Sauter and Associates

Uniform Residential Appraisal Report (Desktop)

File # 600347683

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 106 Florence Dr | City Greenwood | State IN | Zip Code 46143

Borrower Robin Moore | Owner of Public Record Danny Luttrell | County Johnson

Legal Description GROSSMAN'S JO CO ADD LOT 7

Assessor's Parcel # 41-05-05-011-054.000-026 | Tax Year 2021 | R.E. Taxes $ 1,866

Neighborhood Name Grossmans Jo Co Add | Map Reference 39.6039329-86.1041377 | Census Tract 6103.00

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)

Lender/Client loanDepot Wholesale | Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No

Report data source(s) used, offering price(s), and date(s). DOM Unk;The subject is not listed through MLS, it's for sale by owner.

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;Per the fully executed purchase agreement dated 06/17/2022, the subject is currently a pending sale for $160,000.

Contract Price $ 160,000 | Date of Contract 06/17/2022 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) MLS/Assessor

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [X] No

If Yes, report the total dollar amount and describe the items to be paid. $0;;

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE $ (000)		AGE (yrs)	One-Unit	75 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	153	Low	55	2-4 Unit	2 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	185	High	70	Multi-Family	3 %
Neighborhood Boundaries	See attached addendum							165	Pred.	67	Commercial	5 %
											Other	15 %

Neighborhood Description See attached addendum section labeled - Neighborhood Description

Market Conditions (including support for the above conclusions) The market has been increasing for the past eighteen months. There has been market activity due to attractive interest rates. There has been good activity in the area with marketing times in the 0-3 month range. Subject would be competitive with other properties in the area.

SITE

Dimensions 127x85x129x85 | Area 10934 sf | Shape Rectangular | View N;Res;

Specific Zoning Classification RM | Zoning Description Residential Medium Lot

Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 18081C0126E | FEMA Map Date 01/29/2021

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units [X] One [ ] One with Accessory Unit	[ ] Concrete Slab [X] Crawl Space	Foundation Walls Concrete/Avg	Floors Carp/Wood/Avg
# of Stories 1	[ ] Full Basement [ ] Partial Basement	Exterior Walls Vinyl/Avg	Walls Drywall/Avg
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface Asphalt Shingle/Avg	Trim/Finish Wood/Avg
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts Aluminum/Avg	Bath Floor Tile/Avg
Design (Style) Ranch	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Thermal/Avg	Bath Wainscot Fiberglass/Avg
Year Built 1955	Evidence of [ ] Infestation	Storm Sash/Insulated Aluminum/Avg	Car Storage [ ] None
Effective Age (Yrs) 20	[ ] Dampness [ ] Settlement	Screens Mesh/Avg	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] Woodstove(s) # 0	Driveway Surface Asphalt
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Gas	[ ] Fireplace(s) # 0 [X] Fence Wood	[X] Garage # of Cars 2
[ ] Floor [X] Scuttle	Cooling [ ] Central Air Conditioning	[ ] Patio/Deck None [X] Porch Covered	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[X] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)

Finished area above grade contains: 5 Rooms | 3 Bedrooms | 1.0 Bath(s) | 1,069 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). The subject has standard energy efficient items that conform with the market area.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;There were no external or functional inadequacies noted. The home has been adequately maintained. The effective age is less than actual age based on current condition, maintenance and updates.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 0 to $ 0 .

There are 5 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 153,000 to $ 184,900 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	106 Florence Dr Greenwood, IN 46143	105 Mercator Dr Greenwood, IN 46143		124 Rose Ln Greenwood, IN 46143		454 E Broadway St Greenwood, IN 46143	
Proximity to Subject		0.06 miles NW		0.15 miles E		0.87 miles NE	
Sale Price	$ 160,000		$ 184,900		$ 175,000		$ 166,100
Sale Price/Gross Liv. Area	$ 149.67 sq.ft.	$ 196.28 sq.ft.		$ 140.22 sq.ft.		$ 131.41 sq.ft.	
Data Source(s)		MLS#21834256;DOM 2		MLS#21802161;DOM 6		MLS#21806764;DOM 6	
Verification Source(s)		Assessor/Tax Records		Assessor/Tax Records		Assessor/Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth 1031;0		ArmLth Cash;0		ArmLth Conv;0	
Date of Sale/Time		s05/22;c01/22		s09/21;c08/21		s09/21;c08/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	10934 sf	15682 sf	0	12641 sf	0	6752 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	67	67		66	0	67	
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 1.0	5 / 3 / 1.1	-1,000	6 / 3 / 1.1	-1,000	7 / 3 / 1.1	-1,000
Gross Living Area	1,069 sq.ft.	942 sq.ft.	+2,540	1,248 sq.ft.	-3,580	1,264 sq.ft.	-3,900
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	GAFA/ELCA	GAFA/ELCA		GAFA/ELCA		GAFA/ELCA	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2gd2dw	0	1gd1dw	+2,000	1gd1dw	+2,000
Porch/Patio/Deck	CovPor	CovPor		Deck/CovPat	0	CovPor/EnclPat	-2,000
Amenities	Standard	Standard		Standard		Standard	
Net Adjustment (Total)		☒ + ☐ -	$ 1,540	☐ + ☒ -	$ -2,580	☐ + ☒ -	$ -4,900
Adjusted Sale Price of Comparables		Net Adj. 0.8 % Gross Adj. 1.9 %	$ 186,440	Net Adj. 1.5 % Gross Adj. 3.8 %	$ 172,420	Net Adj. 3.0 % Gross Adj. 5.4 %	$ 161,200

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS / Assessor

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS / Assessor

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MLS / Assessor	MLS / Assessor	MLS / Assessor	MLS / Assessor
Effective Date of Data Source(s)	07/06/2022	07/06/2022	07/06/2022	07/06/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has not been transferred or sold in the last thirty six months through the MLS.

Summary of Sales Comparison Approach See attached addenda

Indicated Value by Sales Comparison Approach $ 165,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 165,000 Cost Approach (if developed) $ 165,950 Income Approach (if developed) $

The Sales Comparison Approach is most relevant and supportive of current market conditions and is given the most weight towards final opinion of value. The cost approach was developed, but is not given much consideration in the final opinion of value. The income approach was not developed per the scope of work for the assignment.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on the defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 165,000 , as of 07/06/2022 the effective date of this appraisal.

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Appraisal Assignment Type: DesktopAppraisal	Subject Property Data Collection Date:
Subject Property Data Collection Method: Other	Subject Property Data Collection Workforce:

ADDITIONAL COMMENTS

See attached addenda.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value is based on a review of recent lot sales and site to total value ratios.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Local builders and local cost data

Quality rating from cost service Avg Effective date of cost data 2021

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

depreciation is based on the age/life method

Estimated Remaining Economic Life (HUD and VA only) 40 Years

OPINION OF SITE VALUE				=$ 25,300
DWELLING	1,069	Sq.Ft. @ $	185.00	=$ 197,765
	0	Sq.Ft. @ $		=$
				=$
Garage/Carport	528	Sq.Ft. @ $	25.00	=$ 13,200
Total Estimate of Cost-New				=$ 210,965
Less Depreciation	Physical 70,315	Functional	External	=$(70,315)
Depreciated Cost of Improvements				=$ 140,650
"As-is" Value of Site Improvements				=$
INDICATED VALUE BY COST APPROACH				=$ 165,950

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property including, but not limited to, public and/or private data records, and information as described by the appraiser in the appraisal report (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, and (3) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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, 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 each acting in what he or she considers his or her own best interest; (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.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has included a floor plan in this appraisal report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees,express or implied, regarding the accuracy of this data.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (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 assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser 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. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third party data sources. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

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

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER



Signature

Name Scott Sauter

Company Name Sauter and Associates

Company Address PO Box 591
Bargersville, IN 46106

Telephone Number (317) 697-1918

Email Address scott@sauterandassociates.com

Date of Signature and Report 07/13/2022

Effective Date of Appraisal 07/06/2022

State Certification # CR60700883

or State License #

or Other (describe) State #

State IN

Expiration Date of Certification or License 06/30/2024

ADDRESS OF PROPERTY APPRAISED

106 Florence Dr
Greenwood, IN 46143

APPRAISED VALUE OF SUBJECT PROPERTY $ 165,000

LENDER/CLIENT

Name Valuation Connect

Company Name loanDepot Wholesale

Company Address 26642 Towne Centre Dr, Foothill Ranch, CA 92610

Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

Telephone Number

Email Address

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Uniform Residential Appraisal Report (Desktop)

File # 600347683

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	106 Florence Dr Greenwood, IN 46143	620 E Broadway Dr Greenwood, IN 46143		106 Mercator Dr Greenwood, IN 46143			
Proximity to Subject		0.99 miles NE		0.09 miles N			
Sale Price	$ 160,000		$ 156,100		$ 153,000		$
Sale Price/Gross Liv. Area	$ 149.67 sq.ft.	$ 158.00 sq.ft.		$ 163.81 sq.ft.		$ sq.ft.	
Data Source(s)		MLS#21802647;DOM 2		MLS#21822765;DOM 1			
Verification Source(s)		Assessor/Tax Records		Assessor/Tax Records			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth FHA;0		ArmLth Conv;0			
Date of Sale/Time		s08/21;c07/21		s09/21;c08/21			
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	10934 sf	9749 sf	0	15246 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch			
Quality of Construction	Q4	Q4		Q4			
Actual Age	67	59	0	67			
Condition	C3	C3		C3			
Above Grade Room Count	Total 5 / Bdrms. 3 / Baths 1.0	Total 6 / Bdrms. 3 / Baths 1.0	0	Total 5 / Bdrms. 2 / Baths 1.0	+2,000	Total / Bdrms. / Baths	
Gross Living Area	1,069 sq.ft.	988 sq.ft.	0	934 sq.ft.	+2,700	sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf			
Functional Utility	Average	Average		Average			
Heating/Cooling	GAFA/ELCA	GAFA/ELCA		GAFA/ELCA			
Energy Efficient Items	None	None		None			
Garage/Carport	2ga2dw	1ga1dw	+2,000	2gd2dw	0		
Porch/Patio/Deck	CovPor	OpnPor/Deck	0	Deck	0		
Amenities	Standard	Standard		Standard			
Net Adjustment (Total)		☒ + ☐ -	$ 2,000	☒ + ☐ -	$ 4,700	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 1.3 % Gross Adj. 1.3 %	$ 158,100	Net Adj. 3.1 % Gross Adj. 3.1 %	$ 157,700	Net Adj. % Gross Adj. %	$

SALE HISTORY

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MLS / Assessor	MLS / Assessor	MLS / Assessor	
Effective Date of Data Source(s)	07/06/2022	07/06/2022	07/06/2022	

Analysis of prior sale or transfer history of the subject property and comparable sales

ANALYSIS / COMMENTS

Analysis/Comments The appraiser normally will use two listings. This is a limited market area and no listings are available.

Market Conditions Addendum to the Appraisal Report

File No. 600347683

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 106 Florence Dr City Greenwood State IN ZIP Code 46143

Borrower Robin Moore

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	4	0	1	☐ Increasing ☒ Stable ☐ Declining
Absorption Rate (Total Sales/Months)	0.67	0	0.33	☐ Increasing ☒ Stable ☐ Declining
Total # of Comparable Active Listings	0	0	0	☐ Declining ☒ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	0	☐ Declining ☒ Stable ☐ Increasing
Median Sale & List Price, DOM, Sale/List %	**Prior 7–12 Months**	**Prior 4–6 Months**	**Current – 3 Months**	**Overall Trend**
Median Comparable Sale Price	161,100	0	184,900	☒ Increasing ☐ Stable ☐ Declining
Median Comparable Sales Days on Market	4	0	2	☐ Declining ☒ Stable ☐ Increasing
Median Comparable List Price	0	0	0	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Listings Days on Market	0	0	0	☐ Declining ☒ Stable ☐ Increasing
Median Sale Price as % of List Price	102.03	0	97.37	☐ Increasing ☒ Stable ☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☒ Yes ☐ No				☐ Declining ☒ Stable ☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions do occur within the market area. Seller concessions typically range from 0-5% within this market area.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. MLS / Assessor

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

A zero is marked in the boxes that reflect no activity. The market is considered to be stable.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: Project Name:

Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)				☐ Increasing ☐ Stable ☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing ☐ Stable ☐ Declining
Total # of Active Comparable Listings				☐ Declining ☐ Stable ☐ Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				☐ Declining ☐ Stable ☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature	Signature
Appraiser Name Scott Sauter	Supervisory Appraiser Name
Company Name Sauter and Associates	Company Name
Company Address PO Box 591, Bargersville, IN 46106	Company Address
State License/Certification # CR60700883 State IN	State License/Certification # State
Email Address scott@sauterandassociates.com	Email Address

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Supplemental Addendum

File No. 600347683

Borrower	Robin Moore						
Property Address	106 Florence Dr						
City	Greenwood	County	Johnson	State	IN	Zip Code	46143
Lender/Client	loanDepot Wholesale						

Neighborhood - Boundaries
Bound to the North by County Line Rd, the South by Stop 18 Rd, the East by I65 and the West by US31. The search for comparable sales included homes that were similar in age, design, square footage and amenities that were closed within the last 12 months and located within a one mile search radius.

None of the comparable's are separated from the subject by a significant man-made geographic boundary.

Neighborhood - Description
The subject is located in Johnson County, in the city of Greenwood, Indiana. The neighborhood consists of mostly single family homes. There is some commercial in the area. There is vacant land and undeveloped land that make up the other 15% of present land use, land use is typical for the market and does not have a negative impact on marketability or value of the subject.

Summary of Sale Comparison Approach
Comparable sales are located in the subject's market area. All comparables were considered to be similar to the subject. The comparables were selected because of their proximity to the subject and overall similarities. These are the best comparable sales at the present time. The subject is compatible with the area and similar to the other homes. The market is considered stable and no adjustments are necessary for sales over 6 months old. Comparable 4 has fewest adjustmentad and is weighted at 40%. Comparables 1,2,3 and 5 are each weighrted at 15%.

Gross Living Area was adjusted at $20 per sq ft. Dollar amount for adjustments are derived from local market trends, matched pairs sensitivity analysis. There was no statistical data to support an adjustment for square foot differences under 100 s/f so no adjustment was applied.

Bedrooms adjusted at $2000
Full Bath adjusted at $2000
Half Bath adjusted at $1000
Garage adjusted at $2000 per car
All adjustments were made to the nearest $500.00 except for square foot adjustments.
There was no statistical data to support an adjustment for total room count so none was applied.
There was no statistical data to support an age difference adjustment so no adjustment was made.
There was no statistical data to support a site difference adjustment so no adjustment was made.

Prior Services
The appraiser of this report, as indicated in the signature page, has not provided any prior services for the subject property in the 36 months prior to the acceptance date of the report.

Exposure Time
A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be 0-3 months based on sales and listings data from the market area.

Additional Notes
Some information was obtained from the Mibor BLC, tax or public records, homeowner, zoning and FEMA. All sources are deemed reliable but not guaranteed.

Some flood information was obtained by FEMA. The appraiser is not licensed or an expert in flood zones or flood information.

This appraisal was prepared as an Appraisal Report.

No personal property was included in the opinion of value.

Measurements used for calculating and reporting gross living area and non-GLA for the subject adhere to the Square Footage-Method for Calculating: ANSI Z765-2021 Measuring Standards.

"I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower or any other party to the transaction. No employee, director, officer or agent of the seller, or any third party acting as a joint venture partner, independent contractor, appraisal company, appraisal management company or partner on behalf of the seller, shall influence the development, reporting or review of an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any manner."

The subject is located in a residential neighborhood and single family residence is the highest and best use. The use is legally permissible, physically possible, financially feasible and is at its maximally productive use.

Brandice Weddle, Licensed Trainee Appraiser TR42000037, provided significant appraisal assistance in the research and selection of comparable properties to be used in the sales comparison analysis, inspection of the subject property, neighborhood, and comparable sales, developing a sales comparison approach to value, and reconciliation of the conclusions.

There is a storage unit facility located behind the subject that is not considered to have an effect on marketability. Comparable one backs has the same storage unit facility behind it.

Comparable Photo Page

Borrower	Robin Moore						
Property Address	106 Florence Dr						
City	Greenwood	County	Johnson	State	IN	Zip Code	46143
Lender/Client	loanDepot Wholesale						



Comparable 1

105 Mercator Dr

Prox. to Subject	0.06 miles NW
Sale Price	184,900
Gross Living Area	942
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	15682 sf
Quality	Q4
Age	67



Comparable 2

124 Rose Ln

Prox. to Subject	0.15 miles E
Sale Price	175,000
Gross Living Area	1,248
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	12641 sf
Quality	Q4
Age	66



Comparable 3

454 E Broadway St

Prox. to Subject	0.87 miles NE
Sale Price	166,100
Gross Living Area	1,264
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	6752 sf
Quality	Q4
Age	67

Comparable Photo Page

Borrower	Robin Moore						
Property Address	106 Florence Dr						
City	Greenwood	County	Johnson	State	IN	Zip Code	46143
Lender/Client	loanDepot Wholesale						



Comparable 4

620 E Broadway Dr

Prox. to Subject	0.99 miles NE
Sale Price	156,100
Gross Living Area	988
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	9749 sf
Quality	Q4
Age	59



Comparable 5

106 Mercator Dr

Prox. to Subject	0.09 miles N
Sale Price	153,000
Gross Living Area	934
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	15246 sf
Quality	Q4
Age	67

Comparable 6

Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Trainee License

Indiana Professional Licensing Agency
Real Estate Appraiser Licensure Board
402 W. Washington Street, W072
Indianapolis, IN 46204

Appraiser Trainee

License Number	Expire Date
TR42000037	06/30/2024

Brandice Weddle

Eric J. Holcomb
Governor
State of Indiana

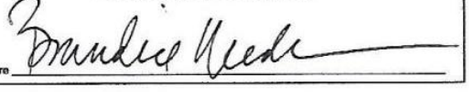
Deborah J. Frye
Executive Director
Indiana Professional Licensing Agency

Indiana Professional Licensing Agency
402 W. Washington Street, W072
Indianapolis, IN 46204

Appraiser Trainee

License Number	Expire Date
TR42000037	06/30/2024

Brandice Weddle

Signature 

License

Indiana Professional Licensing Agency
Real Estate Appraiser Licensure Board
402 W. Washington Street, W072
Indianapolis, IN 46204

Certified Residential Appraiser

License Number	Expire Date
CR60700883	06/30/2024

Scott A. Sauter

Eric J. Holcomb
Governor
State of Indiana

Deborah J. Frye
Executive Director
Indiana Professional Licensing Agency

Indiana Professional Licensing Agency
402 W. Washington Street, W072
Indianapolis, IN 46204

Certified Residential Appraiser

License Number	Expire Date
CR60700883	06/30/2024

Scott A. Sauter

Signature

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY): November 19, 2021

PRODUCER
ProGroup International
207A SW Jefferson
Lee's Summit, MO 64063

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURER AFFORDING COVERAGE

INSURED
David J. Sauter & Scott A. Sauter
DBA: Sauter and Associates
1005 Mount Vernon Rd
Greenwood, IN 46142

Great American Insurance Company

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANCING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
	GENERAL LIABILITY				EACH OCCURRENCE	$
	COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire)	$
	CLAIMS MADE OCCUR				MED EXP (Any one person)	$
					PERSONAL & ADV INJURY	$
					GENERAL AGGREGATE	$
	GEN'L AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG	$
	POLICY PROJECT LOC					
	AUTOMOBILE LIABILITY				COMBINED SINGLE LIMIT (Ea. accident)	$
	ANY AUTO					
	ALL OWNED AUTOS				BODILY INJURY (Per person)	$
	SCHEDULED AUTOS					
	HIRED AUTOS				BODILY INJURY (Per accident)	$
	NON-OWNED AUTOS					
					PROPERTY DAMAGE (Per accident)	$
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT	$
	ANY AUTO				OTHER THAN AUTO ONLY: EA ACC	$
					AGG	$
	EXCESS LIABILITY				EACH OCCURRENCE	$
	OCCUR CLAIMS MADE				AGGREGATE	$
						$
	DEDUCTIBLE					$
	RETENTION $					$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATUTORY LIMITS OTHER	
					E.L. EACH ACCIDENT	$
					E.L. EA EMPLOYEE	$
					E.L. DISEASE - POLICY LIMIT	$
	Real Estate Agents Errors & Omissions Liability	**RAB387492521**	**12/7/2021**	**12/7/2022**	$1,000,000 $1,000,000 $5,000	

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE



IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the first page of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

VALUATION CONNECT
A MORTGAGE CONNECT COMPANY

Property Data Report

For: Valuation Connect
Client: Valuation Connect and LoanDepot



106 Florence Dr
Greenwood, IN 46143, USA

Property Photos



Front



Right

Property Photos



Left



Rear

Property Photos



Address Verification



HVAC Unit

Property Photos



AC Unit



Water Heater

Property Photos

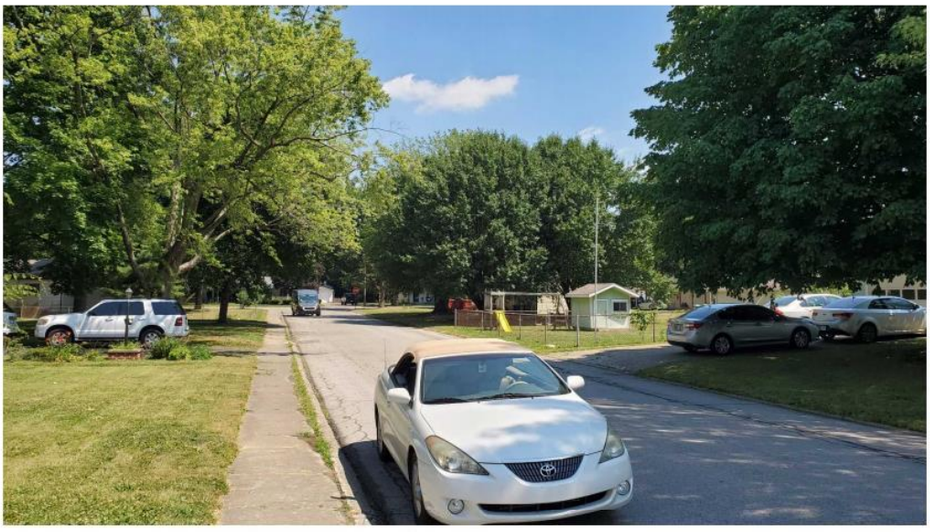


Electric Panel - Opened



Street Scene

Property Photos



Street Scene

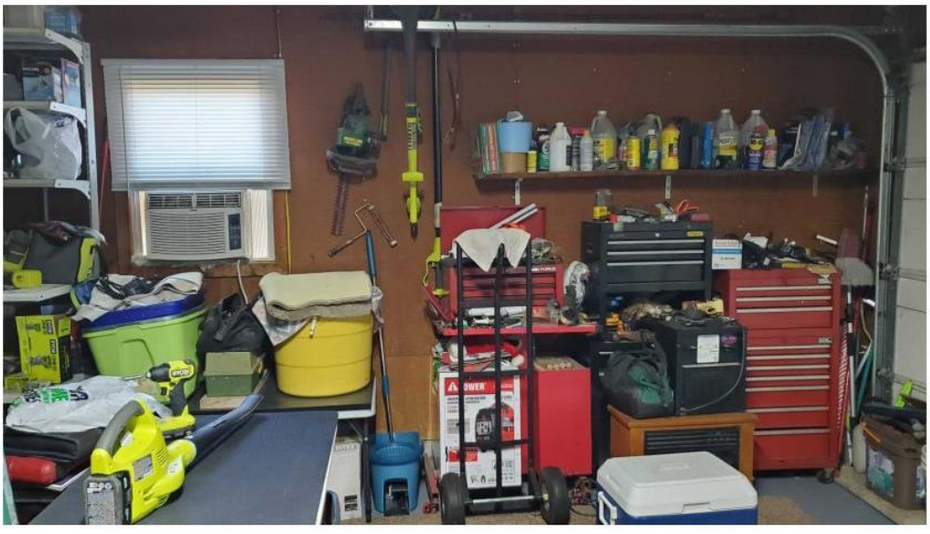


Laundry
Interior Photos of All Rooms

Property Photos

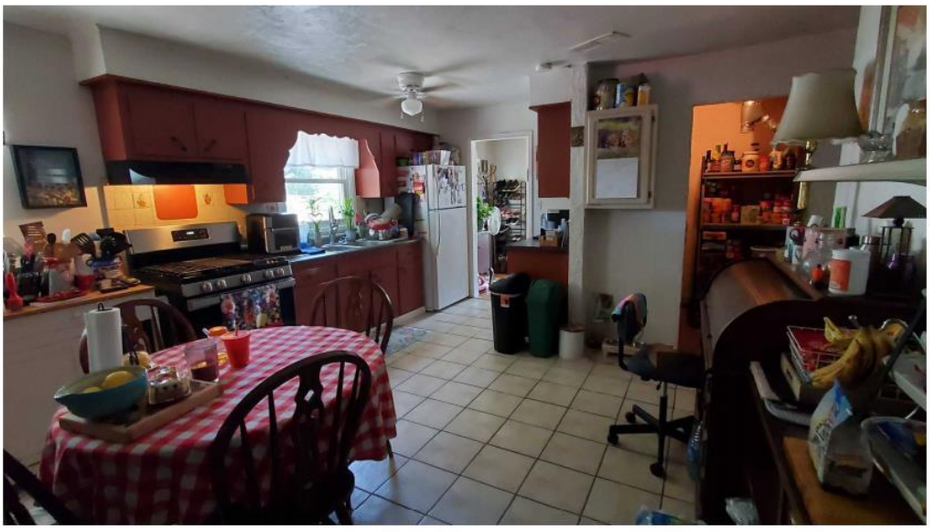


Garage
Interior Photos of All Rooms

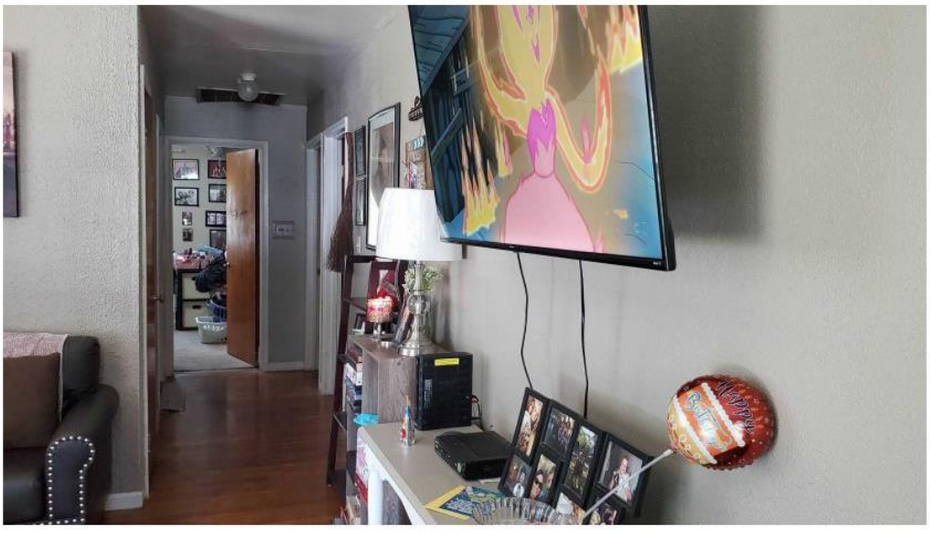


Garage
Interior Photos of All Rooms

Property Photos

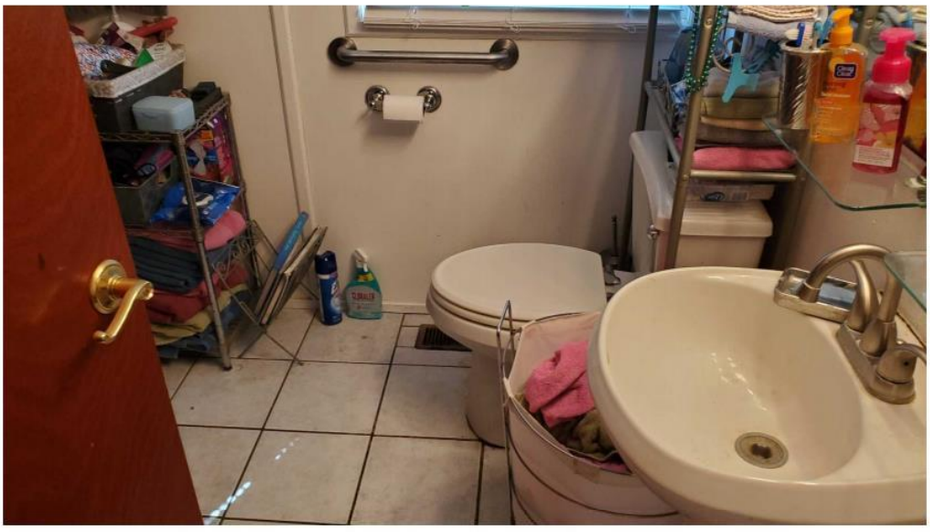


Kitchen
Interior Photos of All Rooms



Living room
Interior Photos of All Rooms

Property Photos

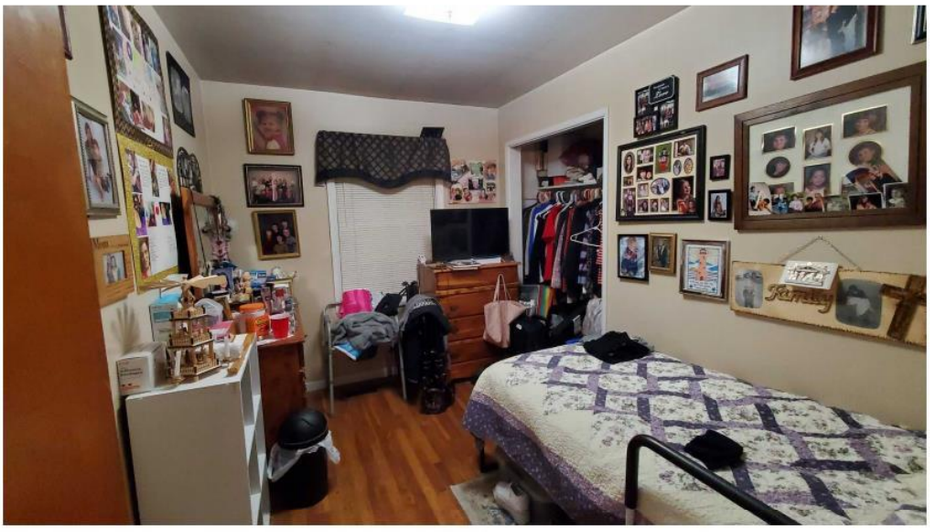


Bathroom
Interior Photos of All Rooms



Bathroom
Interior Photos of All Rooms

Property Photos



Garage
Interior Photos of All Rooms



Bedroom
Interior Photos of All Rooms

Property Photos



Bedroom
Interior Photos of All Rooms



Bedroom
Interior Photos of All Rooms

Property Photos



Deck/Terrace
Interior Photos of All Rooms

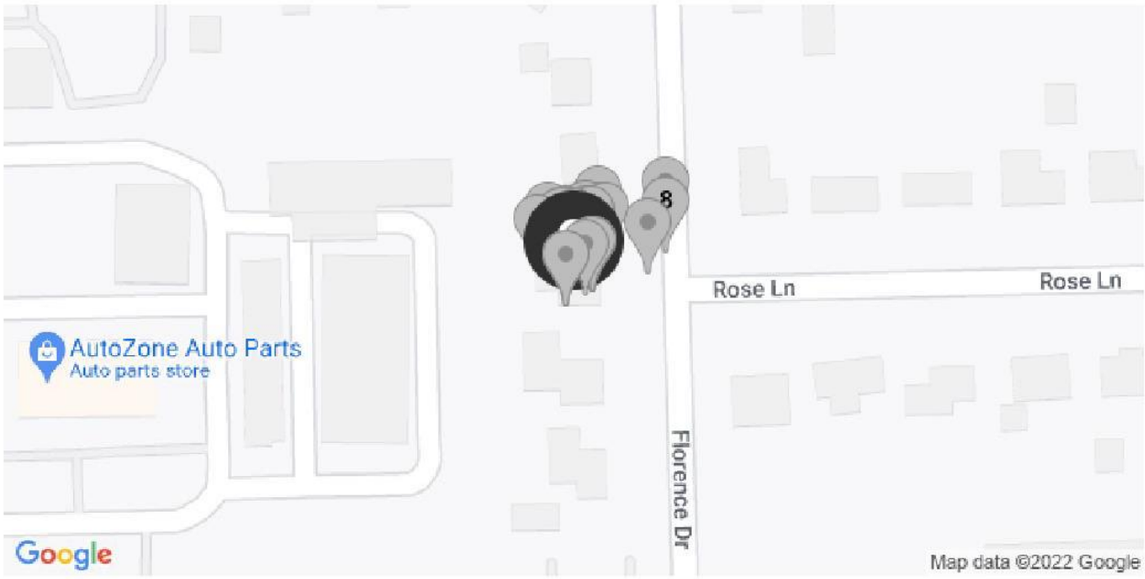


Bedroom
Interior Photos of All Rooms

Floor plan



FLOOR 1 equation: -((547.5 + 547.5) * (274 - 626) + (547.5 + 508.3) * (626 - 626.4) + (508.3 + 508.4) * (626.4 - 626.6) + (508.4 + 502.5) * (626.6 - 626.6) + (502.5 + 502.4) * (626.6 - 626.4) + (502.4 + 73.9) * (626.4 - 629.9) + (73.9 + 73.9) * (629.9 - 319.8) + (73.9 + 373.6) * (319.8 - 319.8) + (373.6 + 373.6) * (319.8 - 274) + (373.6 + 383.6) * (274 - 284) + (383.6 + 378.7) * (284 - 279) + (378.7 + 383.6) * (279 - 274) + (383.6 + 547.5) * (274 - 274)) * 0.5 * 0.00694





106 Florence Dr
Greenwood, IN 46143, USA

Aerial Map

Borrower	Robin Moore						
Property Address	106 Florence Dr						
City	Greenwood	County	Johnson	State	IN	Zip Code	46143
Lender/Client	loanDepot Wholesale						



Location Map

Borrower	Robin Moore						
Property Address	106 Florence Dr						
City	Greenwood	County	Johnson	State	IN	Zip Code	46143
Lender/Client	loanDepot Wholesale						

