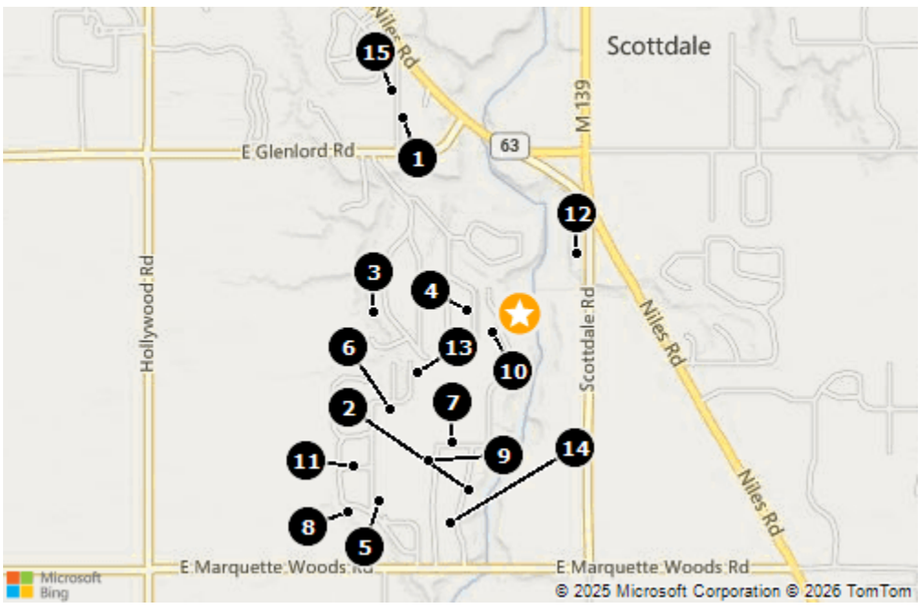
ICE SiteX Report

OrderID: 96291883

SiteX Property Information Report



Subject Property Location

4431 TERRA LN, SAINT JOSEPH, MI 49085-9319

County:	**BERRIEN MI**	Census Tract:	260210018.002012
Property Use:	Single Family Residential	Zoning:	R1 - LD
Parcel Number:	17-9320-0082-00-1	Thomas Bros Pg-Grid:	

Valuation

Value:	**$489,000**	FSD:	9
Value Range:	$444,990 - $533,010	Confidence Score:	91

County Tax & Assessment

Assessment Year:	2025	Market Value Year:	2025	Tax Rate Code Area:	
Assd Land Value:		Market Land Value:		Tax Year:	2024
Assd Improvement:		Market Improvment Value:		Total Taxable Value:	$4,514
Total Assessed Value:	$184,000	Total Assessor Market Value:	$368,000	Delinquent Year:	
				Tax Account ID:	
				Homeowner's Exemption:	
				Tax Exemptions:	D

Assessment Legal Description

Lot: 82 District: 17 Legal Unit: 82 Map Ref: 018-2

Abbreviated Description:	LOT 82 YELLOW CREEK NO 2 ALSO ALL LAND LYING BETWEEN SD LOT & YELLOW CREEK
City/Muni/Twp:	ROYALTON TWP

Property Characteristics

Lot Size:	39,770 SF	Bedrooms:		Pool:	
Building Area:	1174 SF	Baths:	2	Fireplace:	
Year Built:	2015	Partial Baths:		Type Const:	
Number of Buildings:		Number of Rooms:		Ext Walls:	
Number of Units:		Garage Type:	Garage	Heating:	Forced Air
Number of Stories:		Number of Cars:	2	A/C:	Yes
Style:	RaisedRanch	Basement:	Yes	Roof Cover:	
		Foundation:		Elevator:	

Subject Property Deed/Transfer History
Mortgage Record

Recording Date:	04/30/2025	Loan Amount:	N/A
Document #:	2025431518 BK-PG 3449-1751	Loan Type:	FHA
TD Due Date:	01/01/2053	Type Finance:	

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK NO 2
City/Muni/Twp: ROYALTON

Prior Transfer

Recording Date:	12/07/2022	Sales Price:	$460,000
Document #:	2022368884 BK-PG 3394-1039	Type of Sale:	Full Amount on Deed
Contract Date:	12/01/2022		
Document Type:			

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK NO 2 Map Ref: LB 22 PG 26
City/Muni/Twp: ROYALTON

Prior Transfer

Recording Date:	12/01/2022	Sales Price:	$460,000
Document #:	BK-PG 3394 -1039	Type of Sale:	Per Assessor Transaction History
Document Type:			

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Legal Description:
Lot: 82 District: 17 Legal Unit: 82 Map Ref: 018-2
Abbreviated Description: LOT 82 YELLOW CREEK NO 2 ALSO ALL LAND LYING BETWEEN SD LOT & YELLOW CREEK
City/Muni/Twp: ROYALTON TWP

Prior Transfer

Recording Date:	05/05/2022	Sales Price:	N/A
Document #:	2022352207 BK-PG 3373-547	Type of Sale:	Transfer Tax on doc. indicated as EXEMPT
Contract Date:	05/03/2022		
Document Type:			

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK NO 2
City/Muni/Twp: ROYALTON

Prior Transfer

Recording Date:	07/22/2021	Sales Price:	$205,000
Document #:	2021323272 BK-PG 3278-2058	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	07/30/2020	Sales Price:	N/A
Document #:	BK-PG 3118-206	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	07/16/2020	Sales Price:	$65,700
Document #:	BK-PG 3242-712	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Mortgage Record

Recording Date:	07/08/2020	Loan Amount:	N/A
Document #:	BK-PG 3281-1867	Loan Type:	Credit Line (Revolving)
TD Due Date:		Type Finance:	VAR

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK NO 2
City/Muni/Twp: ROYALTON

Mortgage Record

Recording Date:	06/16/2020	Loan Amount:	N/A
Document #:	BK-PG 3278-2073	Loan Type:	Commercial
TD Due Date:		Type Finance:	VAR

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK NO 2
City/Muni/Twp: ROYALTON

Mortgage Record

Recording Date:	06/16/2020	Loan Amount:	N/A
Document #:	BK-PG 3278-2058	Loan Type:	New Conventional
TD Due Date:	07/01/2050	Type Finance:	

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK NO 2
City/Muni/Twp: ROYALTON

Prior Transfer

Recording Date:	07/22/2019	Sales Price:	$54,600
Document #:	BK-PG 3125-1897	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Mortgage Record

Recording Date:	07/01/2019	Loan Amount:	N/A
Document #:	BK-PG 3242-0712	Loan Type:	Commercial
TD Due Date:	06/14/2044	Type Finance:	VAR

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK NO 2

Prior Transfer

Recording Date:	09/12/2016	Sales Price:	N/A
Document #:	BK-PG 3147-2981	Type of Sale:	Price as "0", "None", "No Consideration"
Contract Date:	09/06/2016		
Document Type:			

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK #2
City/Muni/Twp: ROYALTON

Mortgage Record

Recording Date:	01/13/2016	Loan Amount:	N/A
Document #:	BK-PG 3125-1897	Loan Type:	Future Advance Clause/Open End Mortgage
TD Due Date:	12/17/2045	Type Finance:	

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK #2
City/Muni/Twp: ROYALTON

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Prior Transfer

Recording Date:	10/16/2015	Sales Price:	$273,000
Document #:	BK-PG 3118-0203	Type of Sale:	Full Amount on Deed
Contract Date:	09/30/2015		
Document Type:			

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK #2 Map Ref: LB22 PG26
City/Muni/Twp: ROYALTON

Prior Transfer

Recording Date:	03/17/2015	Sales Price:	$28,000
Document #:	BK-PG 3097-2574	Type of Sale:	Full Amount on Deed
Contract Date:	03/16/2015		
Document Type:			

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK #2 Map Ref: LB22 PG26
City/Muni/Twp: ROYALTON

Prior Transfer

Recording Date:	07/31/2009	Sales Price:	$32,500
Document #:	BK-PG 2893-1903	Type of Sale:	Full Amount on Deed
Contract Date:	07/24/2009		
Document Type:			

Legal Description:
Lot: 82 Subdivision: YELLOW CREEK #2 Map Ref: LB22 PG26
City/Muni/Twp: ROYALTON

Area Sales Analysis

Total Area Sales	$5,528,000	Median # of Bedrooms	3
Median Lot Size	26,441 SF	Median # of Baths	2
Median Living Area	1,628 SF	Median Year Built	1970
Price Range - 2 Yrs	$225,000 to $526,000	Age Range	5 years to 66 years
Median Value	$354,900	Median Age	55 years

Comparable Sales Data

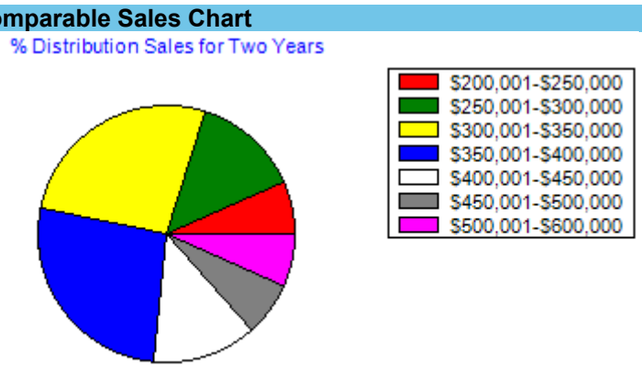
No.	Proxim.	Address	Date	Price	$/SF	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
1	.54Mi.	**4035 LAUKUS LN** **SAINT JOSEPH, MI 49085-9307**	11/17/2025	$255,000	$219	1162	/3/1	1959	16,248 SF	
		APN: 17-7100-0018-00-2 Document #: 2025446376 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 18 Subdivision: SUPERVISORS PLAT OF SCOTTDALE HEIGHTS MapRef: LB 16 PG 2 Abbreviated Description: Lot:18 Subdivision:SUPERVISORS PLAT OF SCOTTDALE HEIGHTS Map Ref:LB 16 PG 2City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								
2	.44Mi.	**4747 WOODLAND DR** **SAINT JOSEPH, MI 49085-9318**	11/17/2025	$400,000	$285	1400	/4/2	1967	26,441 SF	
		APN: 17-9300-0052-00-0 Document #: 2025446374 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 52 Subdivision: YELLOW CREEK MapRef: LB 19 PG 43 Abbreviated Description: Lot:52 Subdivision:YELLOW CREEK Map Ref:LB 19 PG 43City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								
3	.35Mi.	**4396 LAUREL DR** **SAINT JOSEPH, MI 49085-9311**	08/07/2025	$526,000	$200	2618	/4/3	1972	31,973 SF	
		APN: 17-3100-0014-00-5 Document #: 2025438919 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 14 Subdivision: HIDDEN ACRES MapRef: LB 21 PG 21 Abbreviated Description: Lot:14 Subdivision:HIDDEN ACRES Map Ref:LB 21 PG 21City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								
4	.13Mi.	**4400 PLUM CREEK LN** **SAINT JOSEPH, MI 49085-9315**	07/14/2025	$445,000	$162	2732	/4/2	1989	22,695 SF	
		APN: 17-7430-0028-00-9 Document #: 2025437054 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 28 Subdivision: THE MEADOWS MapRef: LB 24 PG 17 Abbreviated Description: Lot:28 Subdivision:THE MEADOWS Map Ref:LB 24 PG 17City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								
5	.56Mi.	**4775 LUTHER PATH** **SAINT JOSEPH, MI 49085-8323**	06/16/2025	$354,900			//1		43,560 SF	
		APN: 17-2800-0020-00-0 Document #: 2025434741 Document Type: Price Code: D Land Use: Single Family Residential Legal: Subdivision: HERITAGE VILLAGE HOMES Legal Unit: 20 MapRef: LB 163 PG 1 Abbreviated Description: Subdivision:HERITAGE VILLAGE HOMES Legal Unit:20 Map Ref:LB 163 PG 1City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								
6	.39Mi.	**4581 LUTHER PATH** **SAINT JOSEPH, MI 49085-8309**	05/28/2025	$345,000	$187	1840	//2	2020	43,560 SF	
		APN: 17-2800-0025-00-0 Document #: 2025433421 Document Type: Price Code: D Land Use: Single Family Residential Legal: Subdivision: HERITAGE VILLAGE HOMES Legal Unit: 25 MapRef: LB 163 PG 1 Abbreviated Description: Subdivision:HERITAGE VILLAGE HOMES Legal Unit:25 Map Ref:LB 163 PG 1City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								
7	.34Mi.	**629 JOINING RD** **SAINT JOSEPH, MI 49085-9320**	04/28/2025	$305,000	$189	1612	/3/1	1970	14,985 SF	
		APN: 17-9300-0027-00-5 Document #: 2025431196 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 27 Subdivision: YELLOW CREEK MapRef: LB 19 PG 43 Abbreviated Description: Lot:27 Subdivision:YELLOW CREEK Map Ref:LB 19 PG 43City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								
8	.63Mi.	**546 WITTENBERG PATH** **SAINT JOSEPH, MI 49085-8313**	03/26/2025	$420,000	$232	1810	//2		43,560 SF	
		APN: 17-2800-0005-00-0 Document #: 2025428914 Document Type: Price Code: D Land Use: Single Family Residential Legal: Subdivision: HERITAGE VILLAGES HOMES Legal Unit: 5 MapRef: LB 163 PG 1 Abbreviated Description: Subdivision:HERITAGE VILLAGES HOMES Legal Unit:5 Map Ref:LB 163 PG 1City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON								

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9	.42Mi.	**4688 BEECHNUT DR** **SAINT JOSEPH, MI 49085-9373**	03/12/2025	$300,000	$184	1628	/3/1	1970	15,943 SF
		APN: 17-9300-0002-00-2 Document #: 2025427880 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 2 Subdivision: YELLOW CREEK MapRef: LB 19 PG 43 Abbreviated Description: Lot:2 Subdivision:YELLOW CREEK Map Ref:LB 19 PG 43City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON							
10	.08Mi.	**4460 TERRA LN** **SAINT JOSEPH, MI 49085-9319**	03/03/2025	$390,000	$198	1965	/3/2	1980	15,812 SF
		APN: 17-9320-0076-00-1 Document #: 2025425035 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 76 Subdivision: YELLOW CREEK NO 2 MapRef: LB 22 PG 26 Abbreviated Description: Lot:76 Subdivision:YELLOW CREEK NO 2 Map Ref:LB 22 PG 26City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON							
11	.53Mi.	**436 WITTENBERG PATH** **SAINT JOSEPH, MI 49085-8310**	01/15/2025	$327,500	$229	1424	//2	2007	43,560 SF
		APN: 17-2805-0024-00-0 Document #: 2025422372 Document Type: Price Code: D Land Use: Single Family Residential Legal: Subdivision: HERITAGE VILLAGE VILLAS Legal Unit: 24 MapRef: LB 164 PG 1 Abbreviated Description: Subdivision:HERITAGE VILLAGE VILLAS Legal Unit:24 Map Ref:LB 164 PG 1City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON							
12	.19Mi.	**4316 SCOTTDALE RD** **SAINT JOSEPH, MI 49085-9365**	11/18/2024	$485,000	$183	2645	/4/4	1969	64,033 SF
		APN: 17-0018-0021-03-6 Document #: 2024418587 Document Type: Price Code: D Land Use: Single Family Residential Legal: Sec/Twnship/Range: NE4 S18T05SR18W Abbreviated Description: Sec/Twnship/Range:NE4 S18T05SR18W City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON							
13	.28Mi.	**4515 LUTHER PATH** **SAINT JOSEPH, MI 49085-8309**	11/18/2024	$399,900	$146	2728	//2		43,560 SF
		APN: 17-2800-0030-00-0 Document #: 2024418637 Document Type: Price Code: D Land Use: Single Family Residential Legal: Subdivision: HERITAGE VILLAGE HOMES Legal Unit: 30 MapRef: LB 163 PG 1 Abbreviated Description: Subdivision:HERITAGE VILLAGE HOMES Legal Unit:30 Map Ref:LB 163 PG 1City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON							
14	.52Mi.	**4802 WOODLAND DR** **SAINT JOSEPH, MI 49085-9370**	09/30/2024	$349,700	$233	1500	/3/1	1970	15,638 SF
		APN: 17-9300-0039-00-3 Document #: 2024415200 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 39 Subdivision: YELLOW CREEK MapRef: LB 19 PG 43 Abbreviated Description: Lot:39 Subdivision:YELLOW CREEK Map Ref:LB 19 PG 43City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON							
15	.62Mi.	**3980 LAUKUS LN** **SAINT JOSEPH, MI 49085-9307**	09/05/2024	$225,000	$191	1176	/3/1	1962	16,727 SF
		APN: 17-7100-0005-00-8 Document #: 2024413497 Document Type: Price Code: D Land Use: Single Family Residential Legal: Lot: 5 Subdivision: SUPERVISORS PLAT OF SCOTTDALE HEIGHTS MapRef: LB 16 PG 2 Abbreviated Description: Lot:5 Subdivision:SUPERVISORS PLAT OF SCOTTDALE HEIGHTS Map Ref:LB 16 PG 2City/Muni/Twp:ROYALTON City/Muni/Twp: ROYALTON							

Comparable Sales Chart



The Subject Property Information report will provide all the information available to us from public records for the address listed above. In addition to any recent sales data and mortgage information, it will include, where available, the physical characteristics of the property.

Information regarding the physical characteristics of a given property, such as living area, year built, bedrooms baths,etc... and previous sales information are obtained from public record and reported as is. As such, they will vary in content and completeness from county to county and state to state.

Further, such information has not been verified by this service through site inspection and may be subject to errors due to building additions or deletions or any other changes as well as inaccurate reporting by previous owners, agents or the public agency.

ICE SiteX Report

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Assessment Cluster

The following are the Tax Assessment for the 15 closest residential properties to the identified subject. The assessed value for each identified property may or may not be representative of the market value, or have the same tax ratios subject to local tax law.

Proxim.	Address	Last Transaction Date	Assessor Market Values	Assessed Values	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
0Mi.	**4431 TERRA LN**	**12/01/2022**	$368,000	$184,000	1,174	//2	2015	39,770 SF	
.02Mi.	**4437 TERRA LN**	**03/19/2020**	$514,600	$257,300	2,654	/4/3	1969	34,020 SF	
.02Mi.	**4423 TERRA LN**	**08/25/2023**	$417,600	$208,800	2,080	/4/2	1975	1 SF	
.04Mi.	**4465 TERRA LN**	**05/07/1998**	$386,000	$193,000	2,287	/4/2	1970	34,979 SF	
.05Mi.	**4407 TERRA LN**	**09/05/2003**	$719,000	$359,500	4,168	/6/3	1980	3 SF	
.06Mi.	**4477 TERRA LN**	**03/27/1989**	$416,000	$208,000	2,405	/4/2	1975	31,058 SF	
.07Mi.	**4436 TERRA LN**	**09/28/2022**	$251,200	$125,600	1,709	/3/2	1975	6,403 SF	
.07Mi.	**4448 TERRA LN**	**01/07/1985**	$457,000	$228,500	3,253	/4/3	1969	14,810 SF	
.08Mi.	**4460 TERRA LN**	**03/29/2019**	$389,600	$194,800	1,965	/3/2	1980	15,812 SF	
.08Mi.	**4489 TERRA LN**	**08/17/2020**	$435,200	$217,600	2,880	/4/2	1970	25,744 SF	
.09Mi.	**4474 TERRA LN**	**07/19/2012**	$366,600	$183,300	1,941	/3/2	1974	20,952 SF	
.09Mi.	**4425 PLUM CREEK LN**	**07/29/2019**	$399,200	$199,600	3,256	/4/2	1993	20,952 SF	
.09Mi.	**750 S GREENBROOK CIR**	**02/22/2018**	$439,600	$219,800	2,801	/4/2	1977	38,202 SF	
.09Mi.	**4397 PLUM CREEK LN**	**10/02/2024**	$318,200	$159,100	2,448	/4/2	1988	20,952 SF	
.1Mi.	**730 S GREENBROOK CIR**	**12/15/2023**	$468,800	$234,400	2,560	/3/3	1984	34,282 SF	
.1Mi.	**4486 TERRA LN**	**04/16/2013**	$368,600	$184,300	2,425	/4/2	1970	24,916 SF	

Rent vs. Own

Households Occupied by Renters:	18%	Households Occupied by Owners:	71%

Demographics & Income

Median Age:	44.8 years old	Households:	10,004
Median Household Income:	$94,607	Households w/Family:	61%
Household Income Per Capita:	$52,192	Households w/Family Married:	53%
Most Common Education Level:	Bachelor's Degree	Households w/Family Children:	23%

School District

School District Zone:	St. Joseph Public Schools	Students:	2,963
Number of Schools:	5	Rating:	A

Assigned Schools

Proxim.	Name	Rating	Type	Grade
0.56Mi.	**Clarke School** Number of Students: 458 Student-Teacher Ratio: 24.12	B+	Public	KG - 5
1.97Mi.	**Upton Middle School** Number of Students: 657 Student-Teacher Ratio: 13.14	A-	Public	6 - 8
4.45Mi.	**St. Joseph High School** Number of Students: 1,043 Student-Teacher Ratio: 12.72 Advanced Placement: Yes	A+	Public	9 - 12
4.35Mi.	**Lincoln School** Number of Students: 423 Student-Teacher Ratio: 21.69	B+	Public	PK - 5
3.84Mi.	**Brown School** Number of Students: 367 Student-Teacher Ratio: 17.06	B+	Public	PK - 5

Flood Report

The Subject Property of **4431 TERRA LN, SAINT JOSEPH, MI 49085-9319** is in **Zone X** and is considered to be OUT of the Special Flood Hazard Area (SFHA).

AN AREA THAT IS DETERMINED TO BE OUTSIDE THE 1% AND 0.2% ANNUAL CHANCE FLOODPLAINS.
The flood information contained in this report was obtained from maps provided by the Federal Emergency Management Agency (FEMA). Whenever possible we will report if the subject property is inside or outside of a 100 year Flood Hazard Area. These areas are defined as areas that have a one percent (1%) chance in any given year of being affected by a significant flood.

The flood information contained in this report is merely a preliminary review intended to provide the buyer, seller or agent guidance and general proximity of the subject property in relation to the 100 years flood hazard area. The buyer should obtain exact specific information from the seller or agent prior to finalizing his decision regarding the purchase of a given property.

Crime Risk

Type	Risk Index Score	Compared to National Average (=100%)
LARCENY	112%	HIGHER
BURGLARY	63%	NOTABLY LOWER
MOTOR VEHICLE THEFT	116%	HIGHER
FORCIBLE ROBBERY	89%	LOWER
AGGRAVATED ASSAULT	86%	LOWER
FORCIBLE RAPE	72%	NOTABLY LOWER
MURDER	79%	LOWER
OVERALL	62%	NOTABLY LOWER

Disaster Alerts

No alerts noted

ICE SiteX Report

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