



VEHICLE VALUATION REPORT

Independent Opinion of Actual Cash Value

REDACTED PUBLIC SAMPLE

REPORT NO.	SAMPLE-001
SUBJECT VEHICLE	2017 Jeep Grand Cherokee Overland 4WD
VIN	REDACTED
PREPARED FOR	Sample Client
EFFECTIVE DATE	July 2026

Based on a real client report. Direct identifiers, the claim number, and exact claim dates have been removed for public use.

Prepared by the autoACV Appraisal Team
This report is intended to be read as a whole.

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How to Read This Report

Sections 1 through 3 identify the assignment, the parties, and the subject vehicle. Sections 4 and 5 describe the market context and the methodology applied. Sections 6 and 7 present the market data, the adjustments, and the value conclusion. Sections 8 through 10 contain the conditions, certification, and definitions that govern the use of this report. The Appendix reproduces the source listings relied upon so that every data point in Section 6 can be independently verified.

SECTION 1.0

Report Summary

Owner	Sample Client	Insurance Company	State Farm
Claim Number	REDACTED	Loss Incident Date	REDACTED
Vehicle	2017 Jeep Grand Cherokee Overland 4WD	Claim Reported	REDACTED
VIN	REDACTED	Effective Date of Value	July 2026
Odometer	158,475 miles	Market Data Points	3 verified retail listings

CONCLUDED ACTUAL CASH VALUE

\$21,319

The concluded value is exclusive of any deductible(s), taxes, title, and licensing fees.

SECTION 2.0

Statement of Appraisal

At the request of the owner, autoACV has developed an independent opinion of the Actual Cash Value of the subject vehicle as of the effective date. The assignment arises from a first party total loss claim, and the results of this appraisal may be reviewed by the insurance company and its representatives as part of the claim and any dispute resolution process, including the appraisal clause provision of the applicable policy.

The appraisal was developed, and this report was prepared, in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP). The opinion of value expressed herein is supported by verifiable market data reproduced in the Appendix, and the analyses applied to that data are disclosed in full in Sections 5 through 7. Nothing in this report should be relied upon in isolation from the report as a whole.

SECTION 3.0

Subject Vehicle

3.1 Vehicle Identification

Year / Make / Model	2017 Jeep Grand Cherokee	Trim	Overland
VIN	REDACTED	Body Type	Sports Utility, 4WD
Engine	5.7L V8, Gasoline, Sequential MPI	Transmission	Automatic
Odometer	158,475 miles	Curb Weight	5,250 lbs

3.2 Trim and Equipment

The Overland trim occupies the upper tier of the Grand Cherokee range for this model year. Factory content includes premium leather seating with heated and ventilated front seats, heated rear seats, heated steering wheel, panoramic glass roof, navigation, 20 inch or larger wheels, xenon or LED headlamps, blind spot related driver assistance content, trailer hitch and trailering package, and wood interior trim. This content level materially distinguishes the Overland from Laredo and Limited trims and is a controlling criterion in the selection of comparable market data.

3.3 Condition and History

The vehicle is appraised in its pre-loss condition, which is understood to be consistent with age and mileage and without reported deviation. Available vehicle history reporting reflects no title brands and no odometer discrepancies. No condition deduction was warranted by the documentation reviewed, and none was applied.

SECTION 4.0**Market Overview**

4.1 Segment Context

The subject vehicle competes in the midsize SUV segment, one of the most liquid segments of the United States used vehicle market. The Grand Cherokee has historically been among the highest volume nameplates in the segment, which produces a comparatively deep pool of retail listings and supports valuation by direct market comparison rather than by reliance on published guidebook values alone.

4.2 Demand Characteristics of the Subject Configuration

Demand for V8 equipped, four wheel drive Overland examples is supported by two durable factors: towing capability associated with the 5.7L powertrain, and the discontinuation trajectory of V8 offerings across the segment, which has tended to firm resale values for remaining V8 inventory. Well optioned examples of this generation continue to transact at retail prices well above segment averages for their age.

4.3 High Mileage Pricing Behavior

Retail pricing for this model exhibits the flattening depreciation pattern typical of durable trucks and SUVs: price sensitivity to each additional mile diminishes as cumulative mileage rises. The market prices the difference between 40,000 and 80,000 miles far more heavily than the difference between 120,000 and 160,000 miles. This behavior directly informs the mileage adjustment rate applied in Section 6 and is discussed further in Section 5.3.

4.4 Geographic Considerations

The comparable data set spans multiple regions, including a national online retailer. No geographic adjustment was warranted; observed asking prices for this configuration do not display regional dispersion beyond ordinary listing variance.

SECTION 5.0**Appraisal Methodology**

5.1 Approach to Value

Three approaches to value are generally recognized: the cost approach, the income approach, and the sales comparison approach. The cost approach is not meaningful for a nine year old production vehicle, and the income approach does not apply to a privately used passenger vehicle. The sales comparison approach is therefore the applicable and most reliable approach, and it is the approach applied in this report.

5.2 Data Standards

Every comparable relied upon in this report meets the following standards: (a) it is identified by VIN; (b) it is documented by a source URL reproduced in the Appendix, allowing independent verification of vehicle, equipment, and price; (c) it matches the subject in trim level and drivetrain; and (d) it was offered at retail contemporaneously with the effective date. Listings that could not be verified, or that involved cross trim comparison, were excluded from the analysis.

5.3 Mileage Adjustment Rate

Each comparable is adjusted for the variance between its odometer and the subject odometer of 158,475 miles at a rate of \$0.02 per mile. The rate reflects the high mileage pricing behavior described in Section 4.3: for vehicles beyond 100,000 miles, the marginal effect of additional mileage on transaction price is materially lower than for low mileage vehicles, and applying per mile rates derived from low mileage inventory would overstate the adjustment. A negative adjustment is applied when the comparable shows fewer miles than the subject, the comparable being superior in that category; a positive adjustment is applied when the comparable shows more miles than the subject.

5.4 Reconciliation Standard

The adjusted indications of value are reconciled by simple average. The three comparables are of similar reliability, similar recency, and identical trim match, and no basis exists to weight any single indication above the others. The reconciled figure is rounded to the nearest whole dollar.

SECTION 6.0

Market Data Analysis

The tables below present each market data point and the adjustment applied to it. Source listings are reproduced in full as Exhibits A through C in the Appendix.

MARKET DATA POINT A

Vehicle	2017 Jeep Grand Cherokee Overland	Source	Carfax retail listing
Location	Craig, CO	Advertised Price	\$23,598.00
Odometer	76,040 miles	Mileage Variance vs. Subject	-82,435 miles
Mileage Adjustment	-\$1,648.70	Adjusted Indication of Value	\$21,949.30

MARKET DATA POINT B

Vehicle	2017 Jeep Grand Cherokee Overland	Source	Carfax retail listing
Location	Wood-Ridge, NJ	Advertised Price	\$23,094.00
Odometer	68,961 miles	Mileage Variance vs. Subject	-89,514 miles
Mileage Adjustment	-\$1,790.28	Adjusted Indication of Value	\$21,303.72

MARKET DATA POINT C

Vehicle	2016 Jeep Grand Cherokee Overland 4dr S	Source	Edmunds retail listing
Location	Carvana (online national inventory)	Advertised Price	\$22,990.00
Odometer	44,216 miles	Mileage Variance vs. Subject	-114,259 miles
Mileage Adjustment	-\$2,285.18	Adjusted Indication of Value	\$20,704.82

All mileage adjustments in this section are calculated at \$0.02 per mile of variance, per Section 5.3. No condition, options, or geographic adjustments were warranted; the comparables match the subject in trim and drivetrain, and options variances were immaterial to value.

SECTION 7.0

Value Reconciliation and Conclusion

Data Point	Advertised Price	Mileage Adjustment	Adjusted Indication
Market Data Point A	\$23,598.00	-\$1,648.70	\$21,949.30
Market Data Point B	\$23,094.00	-\$1,790.28	\$21,303.72
Market Data Point C	\$22,990.00	-\$2,285.18	\$20,704.82
Reconciled Value (simple average)			\$21,319.28
Concluded Actual Cash Value (rounded)			\$21,319

Based on the market data and analyses set forth in this report, it is our opinion that the Actual Cash Value of the 2017 Jeep Grand Cherokee Overland 4WD, VIN REDACTED, as of July 2026, was **\$21,319**.

This value excludes any deductible(s), applicable sales tax, title and transfer fees, and licensing fees, which are governed by the terms of the applicable policy and state regulation.

SECTION 8.0

Assumptions and Limiting Conditions

- This appraisal is valid only as of the effective date stated herein; market conditions change over time and the value conclusion should not be applied to any other date.
- The appraiser relied upon information provided by the client and third party sources, including vehicle history reporting and published market listings, and believes such information to be reliable. No responsibility is assumed for errors in information supplied by others.
- Unless otherwise noted, the subject vehicle is assumed to have been in the pre-loss condition described in the available documentation, free of undisclosed mechanical defects, prior structural damage, or title brands.
- Comparable vehicles referenced herein are cited as evidence of the market as of the effective date; they are not represented to be replacement vehicles and may no longer be available for sale.
- This report may not be reproduced in part and is intended to be read and used as a whole. Possession of this report or a copy thereof does not carry with it the right of publication.

SECTION 9.0

Certification

We certify that, to the best of our knowledge and belief: the statements of fact contained in this report are true and correct; the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are our impartial and unbiased professional analyses, opinions, and conclusions; we have no present or prospective interest in the vehicle that is the subject of this report and no personal interest with respect to the parties involved; our engagement and compensation are not contingent upon the development or reporting of a predetermined value or a value that favors the cause of the client; and the appraisal was developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.

autoACV Appraisal Team

July 2026

SECTION 10.0

Glossary of Terms

Actual Cash Value (ACV). The price a willing buyer would pay a willing seller for the subject vehicle in its pre-loss condition, in an arm's length transaction in the relevant retail market, neither party being under compulsion and both having reasonable knowledge of the relevant facts.

Comparable. A vehicle of the same or substantially similar make, model, year, trim, and configuration, offered or sold in the relevant market, used as evidence of the value of the subject vehicle.

Adjustment. A dollar amount added to or subtracted from a comparable's price to account for a measurable difference between the comparable and the subject vehicle.

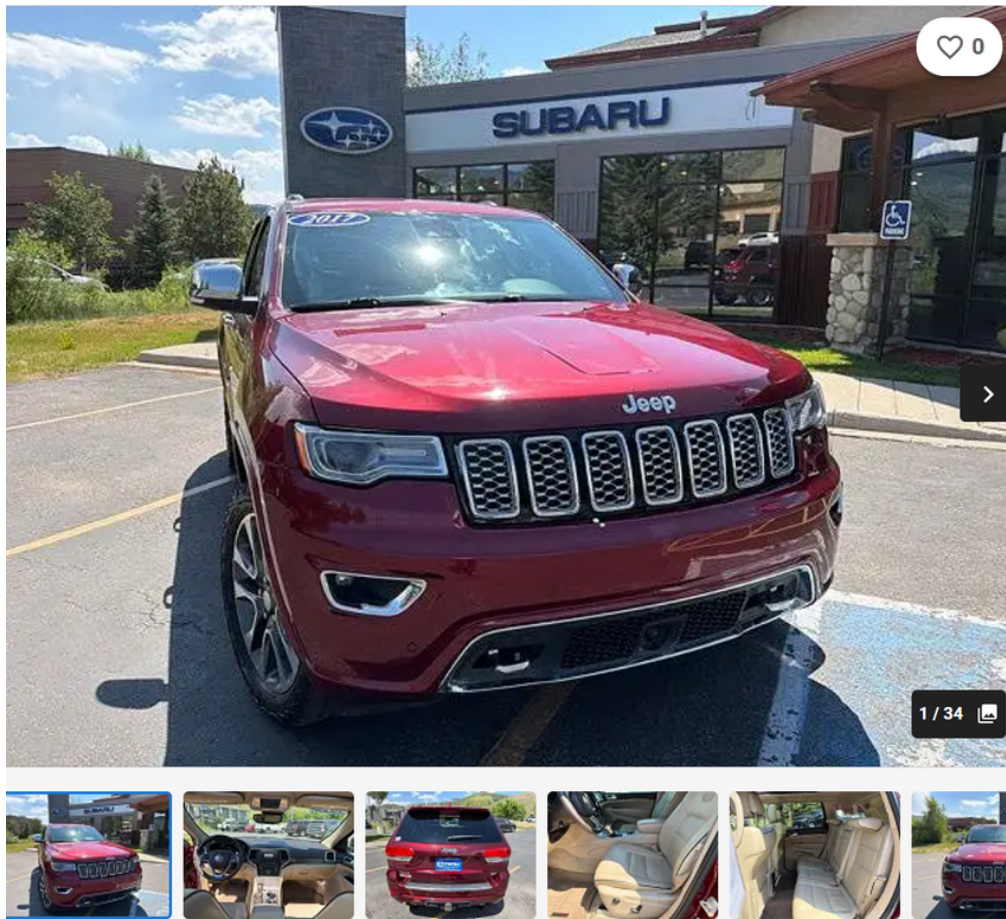
Effective Date. The date as of which the opinion of value applies.

Reconciliation. The process of resolving two or more adjusted indications of value into a single value conclusion.

USPAP. The Uniform Standards of Professional Appraisal Practice, the generally recognized ethical and performance standards for the appraisal profession in the United States.

APPENDIX

Exhibit A: Source Listing, Market Data Point A



📍 Near Craig, CO

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FAIR VALUE

Used 2017 Jeep Grand Cherokee Overland

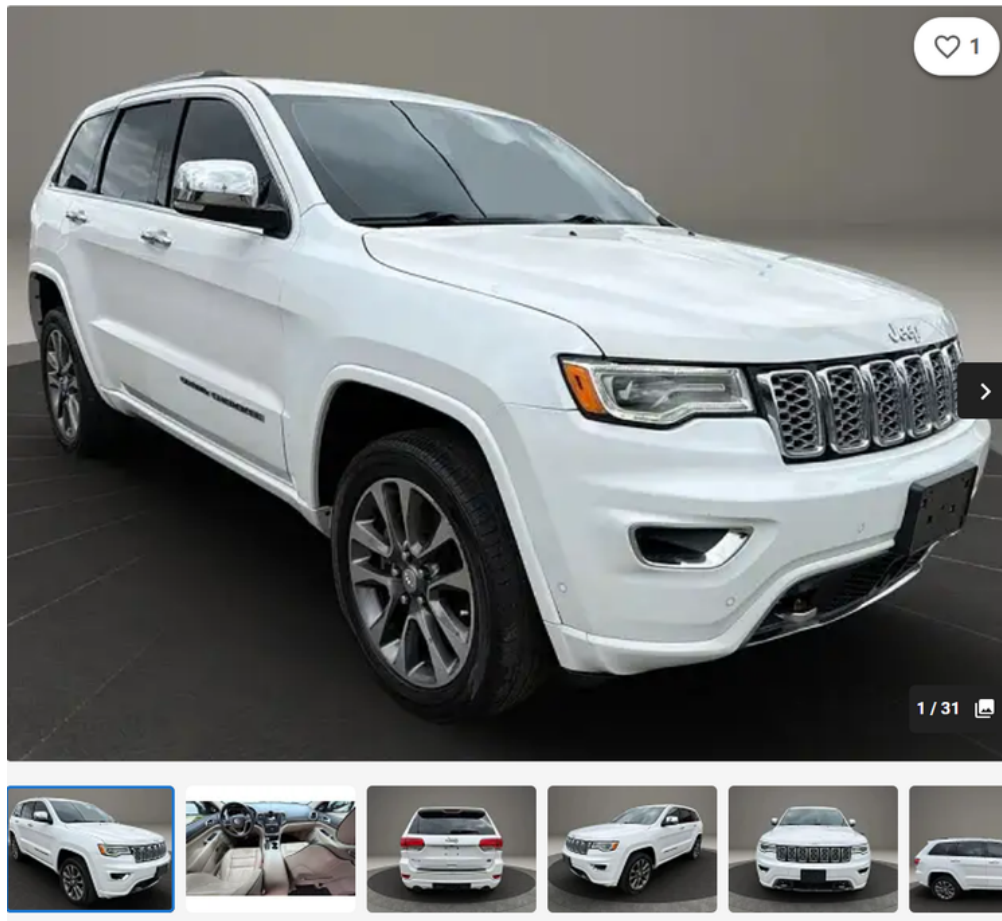
\$23,598 • 76,040 mi

2017 Jeep Grand Cherokee Overland | \$23,598 • 76,040 mi | Carfax retail listing

<https://www.carfax.com/vehicle/1C4RJFCT8HC769353>

APPENDIX

Exhibit B: Source Listing, Market Data Point B



📍 Near Wood-Ridge, NJ

🔗 Share

Used 2017 Jeep Grand Cherokee Overland

\$23,094 • 68,961 mi

2017 Jeep Grand Cherokee Overland | \$23,094 • 68,961 mi | Carfax retail listing
<https://www.carfax.com/vehicle/1C4RJFCT1HC815220>

APPENDIX

Exhibit C: Source Listing, Market Data Point C



2016 Jeep Grand Cherokee

Overland 4dr SUV

\$22,990

No additional fees



fair price

\$467 below market

🕒 44,216 miles

⚙️ 5 Seats

📍 In-stock online

🚚 Home delivery*

2016 Jeep Grand Cherokee Overland 4dr SUV | \$22,990 · 44,216 mi | Edmunds retail listing

<https://www.edmunds.com/jeep/grand-chokeee/2016/vin/1C4RJFCT8GC334895/?radius=500>