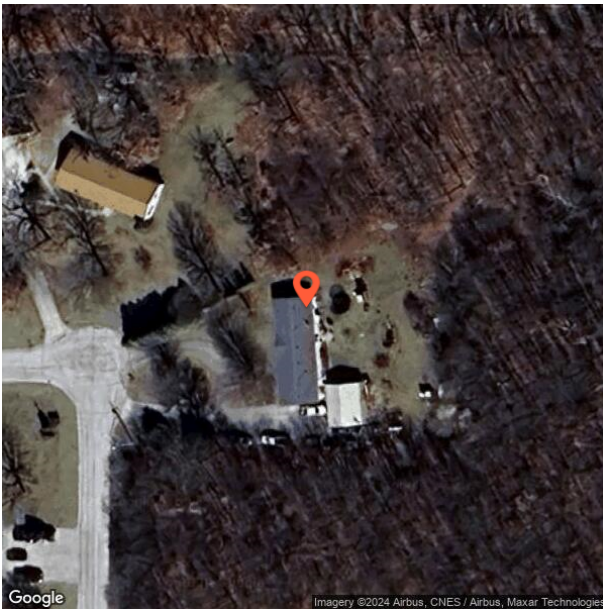




Property Address	Order #	6275364
11459 N 568 E	Loan #	Not Specified
DEMOTTE, IN 46310 - NEWTON COUNTY	Inspection Type	Exterior/Street
Address is consistent with client-submitted data	Assignment Type	Other: N/A
Lender	Robert Steele	
Borrower	CHARLES COPELAND JR	
Coborrower	Not Specified	
Evaluated Value	\$280,000	Reasonable Exposure Time
Effective Date	09/29/2024	40 - 60 Days

PROPERTY DETAILS




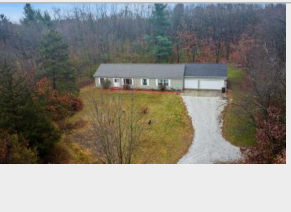


Property Type	Manufactured	County	NEWTON
Lot Size	69,043	Parcel Number	56-05-01-442-001.004-013
Year Built	2000	Assessed Year	2023
Gross Living Area	2,052	Assessed Value	\$155,100
Bedroom	3	Assessed Taxes	\$1,210
Baths	2.0	Sold Date	
Pool	No	Sold Price	\$0
Condition	Average	List Date	4/24/2007
Carrier Route	R004	List Price	\$169,900
HOA	No		
Location Comments	Average		
Owner of Public Records	COPELAND,CHARLES D		
Amenities	Typical		
Legal Description	DIST:0008 CITY/MUNI/TWP:LINCOLN TOWNSHIP LOT 23 1.5847 ACRES OAKWOOD ACRES 2ND ADD UNIT NO 2 LINCOLN TWP MP 04-01-442-001.00		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	30	13	51	70% ↑	292.3% ↑
Absorption rate (total sales/month)	10	4	17	70% ↑	325% ↑
Total # of Comparable Active Listings	80	74	82	2.5% -	10.8% ↑
Months of housing supply (Total listings / ab. rate)	8	17	5	-37.5% ↓	-70.6% ↓
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	\$299,900	\$295,000	\$280,000	-6.6% ↓	-5.1% ↓
Median Comparable Sales Days on Market	56d	57d	57d	1.8% -	0% -
Median Sale Price as % of List Price	100%	100%	100%	0% -	0% -
Median Comparable List Price (Currently Active)	\$279,900	\$300,000	\$318,900	13.9% ↑	6.3% ↑
Median Competitive Listings Days on Market (Currently Active)	49d	60d	43d	-12.2% ↓	-28.3% ↓
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	1	0	0	-100% ↓	0% -
REO Sales	0	0	0	0% -	0% -
Short Sales	2	0	0	-100% ↓	0% -
Foreclosure % of Regular & REO Sales	3%	0%	0%	-100% ↓	0% -

SELECTED COMPARABLES SALES AND LISTINGS

Subject Property		Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	11459 N 568 E DEMOTTE IN, 46310	11198 W 1100 N DEMOTTE IN, 46310		11324 CUMBERLAND RD DEMOTTE IN, 46310		5239 W 1050 N WHEATFIELD IN, 46392	
MLS Comments	--						
Proximity (mi)	--	1.26 NE		1.17 E		7.02 E	
MLS# DOC#	--	804699 F201397		UNK F200825		542373 F198775	
Sale Price / Price per Sq.Ft.	--	\$305,000 / \$169/sqft		\$270,000 / \$173/sqft		\$279,900 / \$127/sqft	
List Price / Price per Sq.Ft.	--	\$287,000 / \$159/sqft		\$0 / \$0/sqft		\$279,900 / \$127/sqft	
Sale Price % of List Price	--	1.06 / 106%				1.00 / 100%	
Property Type	Manufactured	Manufactured		Manufactured		Manufactured	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		07/18/24		06/04/24		01/09/24	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	Average	Average		Average		Average	
Site	69,043	98,881	-\$4,476	26,572	\$6,371	143,748	-\$11,206
View	None	None		None		None	
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	2000	2001		1993		2006	
Condition	Average	Average		Average		Average	
Bedrooms	3	3		3		3	
Full / Half Baths	2 / 0	2 / 0		2 / 1	-\$2,500	2 / 0	
Gross Living Area	2,052	1,809	\$4,860	1,560	\$9,840	2,208	-\$3,120
Basement	No Basement	Full Basement	-\$10,000	No Basement		No Basement	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	2	2		2		3	-\$2,500
Pool	No	No		No		No	
Amenities	Typical	Typical		Typical		Typical	
Other	No Basement / No Finish	Partially Finished Basement	-\$5,000	No Basement / No Finish		No Basement / No Finish	
Other							
Net Adj. (total)		-4.79%	-\$14,616	5.08%	\$13,711	-6.01%	-\$16,826
Gross Adj.		7.98%	\$24,336	6.93%	\$18,711	6.01%	\$16,826
Adj. Price			\$290,384		\$283,711		\$263,074
Price and Listing History		Sold Price \$305,000	07/17/2024	Sold Price \$270,000	05/28/2024	Sold Price \$279,900	01/05/2024
		Listed Price \$287,000	05/21/2024	Listed Price \$265,000	04/23/2024	Listed Price \$279,900	12/02/2023

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

Subject is located in a suburban area. Subject conforms to the area. No significant foreclosure rate present. Aerial views indicate no significantly adverse external influences.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$263,074 to \$290,384

****SALES COMMENTARY****

Due to a lack of recent and similar comparables, it was deemed necessary to utilize comparables with a date of sale time over 120 days, utilize comparables with over 20% difference in GLA, and exceed distance parameters of 1 mile. Market conditions data from QVM and supplemental sources are conflicting. Review of sales data and supplemental sources indicate time adjustments for the presented comparable sales are not warranted.

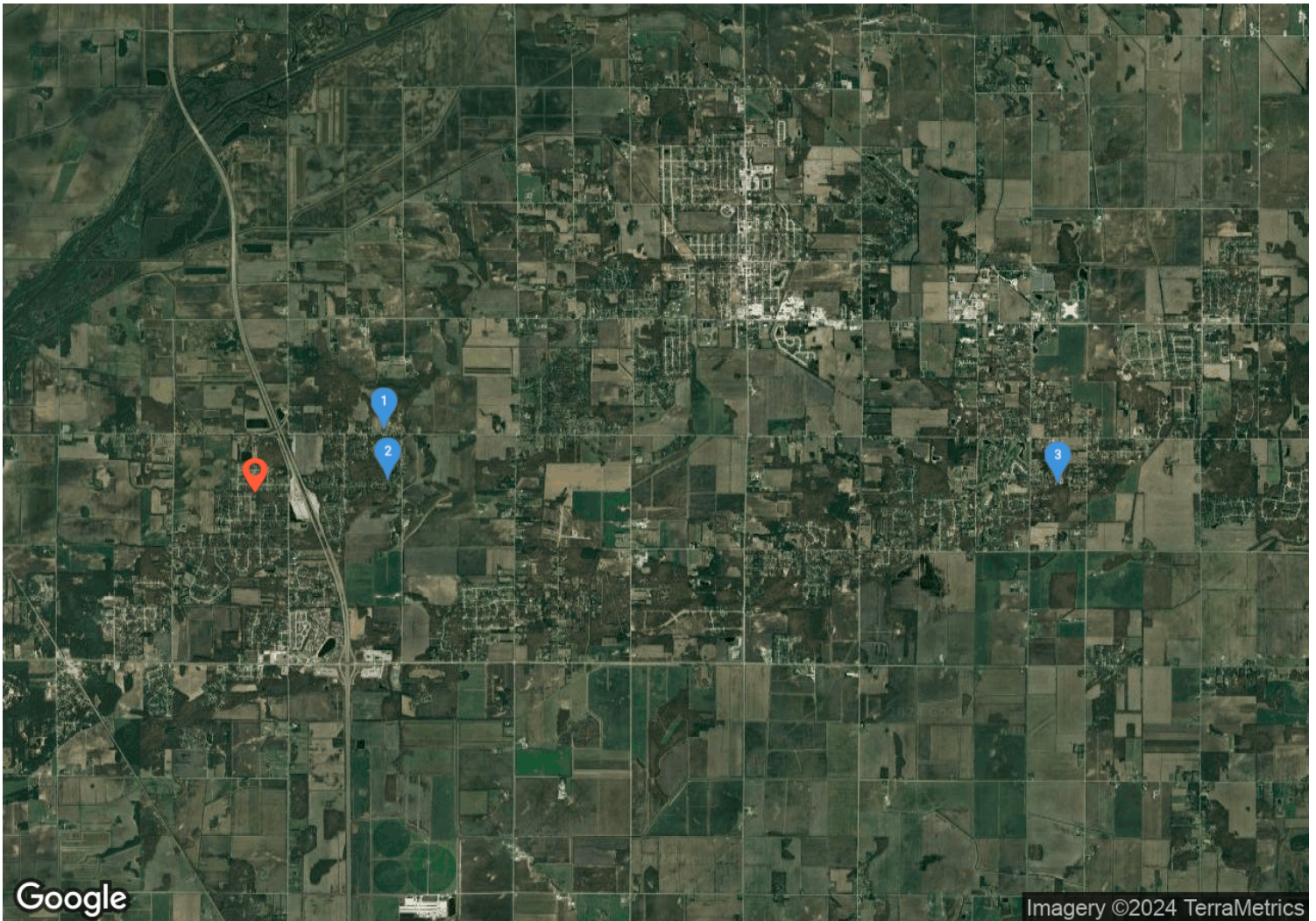
****LISTING COMMENTARY****

An attempt was made to find comparable listings in the subject's area. Secondary data sources did not appear to provide any comparable listings in the area; therefore, none were provided in the grid for comparison.

****ADDITIONAL NOTES****

1. Full market trends and data are not available for the assignment. Supplemental data sources have been utilized as basis of analysis.
2. It is noted that all comparables were verified either with MLS comments from Quantarium or online sources.
3. Outbuildings have only been reported as an amenity and in the grid if appear to be located on permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. Similarly, above ground pools are considered personal property and no value could be given.
4. Subject and comparables may be proximate additional external influences, however if not reflected in grid, does not appear to affect marketability.
5. Due to a lack of similar and more proximate comparables, it was deemed necessary to expand search parameters across major roadways and highways, and into neighboring cities to locate appropriate comparables.
6. The subject is in a non-disclosure state. Some sales data may be unverifiable with utilized sources.
7. Property characteristics were verified with Public Records.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	11459 N 568 E DEMOTTE, IN 46310	Manufactured				69043	2000	3	2	2052		No		Public Records
1	11198 W 1100 N DEMOTTE, IN 46310	Manufactured	\$305,000	07/18/2024	1.26	98881	2001	3	2	1809	1809	No		Public Records
2	11324 CUMBERLAND RD DEMOTTE, IN 46310	Manufactured	\$270,000	06/04/2024	1.17	26572	1993	3	3	1560		No		Public Records
3	5239 W 1050 N WHEATFIELD, IN 46392	Manufactured	\$279,900	01/09/2024	7.02	143748	2006	3	2	2208		No		MLS, Public Records

SELECTED COMPARABLES PHOTOS



Comp 1: 11198 W 1100 N
DEMOTTE IN, 46310



Comp 2: 11324 CUMBERLAND RD
DEMOTTE IN, 46310



Comp 3: 5239 W 1050 N
WHEATFIELD IN, 46392

PRICE AND LISTING HISTORY

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

Event	Date	Price	Change	Source
 Sold	07/03/2007	\$159,000	-6.42%	MLS
Listed	04/24/2007	\$169,900		MLS
 Sold	07/22/2004	\$91,000	-16.09%	MLS
Listed	04/02/2004	\$108,450		MLS

Certain information contained herein is derived from information which is the property of, and copyrighted by, the applicable MLS. As such, the applicable MLS retains copyrights to all MLS provisioned data and images. Data through 09/30/2024.

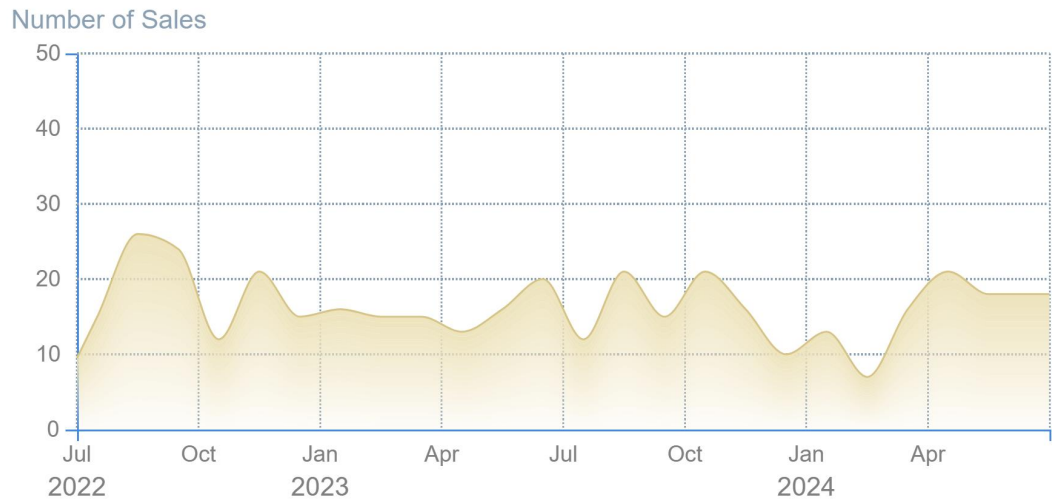
TRANSACTION HISTORY

There is no property transaction history available.

ZIP-CODE DATA

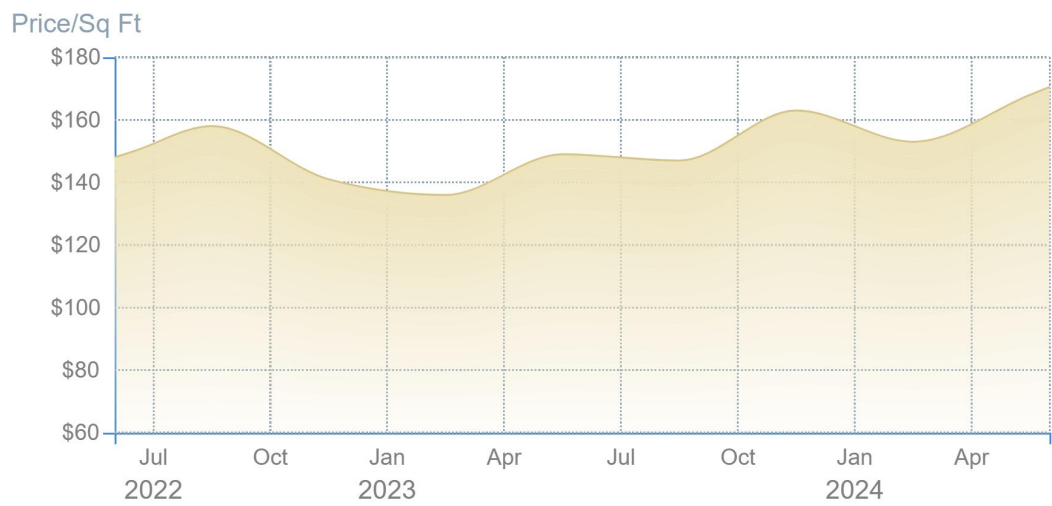
Number of Properties Sold in 46310

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



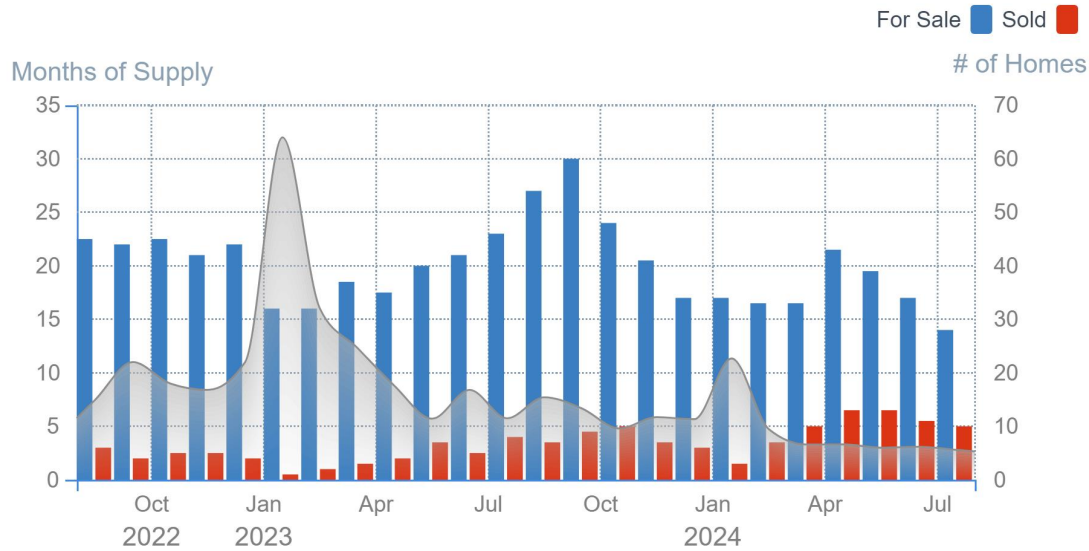
Median Sale Price/Sq.Ft. (quarterly) in 46310

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.



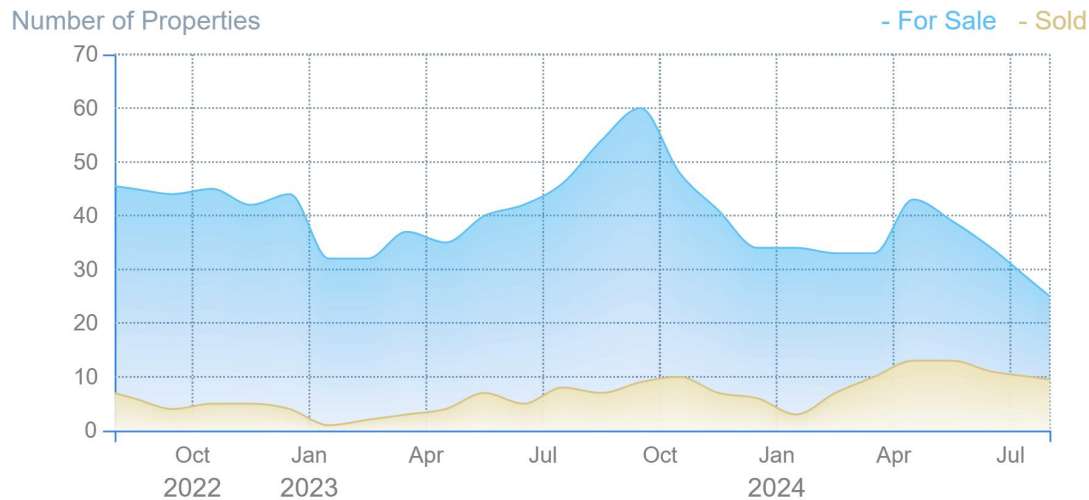
Months of Supply in 46310

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.

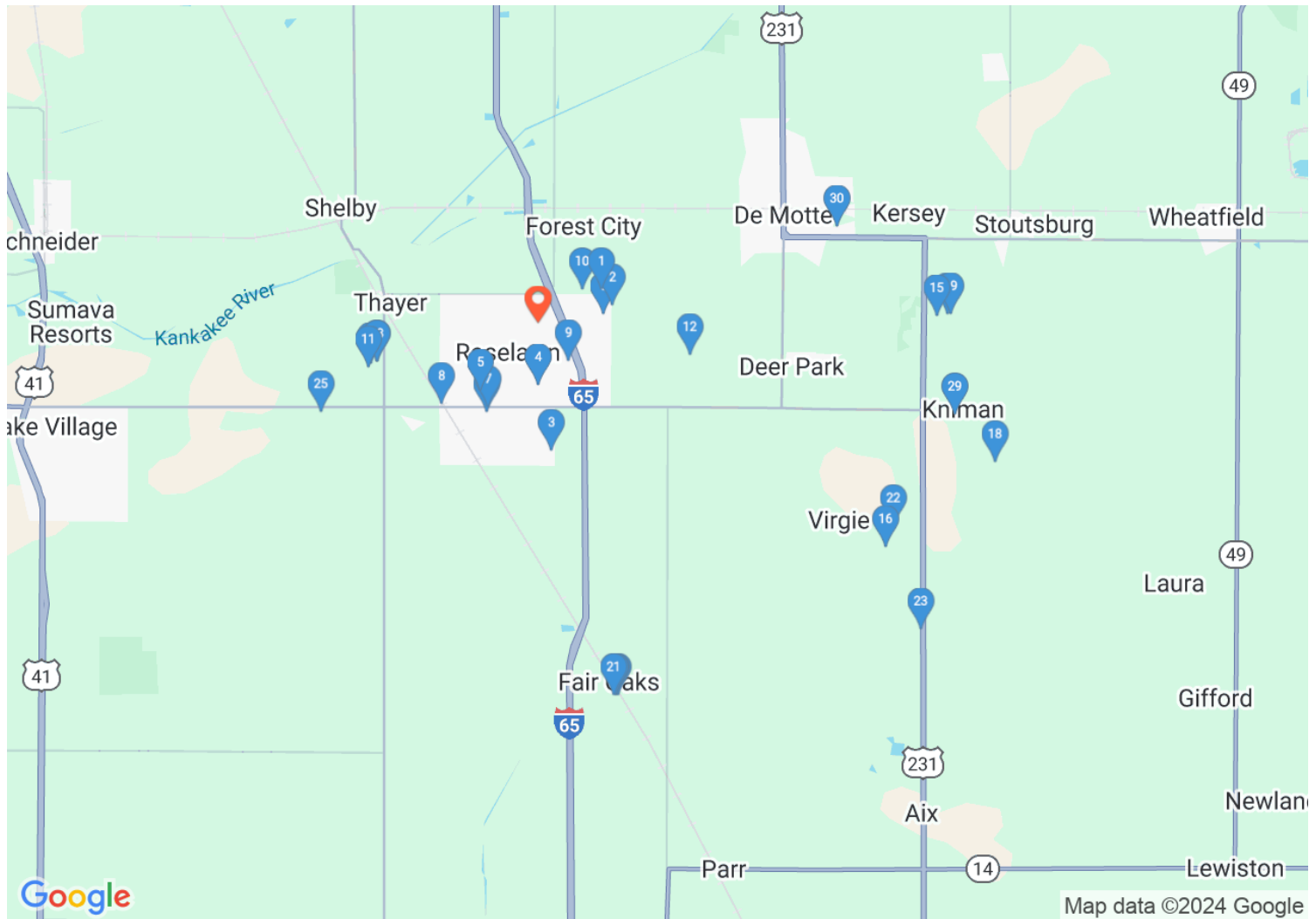


Supply / Demand in 46310

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



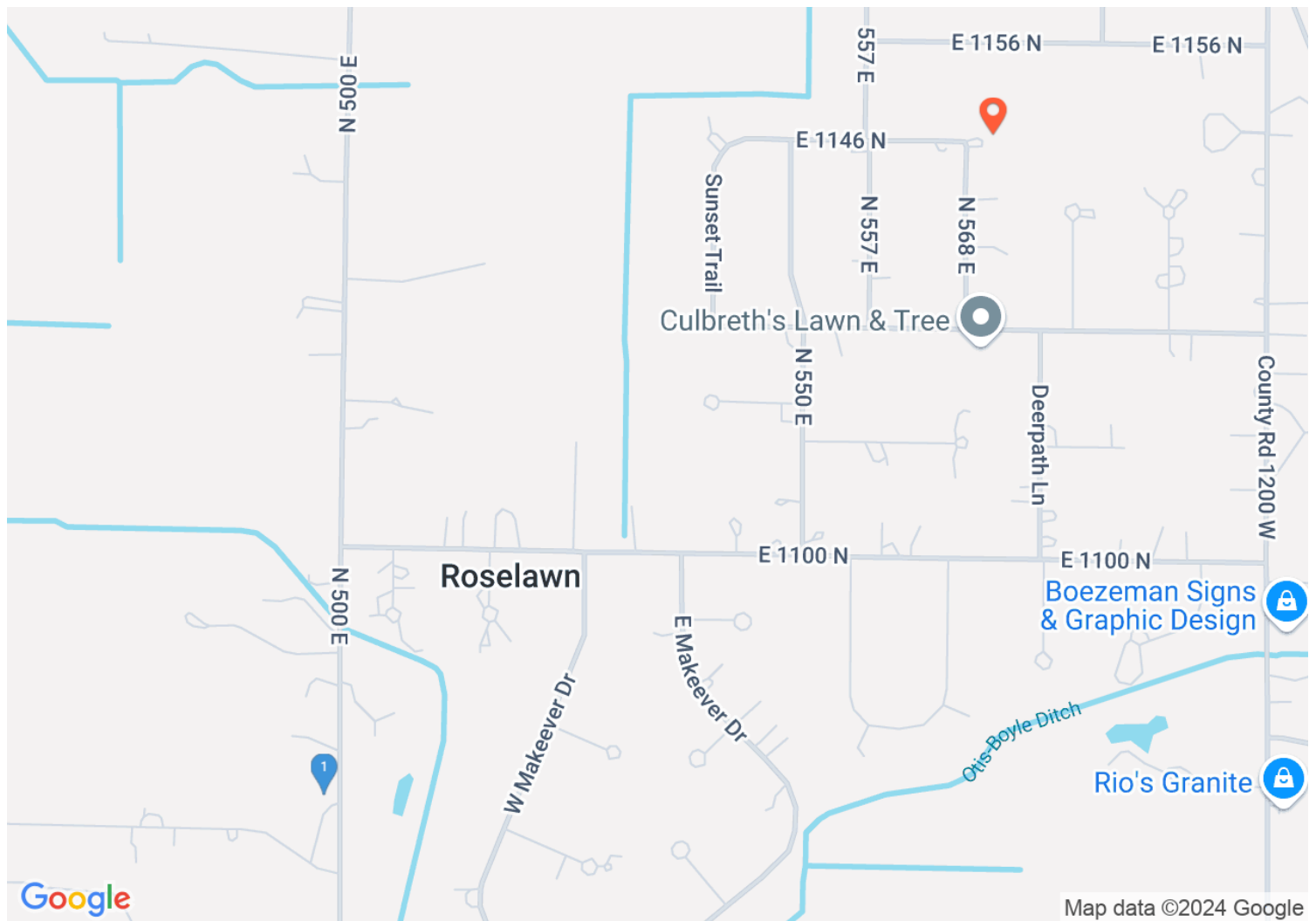
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	11459 N 568 E, DEMOTTE, IN 46310	--	--	3	2	2,052	--	--	1.59	--	2000
1	11198 W 1100 N DEMOTTE, IN 46310	\$305,000	Jul 18, 2024	3	2	1,809	\$168	1.26	2.27	73	2001
2	10717 N 1100 W DEMOTTE, IN 46310	\$0	Oct 30, 2023	3	3	2,079	\$0	1.35	1.01	67	1997
3	9210 N 600 E DEMOTTE, IN 46310	\$275,000	Nov 27, 2023	3	2	1,620	\$169	2.28	1.93	57	1998
4	10345 N 570 E DEMOTTE, IN 46310	\$219,900	Nov 17, 2023	3	2	1,456	\$151	1.12	1.09	52	1992
5	4714 E 1022 N DEMOTTE, IN 46310	\$202,500	Nov 03, 2023	4	2	2,108	\$96	1.57	0.56	43	2000
6	11324 CUMBERLAND RD DEMOTTE, IN 46310	\$270,000	Jun 04, 2024	3	3	1,560	\$173	1.17	0.61	41	1993
7	4854 E 994 N DEMOTTE, IN 46310	\$75,000	Mar 08, 2024	2	1	2,040	\$36	1.74	0.34	30	1971
8	4054 E CASTLEN ST DEMOTTE, IN 46310	\$235,000	Jun 17, 2024	3	2	1,716	\$136	2.22	0.33	30	1994
9	9784 TURNBRIDGE RD DEMOTTE, IN 46310	\$38,000	Jun 20, 2024	3	2	1,141	\$33	0.88	0.72	28	1975
10	11518 W 1100 N DEMOTTE, IN 46310	\$230,000	May 02, 2024	3	2	1,080	\$212	0.97	0.51	26	1994
11	10623 N 274 E DEMOTTE, IN 46310	\$195,000	Nov 21, 2023	3	3	1,714	\$113	3.08	0.35	26	1991
12	9831 N 950 W DEMOTTE, IN 46310	\$78,000	Dec 14, 2023	3	1	1,059	\$73	2.75	2.50	24	1973

13	2912 E 1071 N DEMOTTE, IN 46310	\$159,900	Jul 25, 2024	3	2	1,120	\$142	2.90	0.34	20	1999
14	2912 E 1071 N #3 DEMOTTE, IN 46310	\$55,000	Dec 06, 2023	3	2	1,120	\$49	2.90	0.34	20	1999
15	5239 W 1050 N WHEATFIELD, IN 46392	\$279,900	Jan 09, 2024	3	2	2,208	\$126	7.02	3.30	20	2006
16	6144 W 650 N FAIR OAKS, IN 47943	\$0	Aug 16, 2024	4	3	1,652	\$0	7.30	3.00	20	2003
17	4826 E 988 N DEMOTTE, IN 46310	\$150,000	Mar 22, 2024	3	1	1,008	\$148	1.82	0.34	19	1972
18	4234 W 800 N RENSSELAER, IN 47978	\$256,000	May 30, 2024	3	2	1,782	\$143	8.42	2.35	19	2000
19	5019 W 1050 N WHEATFIELD, IN 46392	\$100,000	Jun 24, 2024	3	2	1,456	\$68	7.27	1.02	19	1992
20	5069 W 1050 N WHEATFIELD, IN 46392	\$0	Aug 30, 2024	3	2	1,323	\$0	7.21	1.00	18	2009
21	10937 W 400 N FAIR OAKS, IN 47943	\$0	Apr 29, 2024	3	2	1,248	\$0	6.70	0.90	18	1999
22	6900 N 600 W RENSSELAER, IN 47978	\$295,000	May 28, 2024	2	2	1,436	\$205	7.22	3.16	18	1993
23	5092 N US HIGHWAY 231 RENSSELAER, IN 47978	\$70,000	Jun 24, 2024	3	2	1,512	\$46	8.65	1.21	18	1999
24	2797 E 1071 N #10 DEMOTTE, IN 46310	\$125,000	Apr 10, 2024	3	1	960	\$130	3.02	0.34	17	1979
25	1936 E 986 N LAKE VILLAGE, IN 46349	\$119,900	Oct 11, 2023	3	1	1,056	\$113	4.12	0.44	17	1977
26	10911 W 400 N FAIR OAKS, IN 47943	\$0	Apr 29, 2024	3	2	1,248	\$0	6.71	0.75	17	1999
27	10887 W 400 N FAIR OAKS, IN 47943	\$0	Apr 29, 2024	3	2	1,248	\$0	6.71	0.75	17	1999
28	10863 W 400 N FAIR OAKS, IN 47943	\$0	Apr 29, 2024	3	2	1,248	\$0	6.72	0.75	17	1999
29	8801 N 500 W RENSSELAER, IN 47978	\$0	May 30, 2024	2	2	1,539	\$0	7.52	3.93	17	1993
30	1310 ORCHID ST SE DEMOTTE, IN 46310	\$0	Oct 10, 2023	3	1	968	\$0	5.52	2.83	16	1956

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	11459 N 568 E, DEMOTTE, IN 46310	--	--	3	2	2,052	--	--	1.59	--	2000
	4988 E 1068 N DEMOTTE, IN 46310	\$250,000	Sep 11, 2024	3	2	1,404	\$178	1.03	2.11	52	2007

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	Blake Reid
Evaluator Signature	
Signature Date	10/1/2024

SUBJECT & CLIENT

Address 11459 N 568 E	City DEMOTTE	County Jasper	State IN	Zip 46310
Borrower CHARLES COPELAND JR		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 [Doublewide Mobile Home]
☐ 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 [2]
☒ Driveway # Cars [4]
 Surface [Asphalt]

Garage/Carport Design

☐ Attached
☒ Detached
☐ Built-In

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	Occupancy <input checked="" type="checkbox"/> Occupied <input type="checkbox"/> Vacant (If Vacant, Is Home Secured? <input type="checkbox"/> Yes <input type="checkbox"/> No) <input type="checkbox"/> Tenant Occupied Rent [] Terms [] Length []
---	--

Subject Condition Related to Neighboring Properties

☒ Similar ☐ Inferior ☐ Superior ☐ Unknown

Deferred Maintenance

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

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:



ADDITIONAL IMPROVEMENTS

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

ADDITIONS OR CONVERSIONS

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



SUBJECT SITE / LOT

Lot Size [1.58] Lot Shape [Other]

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

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 [2000]	Foundation / Basement
Design [Ranch]		<input type="checkbox"/> Concrete Slab
Construction [Other]		<input checked="" type="checkbox"/> Crawl Space
Exterior Walls [Other]		<input type="checkbox"/> Basement
Roof Surface [Comp Shingle]		<input type="checkbox"/> Full
Fireplace # [1] [Unknown]		<input type="checkbox"/> Partial
Heating Type [Unknown]		% Finished [%]
Cooling Type [Central/Forced Air]		

ROOM INFORMATION AND LOCATION

[8] # Total Rooms Above Grade

[3] # Bedrooms Above Grade

[2.0] # Bathrooms Above Grade

PROPERTY INSPECTION ANALYSIS

File # 6275364.2
Loan #

SUBJECT & CLIENT

Address 11459 N 568 E	City DEMOTTE	County Jasper	State IN	Zip 46310
Borrower CHARLES COPELAND JR	Co-Borrower			
Client Robert Steele Agency Inc	Address 11 Motif Boulevard	City Brownsburg	State IN	Zip 46112

COMMENTS

The garage has a metal roof. Doublewide mobile home. Pie shaped lot.

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

Location Validation (VPI Inspection Only)



JENNIFER WARD / 09/29/2024

Inspector / Inspection Date

SUBJECT & CLIENT

Address 11459 N 568 E	City DEMOTTE	County Jasper	State IN	Zip 46310
Borrower CHARLES COPELAND JR	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 # 6275364.2
Loan #

SUBJECT & CLIENT				
Address 11459 N 568 E		City DEMOTTE	County Jasper	State IN Zip 46310
Borrower CHARLES COPELAND JR		Co-Borrower		
Client Robert Steele Agency Inc	Address 11 Motif Boulevard		City Brownsburg	State IN Zip 46112

SUBJECT PROPERTY PHOTO ADDENDUM	
Rear View (If accessible)	Street Sign
	
Front	
