Client Reference: Q across 2 Borrower Name: Joyce Cole



VeroVALUE Valuation Report

SUBJECT PROPERTY: OWNER OF RECORD:

1933 E COUNTY ROAD 1000 S CLOVERDALE, IN, 46120

SALE PRICE:

SALE DATE:

PRIOR SALE PRICE:

\$159,000

17-JUN-2024

APN:

LIVING SF:

LOT SF:

COLE LARRY C

Report Date: 22-JUL-2024

Report Number: 1139902979

VEROVALUE	\$225,000	CONFIDENCE SCORE	FSD
VALUE RANGE	\$181,000 to \$269,000	80	0.20

SUBJECT PROPERTY INFORMATION									
APN:	67-12-36-303-004.000- 003	YEAR BUILT:	1960	POOL:	N				
LIVING SF:	2,602	BEDROOMS:	3	FIREPLACE:	1				
LOT SF:	120,226	BATHROOMS:	3.00	GARAGE:	1				
ASS'D VALUE: TOTAL:	\$150,200	COUNTY:	PUTNAM	STORIES:	2				
ASS'D VALUE: IMPROVEMENTS:	\$115,500	LAND USE:	SFR	A/C:	Υ				
ASS'D VALUE: LAND:	\$34,700	CENSUS TRACT:	956500	VIEW:					

		SUBJECT SALES	HISTORY		
	SALE DATE	SALE PRICE	LOAN AMOUNT	SELLER	BUYER

	MARKET DATA SUMMARY											
	ADDRESS	DIST (MI)	SALE PRICE	SALE DATE	LIVING SF	LOT SF	BED	BATH	YR BUILT			
1	612 N MADISON ST	9.67	\$289,000	10-JUL-2024	2,232	15,246	3	1.00	2000			
2	4682 STATE HIGHWAY 42	4.44	\$159,000	17-JUN-2024	2,560	128,502	3	1.00	1960			
3	306 N JACKSON ST	9.51	\$170,000	17-JUN-2024	2,710	9,496	2	2.00	1960			
4	122 E WASHINGTON ST	9.26	\$179,550	13-JUN-2024	2,912	4,617	4	2.00	1895			
5	409 ELM ST	8.81	\$183,465	06-MAY-2024	2,173	7,754	4	2.00	1870			
6	307 E WASHINGTON ST	9.26	\$265,000	02-MAY-2024	3,052	10,237	4	3.00	1975			
	D	etailed prop	erty information	n is provided on t	he next page.							

612 N MADISOI			OWNER: BOSWELL ANTH			DISTANCE (MI	<i>j.</i>
SALE PRICE:	\$289,000	APN:	67-09-16-303-003.000- 008	YR BUILT:	2000	POOL:	N
SALE DATE:	10-JUL-2024	LIVING SF:	2,232	BED:	3	FP:	C
PRIOR SALE PRICE:		LOT SF:	15,246	BATH:	1.00	GARAGE:	1
PRIOR SALE DATE:		ASS'D TOTAL:	\$103,100	COUNTY:	PUTNAM	STORIES:	1
		ASS'D IMPROV:	\$84,400	LAND USE:	SFR	A/C:	Т
		ASS'D LAND:	\$18,700	CENSUS:	956200	VIEW:	Т

60-03-21-400-960.000-

019

2,560

128,502

YR BUILT:

BED:

BATH:

1960

1.00

POOL:

GARAGE:

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PRIOR SALE DATE:	ASS'D TOTAL:	\$46,500	COUNTY:	PUTNAM	STORIES:	2
	ASS'D IMPROV:	\$11,700	LAND USE:	SFR	A/C:	
	ASS'D LAND:	\$34,800	CENSUS:	956500	VIEW:	

306 N JACKSON ST			OWNER:		DISTANCE (MI): 9.51			
SALE PRICE:	\$170,000	APN:	67-09-16-303-098.002- 008	YR BUILT:	1960	POOL:	N	
SALE DATE:	17-JUN-2024	LIVING SF:	2,710	BED:	2	FP:	1	
PRIOR SALE PRICE:	\$136,700	LOT SF:	9,496	BATH:	2.00	GARAGE:	1	
PRIOR SALE DATE:	03-AUG-2023	ASS'D TOTAL:	\$128,800	COUNTY:	PUTNAM	STORIES:	2	
		ASS'D IMPROV:	\$110,000	LAND USE:	SFR	A/C:		
		ASS'D LAND:	\$18,800	CENSUS:	956200	VIEW:		

122 E WASHINGTON ST			OWNER: KISSEL STEVE A		DISTANCE (MI): 9.26			
SALE PRICE:	\$179,550	APN:	67-09-21-201-099.000- 008	YR BUILT:	1895	POOL:	N	
SALE DATE:	13-JUN-2024	LIVING SF:	2,912	BED:	4	FP:	1	
PRIOR SALE PRICE:		LOT SF:	4,617	BATH:	2.00	GARAGE:	1	
PRIOR SALE DATE:		ASS'D TOTAL:	\$187,000	COUNTY:	PUTNAM	STORIES:	3	
		ASS'D IMPROV:	\$177,100	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$9,900	CENSUS:	956200	VIEW:		

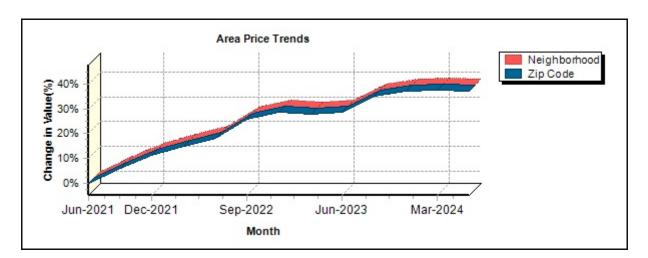
5 409 ELM ST			OWNER: CLUGGISH RHAINE M DI					
SALE PRICE:	\$183,465	APN:	67-09-21-402-031.000- 008	YR BUILT:	1870	POOL:	N	
SALE DATE:	06-MAY-2024	LIVING SF:	2,173	BED:	4	FP:	1	
PRIOR SALE PRICE:		LOT SF:	7,754	BATH:	2.00	GARAGE:	1	
PRIOR SALE DATE:		ASS'D TOTAL:	\$126,500	COUNTY:	PUTNAM	STORIES:	2	
		ASS'D IMPROV:	\$115,600	LAND USE:	SFR	A/C:	Υ	
		ASS'D LAND:	\$10,900	CENSUS:	956301	VIEW:		

307 E WASHING	307 E WASHINGTON ST		OWNER: STEWART AND STEWART LLC			DISTANCE (MI): 9.26		
SALE PRICE:	\$265,000	APN:	67-09-21-201-075.000- 008	YR BUILT:	1975	POOL:	N	
SALE DATE:	02-MAY-2024	LIVING SF:	3,052	BED:	4	FP:	1	
PRIOR SALE PRICE:		LOT SF:	10,237	BATH:	3.00	GARAGE:	1	
PRIOR SALE DATE:		ASS'D TOTAL:	\$216,500	COUNTY:	PUTNAM	STORIES:	2	
		ASS'D IMPROV:	\$199,300	LAND USE:	SFR	A/C:		
		ASS'D LAND:	\$17,200	CENSUS:	956200	VIEW:		



The price range of **single family residences** in the subject property's neighborhood is from a low of **\$41,000** to a high of **\$1,655,000**, with a median price of **\$252,000**. The subject property is valued at **\$225,000** and is ranked at the **39** percentile, meaning that **39**% of the

single family residences in the subject's neighborhood are valued less than the subject property.



Price changes for **single family residences** in the subject property's zip code (**46120**) and neighborhood are shown for comparison of local and regional trends. Starting on the left and normalized to zero, price changes are given on a periodic basis and tracked cumulatively.

<u>VeroValue Terminology</u>

VeroValue: The VeroValue is the estimated market value of a subject property based on an analysis of available physical and economic data.

Confidence Score: The confidence score is a predictive measurement of the accuracy of the estimated market value. Ranging from a low of 0 to a high of 100, the confidence score can be used as an analytic for automated decision making and defining levels of service. Higher confidence scores generally correlate to higher levels of accuracy.

Value Range: The estimated market value range of a subject property based on an analysis of available market data, market trends and the confidence score. VeroValue may need to be adjusted, lower or higher, within the value range, depending on numerous factors including condition, location and quality of construction.

Market Value: The market value is the most probable sales price of a property in a competitive and open market under all conditions required for an arms-length transaction.

DISCLAIMER: This valuation report may contain an Estimated Market Value ("EMV"), Forecast Valuation Analytics ("FVA"), Transaction Quality Analysis ("TQA"), and other associated collateral assessment analytics for residential property that is the product of automated valuation technology, public record, economic and other data, and predictive technologies combined to provide an estimate of the most probable selling price of a residential property, forecast analysis, transfer activity involving the subject property or its immediate market area, and related collateral analysis. This valuation report, including but not limited to the EMV, FVA, TQA and other analytics, is not an appraisal. No physical or other inspection of the property was completed as part of this valuation report. This valuation contains no representations or warranties of any kind including but not limited to warranties regarding marketability, functional or economical obsolescence, environmental contamination or flood insurance determination. This valuation does not warrant the accuracy or completeness of any public record information or data sources used to prepare this valuation report. This data may not be re-sold, remarketed, published, or incorporated into other products or services in any form or manner whatsoever.

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