

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.

<b>Address</b>	5065 S 3150 East, Vernal, UT 84078	<b>Order ID</b>	6109621	<b>Property ID</b>	26213096
<b>Inspection Date</b>	03/20/2019	<b>Date of Report</b>	03/20/2019		
<b>Loan Number</b>	37284	<b>APN</b>	060610449		
<b>Borrower Name</b>	NA				

**Tracking IDs**

<b>Order Tracking ID</b>	CITI_BPO_03.19.19	<b>Tracking ID 1</b>	CITI_BPO_03.19.19
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**I. General Conditions**

<b>Property Type</b>	Manuf. Home	<b>Condition Comments</b>	
<b>Occupancy</b>	Occupied		Subject is in average condition with no visible damage.
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		

**II. Subject Sales & Listing History**

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>	
<b>Listing Agency/Firm</b>			None known
<b>Listing Agent Name</b>			
<b>Listing Agent Phone</b>			
<b># of Removed Listings in Previous 12 Months</b>	0		
<b># of Sales in Previous 12 Months</b>	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**

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable		Subject is located within an agricultural community. It is also near an oil and gas industry.
<b>Sales Prices in this Neighborhood</b>	Low: \$59,000 High: \$199,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

#### IV. Current Listings

	<b>Subject</b>	<b>Listing 1 *</b>	<b>Listing 2</b>	<b>Listing 3</b>
<b>Street Address</b>	5065 S 3150 East	1149 West 600 South	2037 North 250 West	1530 West 1500 North
<b>City, State</b>	Vernal, UT	Vernal, UT	Vernal, UT	Vernal, UT
<b>Zip Code</b>	84078	84078	84078	84078
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	6.25 <sup>1</sup>	7.97 <sup>1</sup>	8.16 <sup>1</sup>
<b>Property Type</b>	Manuf. Home	Manufactured	Manufactured	Manufactured
<b>Original List Price \$</b>	\$	\$134,900	\$144,900	\$159,000
<b>List Price \$</b>	--	\$134,900	\$139,900	\$159,000
<b>Original List Date</b>		12/12/2018	08/03/2018	02/18/2019
<b>DOM · Cumulative DOM</b>	-- · --	54 · 98	229 · 229	29 · 30
<b>Age (# of years)</b>	12	16	19	11
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Style/Design</b>	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,094	1,222	1,080	1,188
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	None	None	Detached 1 Car	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.39 acres	.39 acres	.39 acres	.42 acres
<b>Other</b>	NA	NA	NA	NA

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

**Listing 1** Single Level Living! 3 Bedrooms, 2 bathrooms. All new flooring and paint.

**Listing 2** 3 bedroom, 2 baths, 1 car garage. Metal Roof, Fully Fenced, Mature Trees. New Carpet, New Paint.

**Listing 3** This home is in wonderful condition with many cute new touches that make it feel homey and comfortable.

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

## V. Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5065 S 3150 East	620 East 1500 South	937 East 2970 South	1216 West 600 South
City, State	Vernal, UT	Vernal, UT	Vernal, UT	Vernal, UT
Zip Code	84078	84078	84078	84078
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	4.40 <sup>1</sup>	3.10 <sup>1</sup>	6.33 <sup>1</sup>
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$115,000	\$129,900	\$134,900
List Price \$	--	\$115,000	\$129,900	\$134,900
Sale Price \$	--	\$110,000	\$126,500	\$120,000
Type of Financing	--	Fha	Fha	Utah Housing
Date of Sale	--	10/1/2018	7/16/2018	7/27/2018
DOM · Cumulative DOM	-- · --	31 · 81	42 · 85	22 · 58
Age (# of years)	12	20	16	42
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,094	1,296	1,248	1,296
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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	.39 acres	.72 acres	.36 acres	.50 acres
Other	NA	NA	NA	NA
Net Adjustment	--	-\$2,725	+\$2,310	-\$330
Adjusted Price	--	\$107,275	\$128,810	\$119,670

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

**Sold 1** Adorable 3 bedroom, 2 bathroom home. 1296 sq ft. Large .72 Acre lot, with open fields in your backyard! Full sprinkling system, nice open Kitchen, dining, living room area!

**Sold 2** Darling home with lots of upgrades! This home features new flooring and a newly installed wood burning stove! All on a large lot with a fully fenced back yard

**Sold 3** Completely updated house with BRAND NEW kitchens and bathrooms! 3 bed 2 bath home in GREAT location with a VERY LARGE yard!

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

## VI. Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$139,000	\$139,000
<b>Sales Price</b>	\$124,000	\$124,000
<b>30 Day Price</b>	\$108,000	--
<b>Comments Regarding Pricing Strategy</b>		
I used the sale price from the sold comps.		

## 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.

**VIII. Property Images**

**Address** 5065 S 3150 East, Vernal, UT 84078  
**Loan Number** 37284      **Suggested List** \$139,000      **Suggested Repaired** \$139,000      **Sale** \$124,000



**Subject** 5065 S 3150 E

**View** Front



**Subject** 5065 S 3150 E

**View** Address Verification

**VIII. Property Images (continued)**

**Address** 5065 S 3150 East, Vernal, UT 84078  
**Loan Number** 37284      **Suggested List** \$139,000      **Suggested Repaired** \$139,000      **Sale** \$124,000



**Subject** 5065 S 3150 E

**View** Street



**Subject** 5065 S 3150 E

**View** Other



**VIII. Property Images (continued)**

**Address** 5065 S 3150 East, Vernal, UT 84078  
**Loan Number** 37284      **Suggested List** \$139,000      **Suggested Repaired** \$139,000      **Sale** \$124,000



**Listing Comp 1**

**View Front**



**Listing Comp 2**

**View Front**

**VIII. Property Images (continued)**

**Address** 5065 S 3150 East, Vernal, UT 84078  
**Loan Number** 37284      **Suggested List** \$139,000      **Suggested Repaired** \$139,000      **Sale** \$124,000



**Listing Comp 3**

**View** Front



**Sold Comp 1**

**View** Front



**VIII. Property Images (continued)**

**Address** 5065 S 3150 East, Vernal, UT 84078  
**Loan Number** 37284      **Suggested List** \$139,000      **Suggested Repaired** \$139,000      **Sale** \$124,000



**Sold Comp 2**


**View** Front

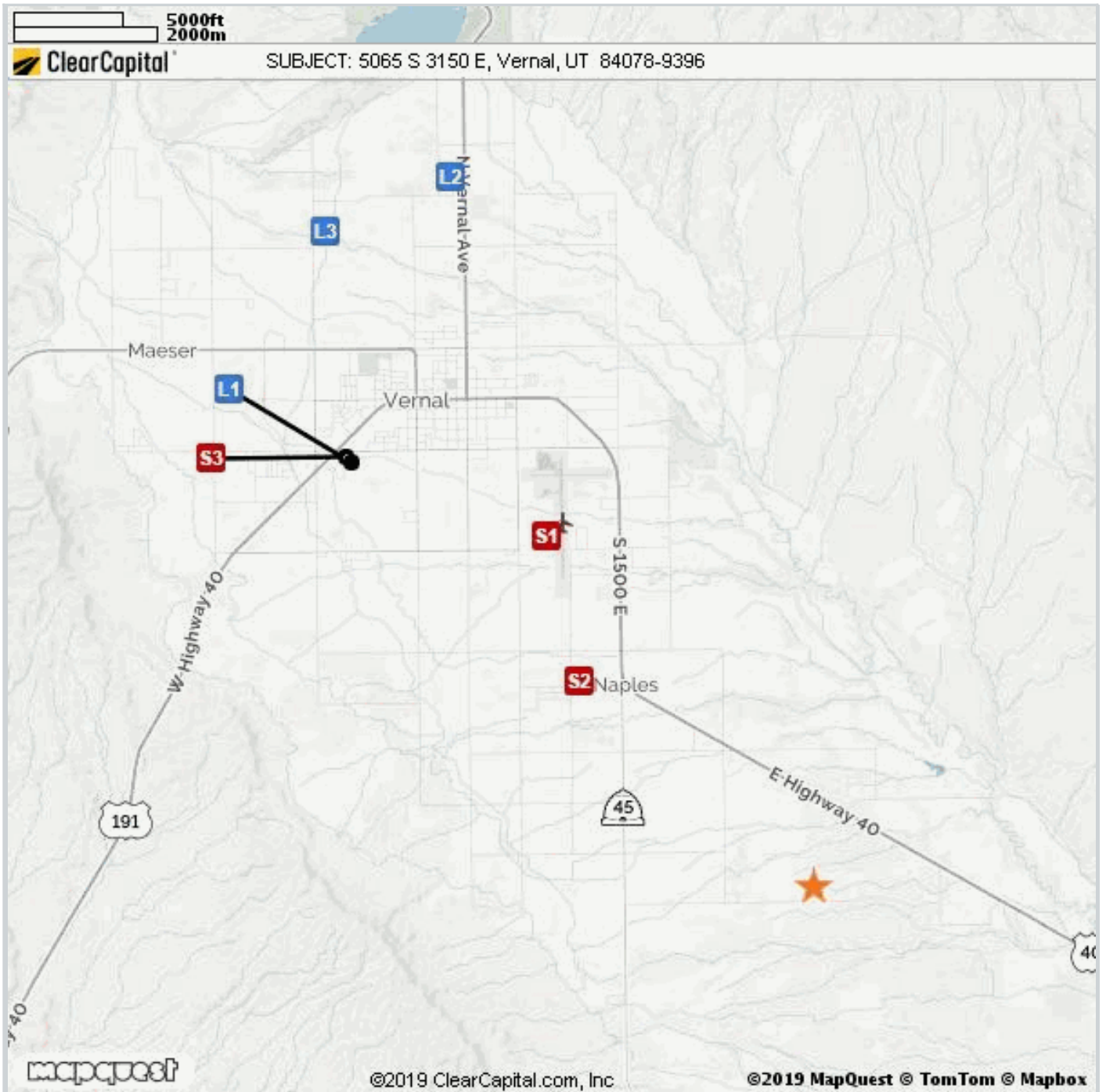









**Sold Comp 3**

**View** Front

**ClearMaps Addendum**

Address  5065 S 3150 East, Vernal, UT 84078  
 Loan Number 37284      Suggested List \$139,000      Suggested Repaired \$139,000      Sale \$124,000



Comparable	Address	Miles to Subject	Mapping Accuracy
 Subject	5065 S 3150 E, Vernal, UT	--	Parcel Match
 Listing 1	1149 West 600 South, Vernal, UT	6.25 Miles <sup>1</sup>	Parcel Match
 Listing 2	2037 North 250 West, Vernal, UT	7.97 Miles <sup>1</sup>	Parcel Match
 Listing 3	1530 West 1500 North, Vernal, UT	8.16 Miles <sup>1</sup>	Parcel Match
 Sold 1	620 East 1500 South, Vernal, UT	4.40 Miles <sup>1</sup>	Parcel Match
 Sold 2	937 East 2970 South, Vernal, UT	3.10 Miles <sup>1</sup>	Parcel Match
 Sold 3	1216 West 600 South, Vernal, UT	6.33 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.  
<sup>2</sup> 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

<b>Broker Name</b>	Cindy Duncan	<b>Company/Brokerage</b>	Avalon Realty
<b>License No</b>	5503131-SA00		
<b>License Expiration</b>	10/31/2020	<b>License State</b>	UT
<b>Phone</b>	4358230903	<b>Email</b>	cindyleeduncan@gmail.com
<b>Broker Distance to Subject</b>	24.23 miles	<b>Date Signed</b>	03/20/2019

*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 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.**