SERVICELINK

Broker Price Opinion

State Specific Language

Client Information

Client:	Fay Servicing, LLC
Order Number:	31056718
Loan Number:	387848
Owner / Borrower:	HANCOCK LLC
Subject Address:	407-40 N BRD ST MIDDLETOWN, DE 19709
Subject County:	NEW CASTLE
Subject APN:	23-005.00-067
Preparer's Name:	Robert Miller Jr
Preparer's License Number:	RB-0020438
Preparer's Contact Number:	3024206417
Preparer's Distance From the Subject (Driving):	25

Portfolio / Project Name:	
Alternate Loan Number:	
Inspection Date:	06/10/2026
Inspection Type:	Exterior
Contact:	ServiceLink
Contact Phone:	
Company Name:	Luke Real Estate
Broker's Name:	Robert Miller Jr
Broker's License Number:	RB-0020438

Subject Tax and Sale Information

Estimated Tax Assessed Value Date:	11/28/2025
Tax Assessed Value:	$344,600
Last Known Sale Date:	01/28/2022
Last Known Sale Price:	$90,000

Neighborhood Information

Predominant Occupancy:	Owner
No. of Homes in Direct Competition:	0
Density:	Suburban
Zoning:	Residential
Property Maintenance:	Average
Average Market Time of Sales:	30
Price Range (Low to High):	$80,000 to $417,000
Predominant Value:	$290,000
Property Values Trend:	Stable 0 % annually
Market Rent:	$1,600
Market Rent Trend:	Stable 0 % annually

Market / Neighborhood Comments: The Subject is located in a Suburban neighborhood where the majority of occupants are owners. Typical DOM is within 30. The market in New Castle County, DE is currently stable. Price range above is within the last 180 days and 0.5 mile radius.

Subject Property

Listed in Last 12 Months:	No
Vacant:	No
Secured:	Yes
Conform to Neighborhood:	Yes
Estimated Land Price:	$ 65,000
Currently Listed:	No
List Price:	$
Listing Agent Name:	
Listing Agent Phone:	
Days on Market:	

Mobile Home Permanently Attached and Taxed as Real Estate: No

Problem for Resale: No

Environmental Problem: No

Subject Data Source(s): [X] Tax Records [ ] SiteXdata [ ] MLS # [ ] RealQuest [ ] REDLINK [ ] Estimated [ ] Other

Explanation of Estimated or Other Sources: See Attached Addendum

Positive Subject Comments: The Subject's GLA offers 2264 sq ft of living space and 6 bedrooms.

Negative Subject Comments: The Subject has deferred maintenance: Chimney, and Soffit on right side of the home. I have attached an "Extra 6 Photo Page," as reference. The chimney, siding, and soffit need repairs.

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SERVICELINK

Broker Price Opinion

Order #: 31056718 Loan #: 387848 Client: Fay Servicing, LLC

Comparative Sale Information

	SUBJECT ADDRESS	COMPARABLE 1	COMPARABLE 2	COMPARABLE 3
Street Address:	407-40 N BRD ST	341 W Commerce St	14 E Commerce St	28 W South St
City, State, Zip:	MIDDLETOWN, DE 197	Smyrna, DE 19977	Smyrna, DE 19977	Smyrna, DE 19977
Property Type:	Single Family	Single Family	Single Family	Single Family
Property Style:	Other	Other	Colonial	Traditional
Number of Units:	1	1	1	1
Proximity to Subject:		12.21 miles SE	12.08 miles SE	12.21 miles SE
Sale Date:	01/28/2022	10/22/2025	11/20/2025	06/17/2025
Sold Price:	$ 0	$ 182,000	$ 244,900	$ 227,000
Days on Market:	0	25	14	286
Location:	Average	Average	Average	Average
Lot Size:	0.20 Ac	0.18 Ac	0.03 Ac	0.06 Ac
Lot Size is:	Typical	Typical	Typical	Typical
Age in Years:	126	166	126	150
Condition:	Average	Average	Average	Average
Total Rooms:	12	7	7	9
Bedrooms:	2	3	3	4
Bathrooms:	2 Full 0 Half	2 Full 1 Half	1 Full 1 Half	1 Full 1 Half
Above Grade Sq. Footage:	2264	2660	1728	1948
Total Below Grade Sq.Ft.:	0	0	0	0
Garage:	0 Car N/A	0 Car N/A	0 Car N/A	0 Car N/A
Carport:	0 Car N/A	0 Car N/A	0 Car N/A	1 Car Detached
Comparison to Subject:		Equal	Equal	Equal
Comparable Data Source:		MLS	MLS	MLS
MLS Listing Number:		DEKT2039656	DEKT2041672	DEKT2029512

Explanation of Estimated or Other responses above: See Attached Addendum

Comments on Comparable 1: Three bedroom property with 2 full bathrooms. Inside, you'll find a full kitchen, multiple living spaces, and a layout that lends itself well to modern reconfiguration.

Comments on Comparable 2: This two-story brick single family home offers history with updated amenities. Featuring: pine hardwood floors throughout, walk-in kitchen pantry, and a cedar closet in attic. The main level consists of a living room, formal dining room, an updated kitchen, and powder room. The second level has two actual bedrooms with a pass-through room which is used as the third bedroom and a full bath.

Comments on Comparable 3: Features include: Workshop with attached carport & cable ready, new hot water heater, newer rolled roof, reframed front door & new Pella windows (21 of 28 have been replaced). 2 fireplaces with 1 being Pellet stove,(included), newly added 4 Wi-Fi controlled heaters, open kitchen, living room & dining room, both with original plank floors. Upper Level: Newly painted hallway. This level also has retained original plank floors. There is a walk up attic with potential for 5th bedroom.

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SERVICELINK

Broker Price Opinion

Order #: 31056718 Loan #: 387848 Client: Fay Servicing, LLC

Comparative Listing Information

	SUBJECT ADDRESS	COMPARABLE 1	COMPARABLE 2	COMPARABLE 3
Street Address:	407-40 N BRD ST	115 W Mount Vernon St	201 S Rodney St	257 Front St
City, State, Zip:	MIDDLETOWN, DE 197	Smyrna, DE 19977	Clayton, DE 19938	Leipsic, DE 19901
Property Type:	Single Family	Single Family	Single Family	Single Family
Property Style:	Other	Colonial	Colonial	Colonial
Number of Units:	1	1	1	1
Proximity to Subject:		12.08 miles SE	12.14 miles SE	18.19 miles SE
Listing Date:	00/00/0000	03/28/2026	04/22/2026	05/28/2026
Days on Market:	0	29	23	7
Listing Price:	$	$ 289,900	$ 225,000	$ 260,000
Location:	Average	Average	Average	Average
Lot Size:	0.20 Ac	0.17 Ac	0.18 Ac	0.13 Ac
Lot Size is:	Typical	Typical	Typical	Typical
Age in Years:	126	126	126	126
Condition:	Average	Average	Average	Average
Total Rooms:	12	8	7	7
Bedrooms:	6	5	3	3
Bathrooms:	2 Full 0 Half	2 Full 0 Half	1 Full 1 Half	1 Full 0 Half
Above Grade Sq. Footage:	2264	2669	1610	1824
Total Below Grade Sq.Ft.:	0	0	0	0
Garage:	0 Car N/A	1 Car Detached	0 Car N/A	0 Car N/A
Carport:	0 Car N/A	0 Car N/A	0 Car N/A	0 Car N/A
Comparison to Subject:		Equal	Equal	Equal
Comparable Data Source:		MLS	MLS	MLS
MLS Listing Number:		DEKT2045634	DEKT2046310	DEKT2047462

Explanation of Estimated or Other responses above: There's a lack of inventory available on comps built between the years 1850-1950. Due to lack of inventory, the comps are outside of the recommended 3 mile radius and 10% GLA variance. The MLS had no data for below grade sq footage for any of the comps.

Comments on Comparable 1: New flooring & paint throughout. Natural light & high ceilings. The family room offers built-in bookshelves. The 1st floor also offers the kitchen, dining room and full bathroom. A side door takes you to the outdoors offering a concrete patio, a fully fenced yard, & lights installed. Upstairs, you'll find four bedrooms & another full bath. There are two dedicated parking spaces and a one car garage in the back yard.

Comments on Comparable 2: Corner lot, offering 3 bedrooms and 1.5 baths.

Comments on Comparable 3: Three bedroom, 1 bath home offering central AC

Addendum

Any Additional comments regarding market area, conditions, area growth or decline, crime activity, hazards, repairs and the like.

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SERVICELINK

Broker Price Opinion

Order #: 31056718 Loan #: 387848 Client: Fay Servicing, LLC

Estimates of Price

Discuss how you arrived at these prices: I arrived at $225,000 based upon the most weighted comp: Sold Comp #1, which sold within the last 8 months, and shares similarities with the Subject such as GLA , Age and Lot Size. Without knowing the condition of the Subject's interior, I did not price at top of market. This is a complex BPO to price without seeing the interior. Most comps in DE, built 100+ years ago have been completely renovated (can't use as a comp), OR they're in need of a complete overhaul and cash only sales. In addition, there's no available comps within the Subject's immediate neighborhood. The closest comps are 12-20 miles from the Subject.

Preparer Information

Signed by: Robert Miller Jr On: 06/12/2026

Broker: Robert Miller Jr Address: 18 Germay Dr - Suite 2B Wilmington, DE 19804 Phone: 3024206417

Agent Name: Robert Miller Jr Proximity to Subject: 25 Years Licensed: 30

License No: RB-0020438 Type of License: Broker Expiration: 04/30/2028

As Is Price Opinion: $ 225,000 As Repaired Price Opinion: $ 230,000

As Is Quick Sale: $ 225,000 As Repaired Quick Sale: $ 230,000

As Is Suggested List: $ 225,000 As Repaired Suggested List: $ 230,000

Land Only Price Opinion: $ 65,000 Estimated Cost to Repair: $ 5,000

Average Market Time of Sale (listing date to contract date): 30

ServiceLink Valuation Solutions, LLC's ("ServiceLink") Broker Price Opinion offers an opinion derived from analysis based on inspection of the subject property and analysis of the local market data as performed by a licensed real estate professional. Information in this report may be gathered from multiple sources, including, but not limited to, multiple listing services (MLS), public records, public records data services, city/county office websites, proprietary files, mapping services, or may be provided by the client. In some cases, information on the subject property may be limited or unavailable, and, in some instances, may be derived from an inspection of the property. The information provided assumes, unless otherwise stated in this report, the subject property is in average condition, contains no health, safety, environmental, structural, or title related defects, the real property interests are fee simple, and the information relied upon is accurate. This report is based upon data that is deemed generally acceptable for products of this type. The analysis of an interest in real property for ownership or collateral purposes is prepared for the above named client only. The intended use is to assist the designated client in making an independent, internal decision regarding the subject property. The use of this report by anyone other than the client for any purpose is not permitted or authorized by ServiceLink, including its subsidiaries and affiliates. Any other use of this report by any other party is prohibited. This report is not an appraisal. This report is provided "AS IS," and no guarantee or warranty is provided. ServiceLink will not be liable for any loss, damage, or injury arising out of, or in conjunction with, the client's utilization of the information contained in this report. If this report is intended to be used for "lending collateral analysis" or "default collateral analysis," the loan transaction value must be less than $400,000.00. (Rev. 04/2025)

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

State Specific Language

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ADDENDUM

Borrower: HANCOCK LLC		File No.: 31056718_1609164
Property Address: 407-40 N BRD ST		Case No.:
City: MIDDLETOWN	State: DE	Zip: 19709
Lender: Fay Servicing, LLC		

Explanation of Estimated or Other Sources

I was advised to complete the report based upon 407 & 409 as 1 building. The information recorded on 409 N Broad St is for the entire building: 407 and 409 are not separate structures. It appears that at 1 time, the building was 2 separate units. However, after researching the county's parcel site, the tax ID number is now for 409 N Broad St only, which is occupied. I've included the county sketch, as reference.

This is a very complex BPO due to the fact that the Subject is atypical in style, GLA, and age. There are very few comps available that met all criteria such as Style - (duplex that is now a single family home), age variance - (Subject was built in 1900), GLA, and room count. The Subject was once a duplex, but is now one structure with 12 total rooms and 6 bedrooms. Due to lack of inventory, the comps are outside of the recommended 10% GLA variance. In addition, in order to find comps built within a 50 year age variance, between 1850 -1950, I had to search the entire state of DE. I typically never go outside of a 3 mile radius, but there's simply no inventory. In order to find homes over 100 years old, I had to pull comps from a neighboring town named Smyrna, DE. All sold comps are outside of the recommended 6 months sale date. I also took into consideration the condition of the Subject's exterior, needing siding replacement, chimney and soffit repair. I chose the 3 best available based upon age and GLA. It was complex finding comps within the entire state of DE, to begin with. Therefore, I could not find properties with the same deferred maintenance.

Explanation on photos: Rain vs Sunny - I inspected the property twice, due to a rain storm the initial day. I went back to get better photos.

Comparative Sales Explanation of Estimated or Other Responses

Please see attached pdf. The Subject was once a Twin/Semi Detached style property. I was advised to complete the report based upon 407 & 409 as 1 building. The information recorded on 409 N Broad St is for the entire building: 407 and 409 are not separate structures. Due to lack of inventory, the comps are not within the Subject's immediate neighborhood and suggested 3 mile radius. Please see attached pdfs from MLS & New Castle County Parcel Search. The county tax records data: 2264 sq ft, whereas the MLS differs with 2275 sq ft.

State-Specific Disclaimers

File No. 31056718_1609164

STATE	DISCLAIMER
Arizona	Arizona Revised Statutes Annotated Title 32. Professions and Occupations (Refs & Annos) Chapter 36. Real Estate Appraisal (Refs & Annos) Article 1. General Provisions § 32-3602. Applicability of chapter This chapter does not apply to: 9. A person who produces a statement that is provided to any other person concerning the estimated value of real property through an internet website, automated valuation or other software program or other means of comparative market analysis and who discloses that the estimate is not an appraisal.
Arkansas	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is, desired the services of a licensed or certified appraiser must be obtained.** **Pursuant to Ar Code. Ann § 17-42-110(d), a broker price opinion or market analysis issued by a real estate licensee shall not contain the terms "market value", "appraised value", or "appraisal". Any reference in the report to a specific marketing time period is for illustrative purposes only and does not obligate the licensee or broker to sell the property within the stated timeframe or act as a representation or guarantee that the property will be sold within such timeframe. Unless otherwise indicated, the broker price opinion assumes without investigation a fee simple title ownership interest without any reservation of minerals, subsurface rights, or otherwise. This broker price opinion report is to be used solely for purposes allowed by state and federal law. If the report is to be used for any purpose not specifically allowed by state and federal law, legal counsel should be consulted.**
Colorado	This evaluation was prepared by a licensed real estate broker and is not an appraisal. This evaluation cannot be used for the purposes of obtaining financing.
Delaware	**Notwithstanding any language to the contrary contained herein, this Competitive Market Analysis is NOT an appraisal of the market value for property and is not intended to be used for any legal purpose including approval of a mortgage loan, modification of a mortgage loan, divorce/property separation, estate settlement, bankruptcy proceedings or any other purpose where real estate value is needed. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
Hawaii	This opinion as to the estimated price of real estate is not an appraisal.
Idaho	Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the Uniform Standards of Professional Appraisal Practice. The broker's price opinion is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.
Illinois	This is a broker price opinion/comparative market analysis, not an appraisal of the market value of the real estate, and was prepared by a licensed real estate broker or managing broker who was not acting as a State certified real estate appraiser.
Maine	**This opinion or appraisal was prepared solely for the client, for the purpose and function stated in this report and is not intended for subsequent use. It was not prepared by a licensed or certified appraiser and may not comply with appraisal standards of the uniform standards of professional appraisal practice.**
Maryland	COMPETITIVE MARKET ANALYSIS DISCLOSURE This analysis is not an appraisal. It is intended only for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering, or sale price of the real property.
Michigan	**This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser.**

STATE	DISCLAIMER
Minnesota	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.
Mississippi	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit.
Missouri	**This is not an appraisal.**
Nebraska	**This opinion or analysis is not an appraisal. It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering or sale price of the real property or for lending purposes in a transaction other than a federally related transaction, or for real property tax appeal purposes. This opinion or analysis is not governed by the Real Property Appraiser Act.**
Nevada	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
New Jersey	This is not an appraisal and should not be considered the equivalent of an appraisal.
North Carolina	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.
Ohio	The valuation used for the purposes of the application was obtained from a market analysis or price opinion or automated valuation model report and not from a person licensed or certified under Ohio Revised Code § 4763.19
Oregon	This report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. This report is not intended as an appraisal and if an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.
Pennsylvania	This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.
Rhode Island	This opinion or analysis is not a certified appraisal or an appraisal that conforms to the Uniform Standards of Professional Appraisal Practice (USPAP). It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing offering, or sale price of the real property and not for any other purpose, including but not limited to, lending purpose excepting that specifically provided under R.I. Gen.Laws Â§ 5-20.7-3.
South Carolina	This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.
Tennessee	This is not an appraisal.
Texas	This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice
Virginia	This is not an appraisal performed in accordance with the Uniform Standards of Professional Appraisal Practice. Nor is this an appraisal as defined in Section 54.1-2009 of the Code of Virginia.
Washington	This is not an appraisal as defined in chapter 181.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW. It has not been prepared by a state-certified or state-licensed real estate appraiser acting under their capacity as a licensee under chapter 18.140 RCW.
Wyoming	This is an opinion of price and is not a certified appraisal of the market value of the property. If such an appraisal is desired, the service of a certified appraiser must be obtained.

SUBJECT PROPERTY PHOTO ADDENDUM

File No. 31056718_1609164

Property Address: 407-40 N BRD ST		
City: MIDDLETOWN	State: DE	Zip: 19709



SUBJECT (FRONT VIEW)



SUBJECT (ANGLED)





ADDRESS VERIFICATION

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: HANCOCK LLC		File No.: 31056718_1609164
Property Address: 407-40 N BRD ST		Case No.:
City: MIDDLETOWN	State: DE	Zip: 19709
Lender: Fay Servicing, LLC		

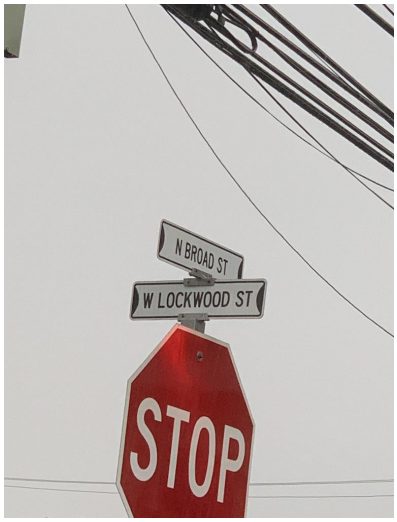


ANGLED VIEW OF
SUBJECT PROPERTY



STREET SCENE

Borrower: HANCOCK LLC		File No.:	31056718_1609164
Property Address: 407-40 N BRD ST		Case No.:	
City: MIDDLETOWN	State: DE	Zip:	19709
Lender: Fay Servicing, LLC			



Address Verification #2

N Broad St



Street Scene #2

Opposite Direction



Street Scene #3

Subject's View: Across the Street

Borrower: HANCOCK LLC		File No.:	31056718_1609164
Property Address: 407-40 N BRD ST		Case No.:	
City: MIDDLETOWN	State: DE	Zip:	19709
Lender: Fay Servicing, LLC			



COMPARABLE SALE #1

341 W Commerce St
Smyrna, DE 19977

Sale Date: 10/22/2025
Sale Price: $ 182,000



COMPARABLE SALE #2

14 E Commerce St
Smyrna, DE 19977

Sale Date: 11/20/2025
Sale Price: $ 244,900



COMPARABLE SALE #3

28 W South St
Smyrna, DE 19977

Sale Date: 11/20/2025
Sale Price: $ 227,000

COMPETING LISTING PHOTO ADDENDUM

Borrower: HANCOCK LLC		File No.: 31056718_1609164
Property Address: 407-40 N BRD ST		Case No.:
City: MIDDLETOWN	State: DE	Zip: 19709
Lender: Fay Servicing, LLC		



COMPETING LISTING #1

115 W Mount Vernon St
Smyrna, DE 19977

Listing Price: $ 289,900
Days-On-Market: 29



COMPETING LISTING #2

201 S Rodney St
Clayton, DE 19938

Listing Price: $ 225,000
Days-On-Market: 23



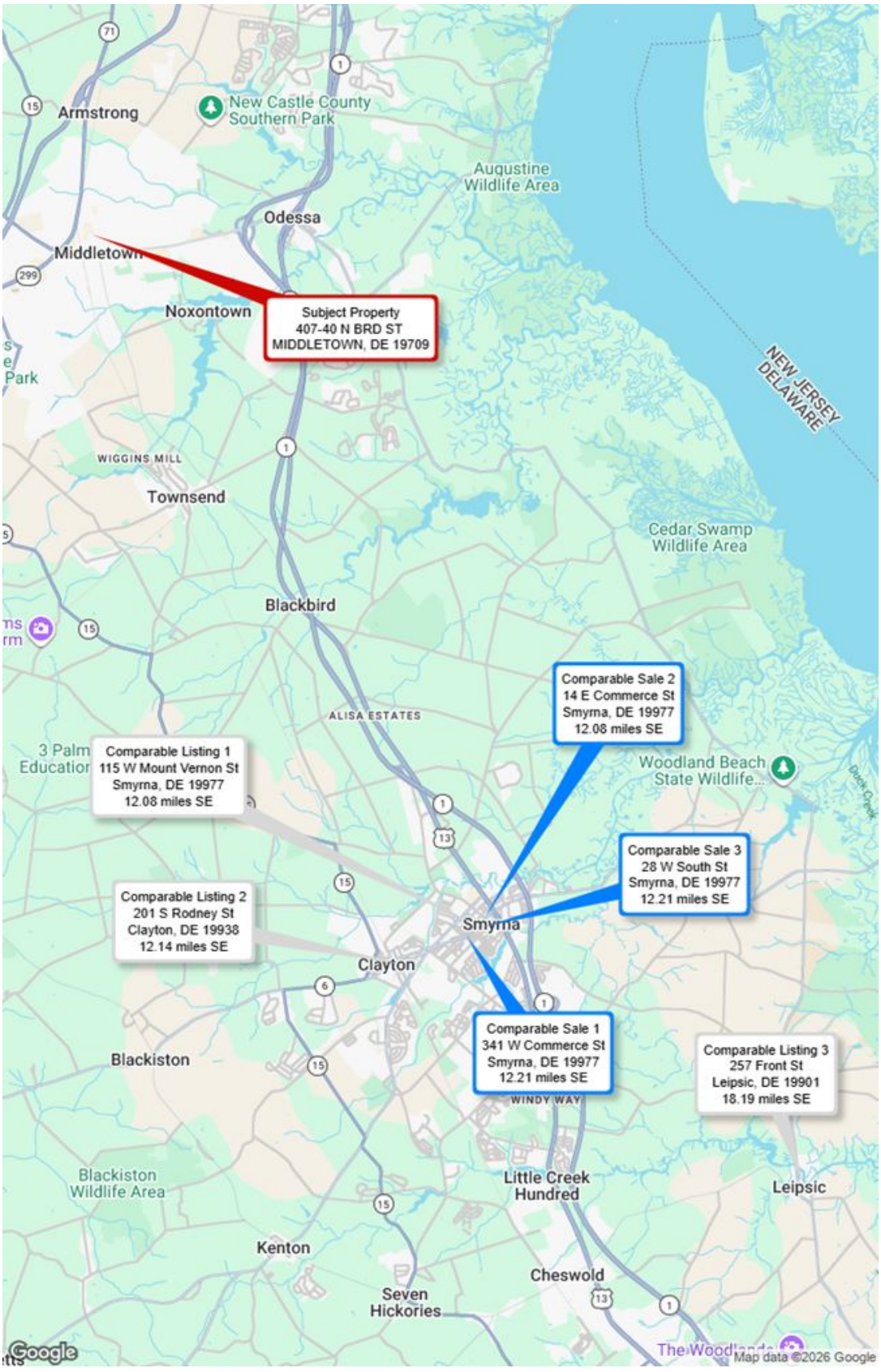
COMPETING LISTING #3

257 Front St
Leipsic, DE 19901

Listing Price: $ 260,000
Days-On-Market: 7

LOCATION MAP

Borrower: HANCOCK LLC		File No.: 31056718_1609164
Property Address: 407-40 N BRD ST		Case No.:
City: MIDDLETOWN	State: DE	Zip: 19709
Lender: Fay Servicing, LLC		



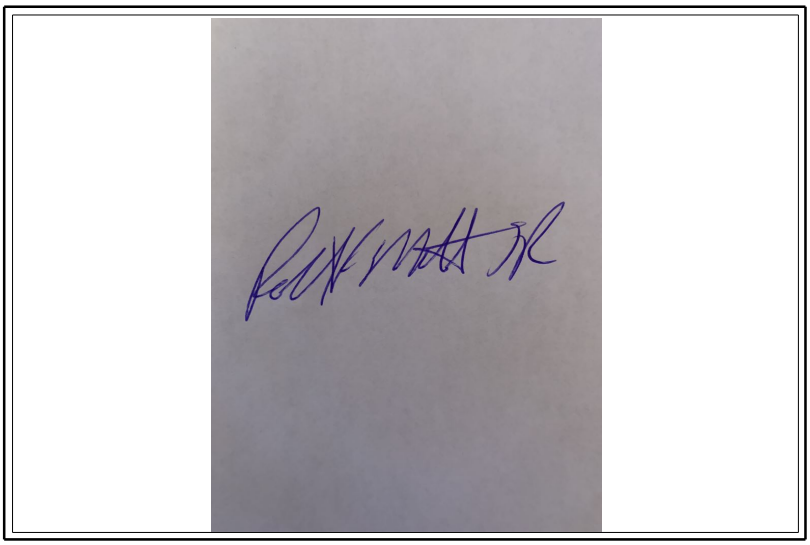
AERIAL MAP

Borrower: HANCOCK LLC		File No.: 31056718_1609164
Property Address: 407-40 N BRD ST		Case No.:
City: MIDDLETOWN	State: DE	Zip: 19709
Lender: Fay Servicing, LLC		



Signature

Property Address: 407-40 N BRD ST		File No.: 31056718_1609164
City: MIDDLETOWN	State: DE	Zip: 19709



Signature

Robert F Miller Jr - Luke Real Estate - Broker/Owner

Signature

Borrower: HANCOCK LLC		File No.: 31056718_1609164	
Property Address: 407-40 N BRD ST		Case No.:	
City: MIDDLETOWN	State: DE	Zip: 19709	
Lender: Fay Servicing, LLC			

Criteria | Map

Previous Next · 2 of 2 Checked 0 All · None · Page One-Line display Display Agent 360 at 1 per page

409 N Broad St, Middletown, DE 19709-1037 **Middletown Town** **Tax ID 23-005.00-067**

Tax History | Sale & Mortgage | Flood Report | Last Listing | Last Listing-Property History | Maps

B$ SS View Comparable Properties





1 / 7

Summary Information

Owner:	Hancock Properties Llc	Property Class:	Residential
Owner Address:	1213 N Heald St	Annual Tax:	$3,579
Owner City State:	Wilmington DE	Record Date:	02/09/22
Owner Zip+4:	19802	Settle Date:	01/28/22
Company Owner:	HANCOCK PROPERTIES LLC	Sale Amount:	$90,000
No Mail(P):	No	Doc Num:	000000016956
Owner Carrier Rt:	C001	Tax Record Updated:	01/15/26

Geographic Information

County:	New Castle, DE	Lot:	067
Municipality:	Middletown Town	Census:	0165.41
High Sch Dist:	Appoquinimink	Planning Dist:	TP07
Subdiv/Neighbrhd:	Lewes	Legal Subdivision:	MIDDLETOWN
Tax ID:	23-005.00-067		
Tax Map:	005.00		
Tax ID Alt:	23-005.00-067		
Block:			
City Council Dist:	LD06		
Coastal Zone:			
Sub Lot Num:			

Assessment & Tax Information

Tax Year:	2025	Annual Tax:	$3,579	Total Land Asmt:	$66,600
County Tax:	$185	Taxable Land Asmt:	$66,600	Total Bldg Asmt:	$278,000
Municipal Tax:	$1,034	Taxable Bldg Asmt:	$278,000	Total Asmt:	$344,600
School Tax:	$2,360	Park District:		Taxable Total Asmt:	$344,600
Asmt As Of:	2025				

Lot Characteristics

Frontage:	40.00	SQFT:	8,712	Zoning:	23R-2
Depth:	192.00	Acres:	0.2000	Zoning 2:	
		Zoning %:	100.00		
		Zoning 3:			

Building Characteristics

Total SQFT:	2,275	Total Rooms:	12	Year Built:	1900
Residential Type:	Twin/Semi-Det	Bed Rooms:	6	Flooring:	Wood
Residential Design:	Duplex	Full Baths:	2	Roof Type:	Pitched
Stories:	2.00	Total Baths:	2.0		
Total Units:	1	Family Room:	0		
Abv Grd Fin SQFT:	2,275	Total Fixtures:	10		
Fireplace Total:	0		Aluminum, Vinyl,		
Interior Walls:	Plaster	Exterior:	Siding - Wood,		
Det Grg SQFT:	360		Frame		
Bldg Condition:	Fair	Foundation:	Slab		
		Roof:	Metal		
		Det Grg Fin SQFT:	0		
		Heat Delivery:	Hot Water/Steam		

Codes & Descriptions

MLS History

MLS Number	Category	Status	Status Date	Price
DENC2042890	RESL	Expired	07/31/23	$1,495

The data on this report is compiled by BRIGHT from various public and private sources. The data on this is not a legal flood determination. Errors may exist in any field on this report, including owner's name, tax amounts, mortgage history, and property characteristics. Verify the accuracy of all data with the county or municipality.

Street Number Is 409
Street Dir Prefix Is 'N'
Street Name Is like 'broad s**'
Found 2 results in 0.02 seconds.

Borrower: HANCOCK LLC		File No.: 31056718_1609164	
Property Address: 407-40 N BRD ST		Case No.:	
City: MIDDLETOWN	State: DE	Zip: 19709	
Lender: Fay Servicing, LLC			

PARID: 2300500067

ROLL: REAL PROPERTY
409 N BROAD ST

Parcel Details

Property Class:	RESIDENTIAL
Property Address:	409 BROAD ST N MIDDLETOWN, DE 19709
Block:	
Census Tract:	168.04
Map Grid:	06602880
Subdivision:	MIDDLETOWN
Location:	MAJOR ROAD
Street Finish:	
Sidewalk:	No
Public Utilities:	1

Residential Summary

Card #	Style	Year Built	Total Area
1	CONVENTIONAL	1900	2,264

Residential/Ag Building

Card #	1
Style	CONVENTIONAL
Year Built	1900
Year Remodeled	0
Effective Year	
Total Area (sq. ft.)	2,264
Main Floor Area (sq. ft.)	544
Attic Area	544
Condition	AVERAGE
# Stories	2
# Rooms	0
# Bedrooms	6
Family Rooms	0
# Full Baths	2
# ½ Baths	0
Total Fixtures	11
Roof Type	GB
Roof Material	MT
Exterior Wall	01 – FRAME
Finished Basement Area	0
Basement Garage (# cars)	0
Foundation	FULL
Floor Finish	WD
Air	NON CENTRAL
Heat Type	OIL
Fireplaces	0
CDU	AV – AVERAGE

OBY Items

New Castle County, DE Property Information

Code	Description	Year Built	Width	Length	Area	Units	Value
RG1	DET GARAGE - FRAME/CB	1900	18	20	360	1	6,920
Total:							6,920

OBY Details

Card:	1
Code:	RG1
Description	DET GARAGE - FRAME/CB
Units	1
Grade:	C – C
Year Built	1900
Width	18
Length	20
Area	360
Value	6,920

CONTACT US

New Castle Government Center
87 Read's Way
New Castle, DE 19720
Phone: 302-395-5555

HELPFUL LINKS

Agendas & Minutes | County Council | Tax Assessment Maps
Council Districts | FOIA Request | Flood Protection

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Borrower: HANCOCK LLC			File No.: 31056718_1609164
Property Address: 407-40 N BRD ST			Case No.:
City: MIDDLETOWN	State: DE		Zip: 19709
Lender: Fay Servicing, LLC			

Property Info
Sketch

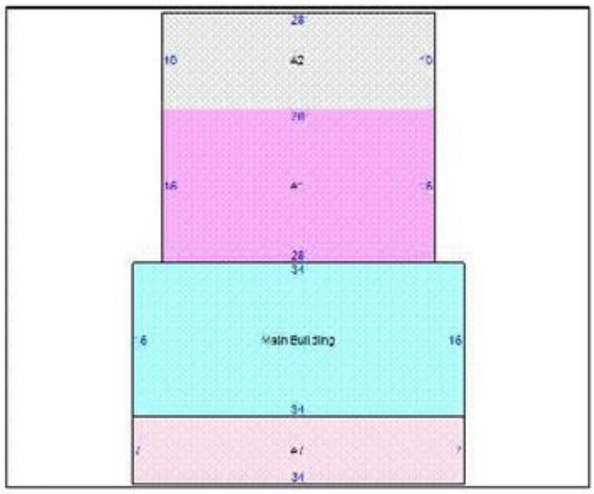
Sketch

PARID: 2300500067

ROLL: REAL PROPERTY
409 N BROAD ST

Record Navigator
1 of 1
Asmt Year: 2025

Actions
Neighborhood Sal
Printable Summer
Printable Version



Options

Type	Line #	Item	Area
Dwelling	0	Main Building	544
Dwelling	1	A1 - 10/10:16 FRAME/18 FRAME	448
Dwelling	2	A2 - 10:18 FRAME	280
Dwelling	7	A3 - 11:OPEN FRAME PORCH	238
Outbuilding	2	DET GARAGE - RG1:DET GARAGE - FRAME/CB	360

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Lender: Fay Servicing, LLC			



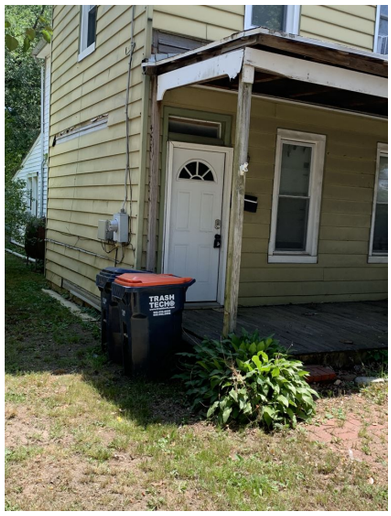
Deferred Maintenance
Subject's Chimney Needs Repair



Deferred Maintenance
Subject's Soffit Needs Repair



Subject's Front
Close Up View



Deferred Maintenance
Subject's Siding Needs Repair