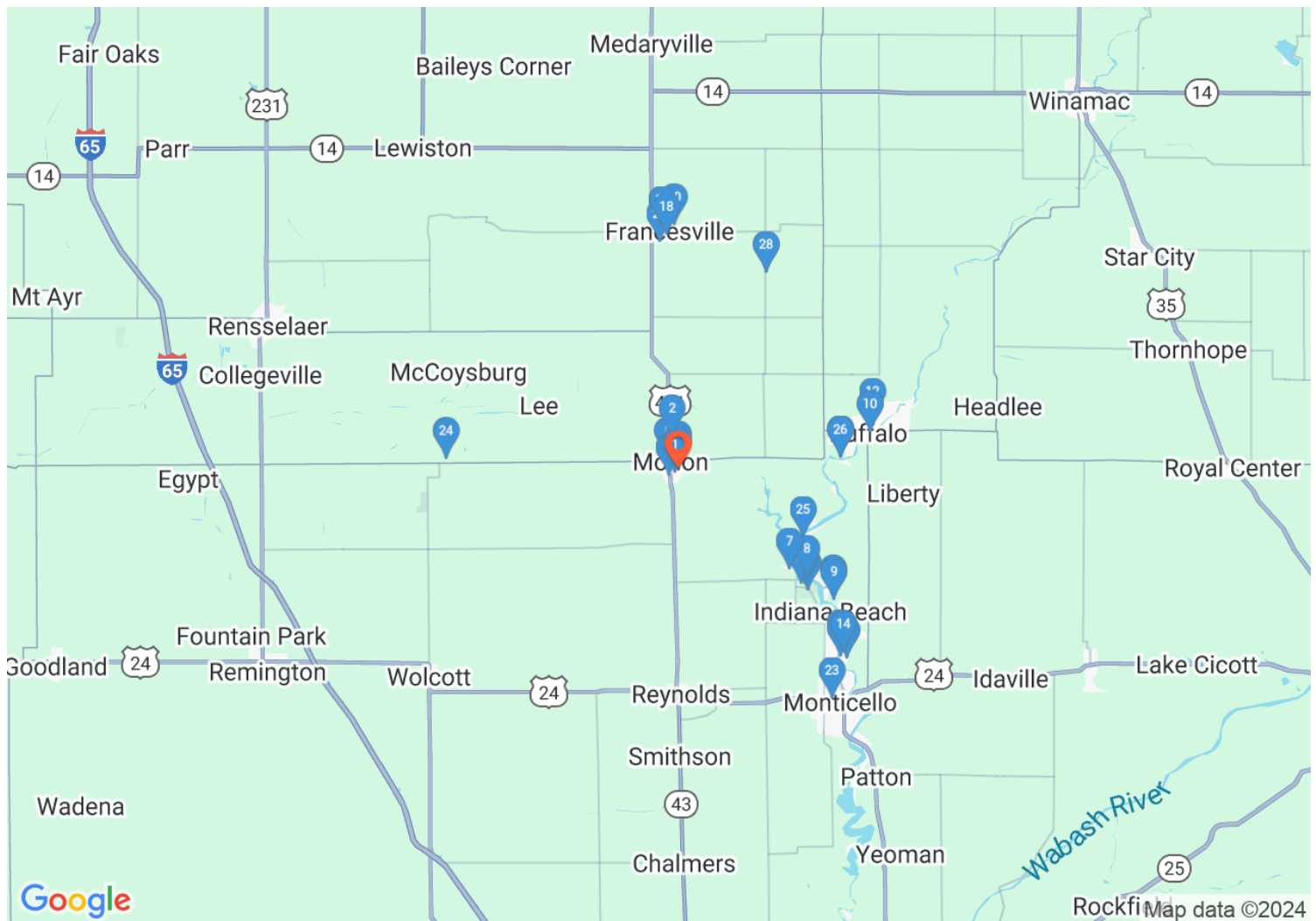


Supply / Demand in 47959

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



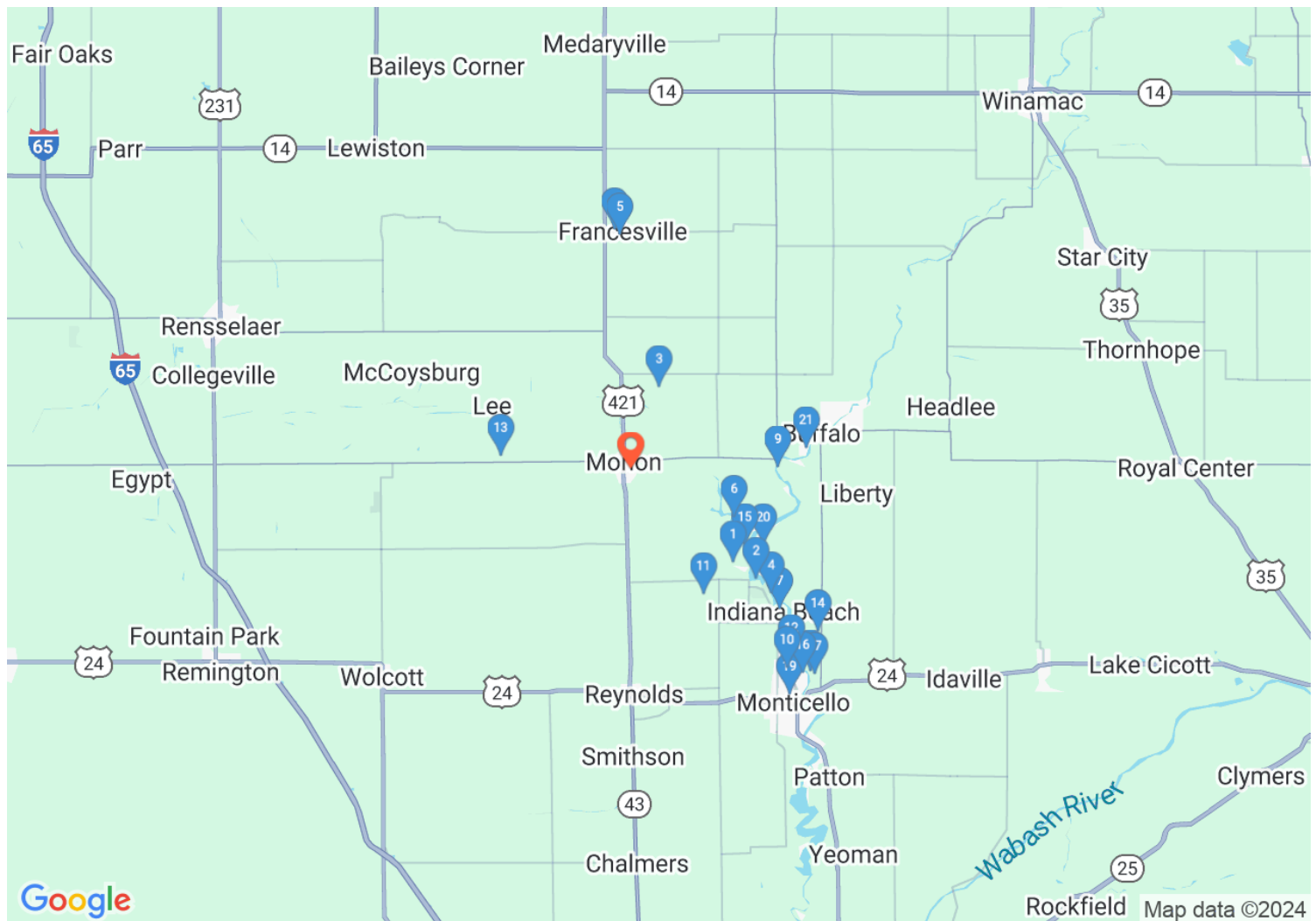
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	400 N PINE ST, MONON, IN 47959	--	--	3	2	2,813	--	--	0.50	--	1966
1	209 N WALNUT ST MONON, IN 47959	\$170,000	Oct 06, 2023	4	3	3,816	\$44	0.21	0.33	56	1972
2	8706 N MERIDIAN RD MONON, IN 47959	\$115,000	Dec 01, 2023	3	3	2,508	\$45	1.10	1.03	53	1975
3	309 N PINE ST MONON, IN 47959	\$220,000	Jul 08, 2024	3	2	1,995	\$110	0.07	0.92	46	1963
4	ARCH MONON, IN 08187	\$245,000	Apr 04, 2024	4	3	3,136	\$78	0.43	0.17	42	1941
5	507 N PINE ST MONON, IN 47959	\$210,000	Apr 05, 2024	4	2	1,736	\$120	0.17	0.25	36	1963
6	609 N RACE ST MONON, IN 47959	\$122,000	Jan 25, 2024	4	2	2,189	\$55	0.46	0.17	36	1900
7	3737 E LAKE ROAD 24 W MONTICELLO, IN 47960	\$425,000	Jun 03, 2024	2	5	2,400	\$177	5.34	0.36	25	1996
8	4403 E JENNINGS LOOP MONTICELLO, IN 47960	\$885,000	Mar 27, 2024	3	3	2,217	\$399	5.97	0.86	23	1955
9	2938 N BAERS CT MONTICELLO, IN 47960	\$707,900	Feb 06, 2024	4	4	2,784	\$254	7.23	0.40	23	1976
10	207 E KARR ST BUFFALO, IN 47925	\$350,000	Sep 22, 2023	6	3	3,618	\$96	6.90	0.33	21	1948
11	3416 N WEST SHAFER DR MONTICELLO, IN 47960	\$360,000	Aug 12, 2024	3	2	2,331	\$154	6.00	0.34	20	2021
12	6682 E PALMERS DR MONTICELLO, IN 47960	\$210,000	Jul 10, 2024	5	4	2,800	\$75	7.08	0.23	19	1969

13	5240 E WENTZ DRIVE MONTICELLO, IN 47960	\$450,000	Dec 08, 2023	4	3	2,090	\$215	7.14	0.27	19	1965
14	1655 N ROYAL OAKS DR MONTICELLO, IN 47960	\$270,000	Sep 25, 2023	4	2	2,430	\$111	8.76	0.35	19	1970
15	3342 N WEST SHAFER DR MONTICELLO, IN 47960	\$360,000	Sep 19, 2023	3	2	1,970	\$182	6.12	0.34	18	2021
16	5720 E 100 N MONTICELLO, IN 47960	\$315,000	Mar 15, 2024	6	3	3,328	\$94	8.80	0.72	18	1980
17	4583 E FAIRWAY CT MONTICELLO, IN 47960	\$306,000	Aug 19, 2024	4	4	2,566	\$119	6.32	0.06	17	1982
18	404 S BILL ST FRANCESVILLE, IN 47946	\$250,000	Apr 10, 2024	5	3	3,028	\$82	8.19	0.26	17	1930
19	304 W MONTGOMERY ST FRANCESVILLE, IN 47946	\$245,000	Apr 03, 2024	4	2	2,526	\$96	8.44	0.21	17	1940
20	103 E MONCEL ST FRANCESVILLE, IN 47946	\$240,000	Apr 05, 2024	3	2	2,152	\$111	8.52	0.85	17	1970
21	1668 N BRANDYWINE CT MONTICELLO, IN 47960	\$350,000	Sep 18, 2023	8	3	2,934	\$119	8.65	0.54	17	2008
22	1196 HINTERLAND TRL MONTICELLO, IN 47960	\$400,000	Sep 22, 2023	4	3	2,974	\$134	9.00	0.56	17	2001
23	614 W BROADWAY ST MONTICELLO, IN 47960	\$252,000	Apr 01, 2024	4	2	3,248	\$77	9.81	0.38	17	1958
24	702 E STATE ROAD 16 MONON, IN 47959	\$0	Jun 17, 2024	3	3	2,304	\$0	8.15	0.90	17	2004
25	5082 N BOXMAN DR MONTICELLO, IN 47960	\$775,000	Sep 29, 2023	3	3	3,396	\$228	5.08	101.00	16	1986
26	5534 E BASS CENTER RD MONTICELLO, IN 47960	\$385,000	Aug 19, 2024	3	2	2,028	\$189	5.75	5.00	16	1952
27	5541 E BASS CENTER RD MONTICELLO, IN 47960	\$300,000	Nov 29, 2023	3	2	1,370	\$218	5.76	0.22	16	1930
28	6570 S 1100 W FRANCESVILLE, IN 47946	\$165,000	Jan 29, 2024	4	2	2,002	\$82	7.53	1.00	16	1998
29	14720 W 550 S FRANCESVILLE, IN 47946	\$299,900	Jul 24, 2024	4	2	2,391	\$125	7.95	2.01	16	1975
30	312 W MONTGOMERY ST FRANCESVILLE, IN 47946	\$266,000	Aug 23, 2024	3	2	2,492	\$106	8.44	0.21	16	1937

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	400 N PINE ST, MONON, IN 47959	--	--	3	2	2,813	--	--	0.50	--	1966
1	3452 E 425 N MONTICELLO, IN 47960	\$289,000	Jun 10, 2024	4	2	1,970	\$146	4.94	0.86	24	1978
2	JENNINGS MONTICELLO, IN 07082	\$374,900	May 13, 2024	4	4	1,997	\$187	5.92	0.39	24	1953
3	10406 N 100 E MONON, IN 47959	\$159,900	Aug 15, 2024	4	2	2,672	\$59	3.01	4.00	23	1900
4	3169 N LAKESHORE DR MONTICELLO, IN 47960	\$859,700	Jul 18, 2024	3	2	1,962	\$438	6.66	0.50	22	1973
5	GONZALES FRANCESVILLE, IN 47946	\$265,000	Jun 07, 2024	2	3	2,717	\$97	8.20	0.50	21	1970
6	3276 E BAILEY RD MONTICELLO, IN 47960	\$684,900	Aug 21, 2024	5	4	2,372	\$288	4.06	16.00	19	1964
7	5088 E INDIANA BEACH RD MONTICELLO, IN 47960	\$1,375,000	Aug 28, 2024	3	1	3,376	\$407	7.25	0.23	19	1959
8	302 W JAMES ST FRANCESVILLE, IN 47946	\$309,900	Aug 10, 2024	3	2	2,208	\$140	8.40	0.68	19	1951
9	7698 N BAREKMAN CT MONTICELLO, IN 47960	\$449,900	Aug 01, 2024	4	2	1,664	\$270	5.21	0.16	18	1958
10	2 OAKVIEW DR MONTICELLO, IN 47960	\$299,900	Jun 25, 2024	3	2	2,184	\$137	8.97	0.46	18	1963
11	2466 E 325 N MONTICELLO, IN 47960	\$295,000	Aug 21, 2024	3	2	2,239	\$131	5.16	7.69	17	1981
12	1602 N BRANDYWINE CT MONTICELLO, IN 47960	\$599,900	Aug 11, 2024	3	2	2,350	\$255	8.75	0.98	17	1979

13	4647 W STATE ROAD 16 MONON, IN 47959	\$557,000	Aug 01, 2024	4	4	2,688	\$207	4.57	20.00	16	2007
14	1877 N STUART RD MONTICELLO, IN 47960	\$279,900	Jul 08, 2024	3	2	1,728	\$161	8.79	0.68	16	1979
15	3852 E FOREST LODGE LOOP MONTICELLO, IN 47960	\$614,900	May 07, 2024	3	2	984	\$624	4.89	0.25	15	1965
16	1109 MAXWELL AVE MONTICELLO, IN 47960	\$199,900	Jun 15, 2024	4	3	2,352	\$84	9.46	0.17	15	1974
17	376 N MAGNOLIA DR MONTICELLO, IN 47960	\$319,900	Jun 03, 2024	3	3	2,374	\$134	9.77	1.41	14	1970
18	6167 E WOODHAVEN CT MONTICELLO, IN 47960	\$599,900	Jul 30, 2024	4	3	2,220	\$270	9.59	3.55	13	1974
19	406 W MARION ST MONTICELLO, IN 47960	\$159,900	Aug 19, 2024	4	2	2,062	\$77	9.77	0.20	13	1888
20	4485 E LAKE ROAD 42 E MONTICELLO, IN 47960	\$320,900	Jul 17, 2024	4	2	998	\$321	5.45	5.17	12	1971
21	8262 N KIGER DR MONTICELLO, IN 47960	\$849,950	Aug 22, 2024	4	4	792	\$1,073	6.25	1.00	12	2001

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:

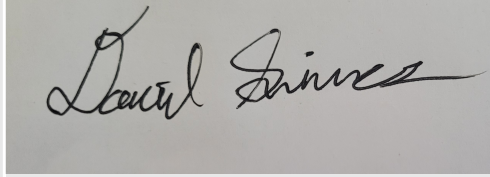
- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have 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

David Simoes

Evaluator Signature



Signature Date

9/6/2024

SUBJECT & CLIENT

Address 400 N PINE ST	City MONON	County White	State IN	Zip 47959
Borrower FRANCISCO MEJIA	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 [None] ☐ 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 [None] ☐ 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 [Residential] ☐ Yes ☒ No
 Other [None] ☐ 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 [6]
☒ Driveway # Cars [4]
 Surface [Asphalt]

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

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

Occupancy
☒ Occupied ☐ Vacant (If Vacant, Is Home Secured? ☐ Yes ☐ No)
☐ Tenant Occupied
 Rent []
 Terms []
 Length []

Subject Condition Related to Neighboring Properties

☒ Similar ☐ Inferior ☐ Superior ☐ Unknown

Deferred Maintenance

Siding Damaged ☐ Yes ☒ No
 Peeling Paint ☐ Yes ☒ No
 Broken Windows ☐ Yes ☒ No
 Foundation Damaged ☐ Yes ☒ No
 Landscape Not Maintained ☐ Yes ☒ No
 Landscape Damage ☐ Yes ☒ No
 Under Construction ☐ Yes ☒ No
 Other (Describe Below) ☐ Yes ☒ No

Roof Disrepair / Lifting Shingles ☐ Yes ☒ No
 Dry Rot / Decaying Wood ☐ Yes ☒ No
 Fire / Wildfire or Smoke Damage ☐ Yes ☒ No
 Water or Flood Damage ☐ Yes ☒ No
 Storm or Hurricane Damage ☐ Yes ☒ No
 Earthquake Damage ☐ Yes ☒ No
 Tornado Damage ☐ Yes ☒ No
 Safety or Habitability Issues Noted ☐ Yes ☒ No

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

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

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

Rate the disaster related damage to the property: []

Percent of neighborhood properties that suffered damage: [] %

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

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



SUBJECT SITE / LOT

Lot Size [0.16] 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 type="checkbox"/>	<input type="checkbox"/>	[None]

SUBJECT IMPROVEMENTS

# Stories [1]	Year Built [1966]	Foundation / Basement
Design [Ranch]		<input checked="" type="checkbox"/> Concrete Slab
Construction [Brick/Masonry]		<input type="checkbox"/> Crawl Space
Exterior Walls [Brick / Masonry]		<input type="checkbox"/> Basement
Roof Surface [Metal]		<input type="checkbox"/> Full
Fireplace # [2] [Unknown]		<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

[1.5] # Bathrooms Above Grade

PROPERTY INSPECTION ANALYSIS

File # 6255600.2

Loan #

SUBJECT & CLIENT

Address 400 N PINE ST	City MONON	County White	State IN	Zip 47959
Borrower FRANCISCO MEJIA	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

The subject is a brick ranch style home that appears to be in good condition. It is larger than most. The roof appears to have been recently replaced with a steel roof.

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 Pamela J Drangmeister

Address 13425 Delaware Street

City, St Zip Crown Point, IN 46307

Phone _____

Location Validation (VPI Inspection Only)

Pamela Drangmeister / 09/05/2024

Inspector / Inspection Date

SUBJECT & CLIENT

Address 400 N PINE ST	City MONON	County White	State IN	Zip 47959
Borrower FRANCISCO MEJIA	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



PROPERTY INSPECTION ANALYSIS

File # 6255600.2
Loan #

SUBJECT & CLIENT				
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Borrower FRANCISCO MEJIA		Co-Borrower		
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SUBJECT PROPERTY PHOTO ADDENDUM	
Rear View (If accessible)	Street sign
	