

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price**, Marketing Time: **Typical**. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	2530 Harrison Boulevard, Ogden, UT 84401	Order ID	6006298	Property ID	25698693
Inspection Date	11/29/2018	Date of Report	11/29/2018		
Loan Number	34112	APN	02-025-0061		
Borrower Name	CRR				

Tracking IDs

Order Tracking ID	CS_AgedBPOs_11.28.2018	Tracking ID 1	CS_AgedBPOs_11.28.2018
Tracking ID 2	--	Tracking ID 3	--

I. General Conditions

Property Type	4 Plex	Condition Comments	
Occupancy	Occupied		The condition of the home appears to be in average condition and there is no major problems with the subject.
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		

II. Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments	
Listing Agency/Firm			No sold history for the subject property.
Listing Agent Name			
Listing Agent Phone			
# of Removed Listings in Previous 12 Months	0		
# of Sales in Previous 12 Months	0		

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
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III. Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable		The neighborhood is in good condition and there were no major problems. The home fronts a busy street.
Sales Prices in this Neighborhood	Low: \$150,000 High: \$250,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

IV. Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2530 Harrison Boulevard	570 E 29th St	2928 S Grant Ave	973 E 24th St
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84401	84403	84401	84401
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.05 ¹	1.42 ¹	0.39 ¹
Property Type	4 Plex	3 Plex	3 Plex	3 Plex
Original List Price \$	\$	\$235,500	\$300,000	\$289,900
List Price \$	--	\$235,500	\$300,000	\$289,900
Original List Date		04/04/2018	06/07/2018	10/18/2018
DOM · Cumulative DOM	-- · --	37 · 239	175 · 175	42 · 42
Age (# of years)	97	88	113	97
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Conv	2 Stories Conv	2 Stories Conv	2 Stories Conv
# Units	4	3	3	3
Living Sq. Feet	2,076	2,896	2,200	3,294
Bdrm · Bths · ½ Bths	4 · 4	5 · 4	5 · 3	6 · 4
Total Room #	12	12	10	13
Garage (Style/Stalls)	None	None	None	Detached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.13 acres	0.25 acres	0.16 acres
Other	None	none	None	None

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Fully rented triplex in very easy to rent area of Ogden. Basement has been fully renovated and other units are in good shape.

Listing 2 This home has a covered parking and has mature trees with full landscaping.

Listing 3 Triplex with 1, 2, and 3 bedroom units, each with their own garage. Great rental history. Convenient mid-town location in developing block of 24th Street.

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

V. Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2530 Harrison Boulevard	712 E 29th St	2527 S Porter Ave	2671 S Jefferson Ave
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84401	84403	84401	84401
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.87 ¹	0.98 ¹	0.93 ¹
Property Type	4 Plex	4 Plex	4 Plex	4 Plex
Original List Price \$	--	\$239,000	\$219,900	\$267,000
List Price \$	--	\$239,000	\$219,900	\$267,000
Sale Price \$	--	\$234,000	\$233,000	\$260,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	6/30/2017	9/20/2017	4/12/2018
DOM · Cumulative DOM	-- · --	6 · 24	10 · 51	155 · 199
Age (# of years)	97	101	88	117
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Conv	1 Story Ranch	2 Stories Conv	2 Stories Conv
# Units	4	4	4	4
Living Sq. Feet	2,076	2,580	3,182	3,400
Bdrm · Bths · ½ Bths	4 · 4	5 · 4	4 · 4	6 · 5
Total Room #	12	12	12	14
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	%	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.11 acres	0.12 acres	0.20 acres
Other	None	None	None	None
Net Adjustment	--	-\$5,000	-\$15,000	-\$20,000
Adjusted Price	--	\$229,000	\$218,000	\$240,000

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 All four units are occupied. New roof and other recent upgrades to property. Full landscaping and has mature trees.

Sold 2 Recently remodeled with new HVAC, new electrical, new plumbing, new water heaters, new cabinets, new carpet, new tile, new laminate floors, new plumbing fixtures, new light fixtures, new roof.

Sold 3 This home has a covered deck and has mature trees. The home has 4 units and all separated meters.

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

VI. Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$220,000	\$220,000
Sales Price	\$218,000	\$218,000
30 Day Price	\$210,000	--

Comments Regarding Pricing Strategy

The home shouldn't have any problems selling at or around these prices. I searched for 4 plexes and there were none in the area that compared to the subject property. I had to use Tri plexes in the report.

VII. Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported. The broker had to go further back in sold date to get 4 plex comps.

VIII. Property Images

Address 2530 Harrison Boulevard, Ogden, UT 84401
Loan Number 34112

Suggested List \$220,000

Suggested Repaired \$220,000

Sale \$218,000



Subject 2530 Harrison Blvd

View Front



Subject 2530 Harrison Blvd

View Address Verification

VIII. Property Images (continued)

Address 2530 Harrison Boulevard, Ogden, UT 84401
Loan Number 34112

Suggested List \$220,000

Suggested Repaired \$220,000

Sale \$218,000



Subject 2530 Harrison Blvd

View Street



Listing Comp 1 570 E 29th St

View Front

VIII. Property Images (continued)

Address 2530 Harrison Boulevard, Ogden, UT 84401

Loan Number 34112

Suggested List \$220,000

Suggested Repaired \$220,000

Sale \$218,000



Listing Comp 2 2928 S Grant Ave

View Front



Listing Comp 3 973 E 24th St

View Front

VIII. Property Images (continued)

Address 2530 Harrison Boulevard, Ogden, UT 84401

Loan Number 34112

Suggested List \$220,000

Suggested Repaired \$220,000

Sale \$218,000



Sold Comp 1 712 E 29th St **View** Front



Sold Comp 2 2527 S Porter Ave **View** Front

VIII. Property Images (continued)

Address 2530 Harrison Boulevard, Ogden, UT 84401

Loan Number 34112

Suggested List \$220,000

Suggested Repaired \$220,000

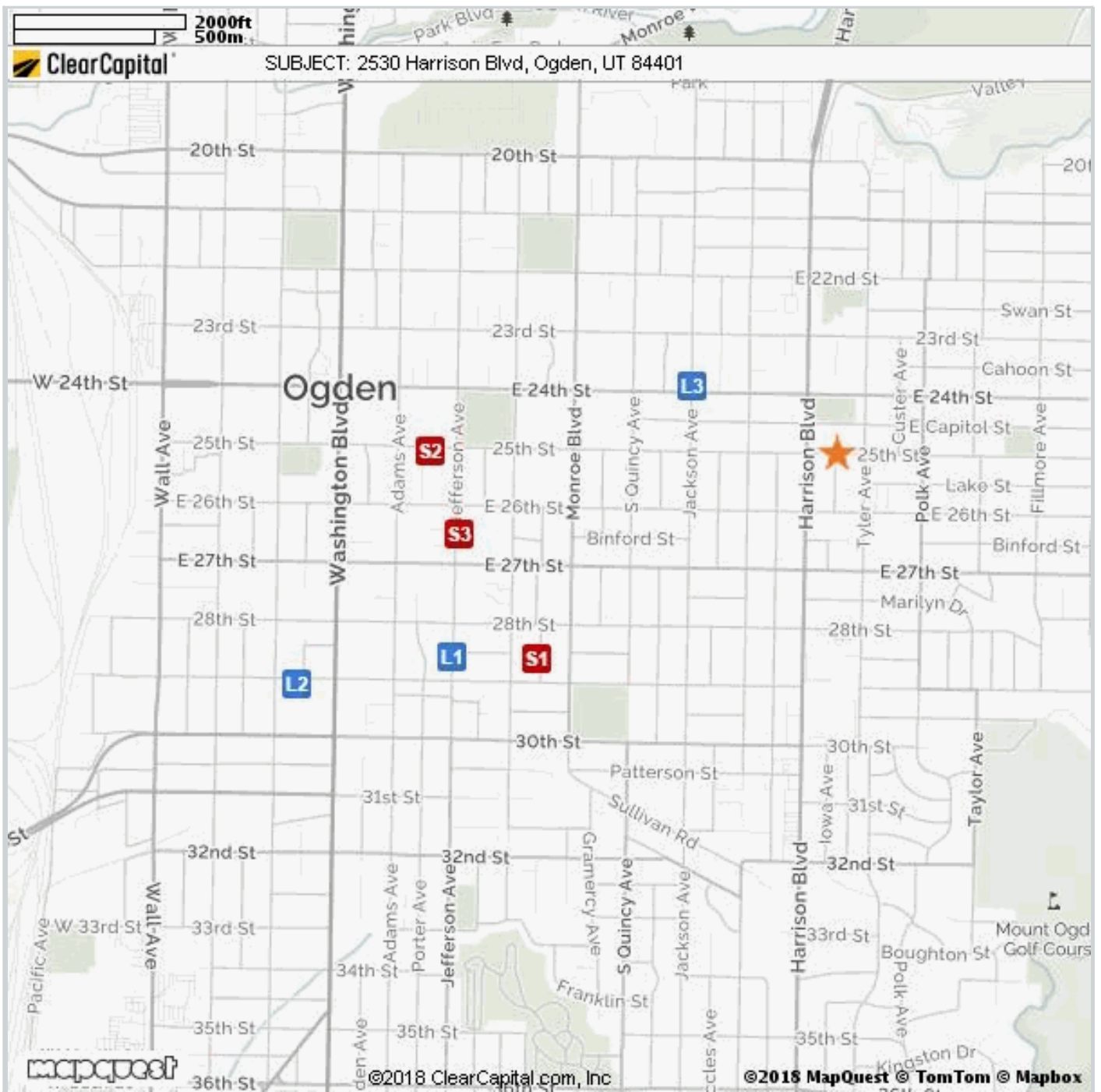
Sale \$218,000



Sold Comp 3 2671 S Jefferson Ave **View** Front

ClearMaps Addendum

Address ★ 2530 Harrison Boulevard, Ogden, UT 84401
Loan Number 34112 **Suggested List** \$220,000 **Suggested Repaired** \$220,000 **Sale** \$218,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2530 Harrison Blvd, Ogden, UT	--	Parcel Match
L1 Listing 1	570 E 29th St, Ogden, UT	1.05 Miles ¹	Parcel Match
L2 Listing 2	2928 S Grant Ave, Ogden, UT	1.42 Miles ¹	Parcel Match
L3 Listing 3	973 E 24th St, Ogden, UT	0.39 Miles ¹	Parcel Match
S1 Sold 1	712 E 29th St, Ogden, UT	0.87 Miles ¹	Parcel Match
S2 Sold 2	2527 S Porter Ave, Ogden, UT	0.98 Miles ¹	Parcel Match
S3 Sold 3	2671 S Jefferson Ave, Ogden, UT	0.93 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject
2. One address verification photo
3. One street scene photo looking down the street
4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Brandon Nanney	Company/Brokerage	Ascent Real Estate Group
License No	5772427-AB00		
License Expiration	04/30/2020	License State	UT
Phone	8014586805	Email	ogdenreo@gmail.com
Broker Distance to Subject	8.08 miles	Date Signed	11/29/2018

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on 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. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Valuation Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.