

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>	3751 S Market Street, Salt Lake City, UT 84119	<b>Order ID</b>	7020773	<b>Property ID</b>	29286383
<b>Inspection Date</b>	01/01/2021	<b>Date of Report</b>	01/02/2021		
<b>Loan Number</b>	42935	<b>APN</b>	15-33-179-013		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Salt Lake		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1231BPOs	<b>Tracking ID 1</b>	1231BPOs		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Lyman, Tara F	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,590	The subject has never been listed across the MLS and all information was taken from the county tax records - the subject is an older ranch style home that appears to be in fairly good order - has a fully landscaped yard with mature trees - there is a fenced yard in the back - county records indicate the subject does not have a basement - the subject appears to be fairly well cared for and there are no apparent damages or repairs from a drive-by view.	
<b>Assessed Value</b>	\$198,400		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject is located in a well-established neighborhood - there are several homes in the neighborhood that are similar to the subject - the subject is centrally located in the area and there are many local amenities within a mile in all directions - a large shopping mall is a quarter-mile to the northeast - a local elementary school is a half-mile to the south - access to the freeway is less than a mile to the northeast.	
<b>Sales Prices in this Neighborhood</b>	Low: \$213,400 High: \$306,000		
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	3751 S Market Street	3181 S 3200 W	1786 W 3300 S	3754 S 3325 W
<b>City, State</b>	Salt Lake City, UT	West Valley City, UT	West Valley City, UT	West Valley City, UT
<b>Zip Code</b>	84119	84119	84119	84119
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.91 <sup>1</sup>	1.20 <sup>1</sup>	0.60 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$275,000	\$279,900	\$315,000
<b>List Price \$</b>	--	\$275,000	\$279,900	\$315,000
<b>Original List Date</b>		12/17/2020	10/23/2020	12/17/2020
<b>DOM · Cumulative DOM</b>	-- · --	13 · 16	31 · 71	13 · 16
<b>Age (# of years)</b>	64	55	68	59
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,250	1,073	1,102	1,120
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 1 · 1	3 · 1 · 1	3 · 1 · 1
<b>Total Room #</b>	7	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Carport 1 Car	Attached 1 Car	Detached 2 Car(s)
<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>	0.24 acres	0.20 acres	0.20 acres	0.22 acres
<b>Other</b>	Mature trees	Mature trees	Mature trees	Mature trees

\* Listing 3 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.

## Current Listings - Cont.

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

- Listing 1** Come see this beautiful fully remodeled 3 bedroom 2 bath rambler. Featuring white shaker cabinets, granite countertops, new stainless steel appliances, new laminate flooring and carpet throughout. New windows were installed along with new doors and updated trim package. Covered patio with large backyard fully fenced great for pets and entertaining. Conveniently located to I-215 and bangerter. Also only 5 minute drive to Costco, Valley Fair mall, dining, and entertainment. Home warranty in place that will be transferred to new owners and is good through July of 2021. Don't miss out of this beautiful home. Call to schedule your showing.
- Listing 2** Single level brick home tucked away in a quiet West Valley City neighborhood (3300 S is not busy here). Easy freeway access and tons of shopping, dining options nearby. Within walking distance to popular Redwood Recreation Center. New carpet and other nice updates inside. Fully fenced, large corner lot with extra deep garage. Solar equipped home with updated vinyl windows for added energy efficiency. Check it out soon!
- Listing 3** Stunning Home with Dream Kitchen. Thoughtfulness in the finishing touches. 2 Car Garage, 2 Car Carport & a Huge Driveway! Brand New Double Pane Low E Windows. Custom Kitchen Cabinets with High End Decorative Lighting & Hardware, plus 2 kitchen island pendant lights. New Carpet & Pad. Stainless Steel Appliances & Double Oven Range. Upgraded Lights & Ceiling Fan. Wood burning Fireplace with ship lap above the mantle. Wiring has been updated & has grounded outlets, plus GFCI's in kitchen & baths. Copper Plumbing. Big Mature Trees. Has 2 sheds attached & built onto the garage with a Dog Run out the Back Shed. New Smoke Detectors. Pex plumbing stubbed for water softener in laundry. Vaulted Ceilings. New 6 inch Base, Case, hardware & doors. Kitchen/dinning/hall has the waterproof LVP hardwood look laminate.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	3751 S Market Street	2751 W 3150 S	3697 American Dr	2941 Tess Ave
<b>City, State</b>	Salt Lake City, UT	West Valley City, UT	West Valley City, UT	West Valley City, UT
<b>Zip Code</b>	84119	84119	84119	84119
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.85 <sup>1</sup>	0.17 <sup>1</sup>	0.70 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$239,900	\$264,900	\$269,900
<b>List Price \$</b>	--	\$239,900	\$264,900	\$269,900
<b>Sale Price \$</b>	--	\$250,000	\$264,000	\$267,000
<b>Type of Financing</b>	--	Conventional	Fha	Fha
<b>Date of Sale</b>	--	11/16/2020	09/29/2020	11/06/2020
<b>DOM · Cumulative DOM</b>	-- · --	75 · 39	62 · 81	53 · 51
<b>Age (# of years)</b>	64	66	68	65
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,250	1,125	1,288	1,170
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 1	3 · 1	3 · 1
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 1 Car	None	Carport 1 Car
<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>	0.24 acres	0.17 acres	0.18 acres	0.21 acres
<b>Other</b>	Mature trees	Mature trees	Mature trees	Mature trees
<b>Net Adjustment</b>	--	+\$5,000	+\$4,360	+\$3,400
<b>Adjusted Price</b>	--	\$255,000	\$268,360	\$270,400

\* 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.

## Recent Sales - Cont.

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

- Sold 1** This home is the perfect opportunity to earn some instant equity! Needs some TLC but with the right touch, this home can become your own! You'll love the close proximity to the Maverick Center, Valley Fair Mall and I-215. New roof in 2018, New Ac in 2017 and new lateral sewer line in 2018. Adjustments: \$3,750 SF difference - (\$3,750) seller concessions - \$2,500 market timing - \$2,500 additional garage.
- Sold 2** Don't miss out on this great home!! Welcome to this newly updated single level home! This home has new tiled floors in the entry front room. All refinished beautiful hardwood floors throughout the home, excluding a back bedroom, which has recently had new carpet installed. An updated kitchen including a new tiled floor, freshly painted cabinets with new updated hardware, a newer stove and oven, new countertops and a new sink. Freshly painted walls, new baseboards and blinds. The furnace was replaced last year and the roof has also been replace with 30 year, high wind, architectural shingles and has a long life. The roof is well insulated. The yard is completely fenced including the driveway, with a roll away gate. Enjoy summer evenings in the backyard next to a floating pond and a stone patio. There are two sheds for plenty of storage and a large driveway for plenty of parking. This home is conveniently close to Valley Fair Mall, restaurants, shops, movie theaters, TRAX and I-215. Adjustments: (\$1,140) SF difference - (\$4,000) seller concessions - \$4,500 market timing - \$5,000 garage.
- Sold 3** Come see this cozy home! Enjoy the nice big yard and easy commuting near I-215 and Bangerter. Newer membrane roof, newer furnace. Brand new carpet and paint and 3 sheds. This home is move in ready! You'll love the formal dining room with a serving window from the kitchen. Adjustments: \$2,400 SF difference - \$2,500 market timing - \$3,500 additional garage - (\$5,000) some updating.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		The subject has never been listed across the MLS.					
<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						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

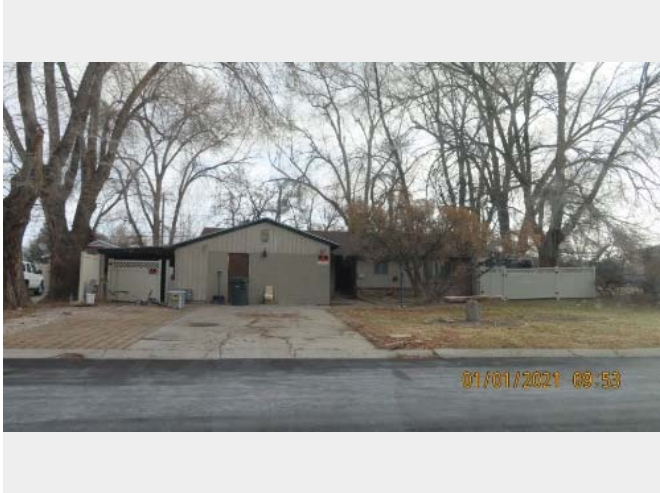
## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$260,000	\$260,000
<b>Sales Price</b>	\$256,000	\$256,000
<b>30 Day Price</b>	\$252,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The market is good at present and properties that are priced properly are going under contract within a few weeks. There can be an issue with inventory at times as homes are selling faster than they can be replaced with new listings. There were few active comps available within the normal distance parameters, so it was necessary to extend to nearly 1.5 miles in order to find suitable comps.</p>		

## 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.

## Subject Photos



Front



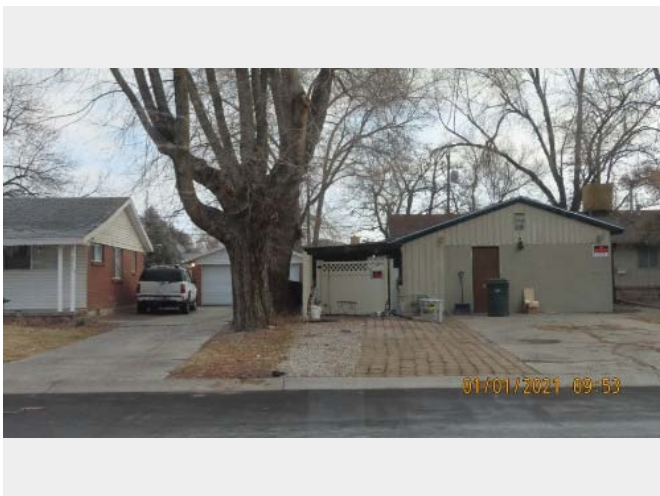
Front



Front



Address Verification



Side



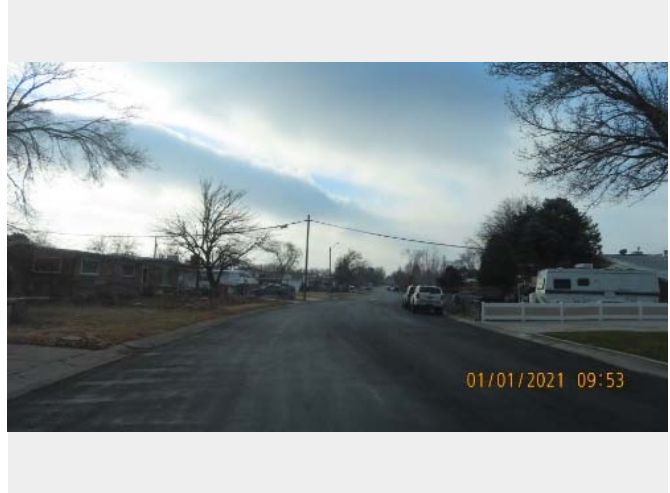
Side



## Subject Photos



Street



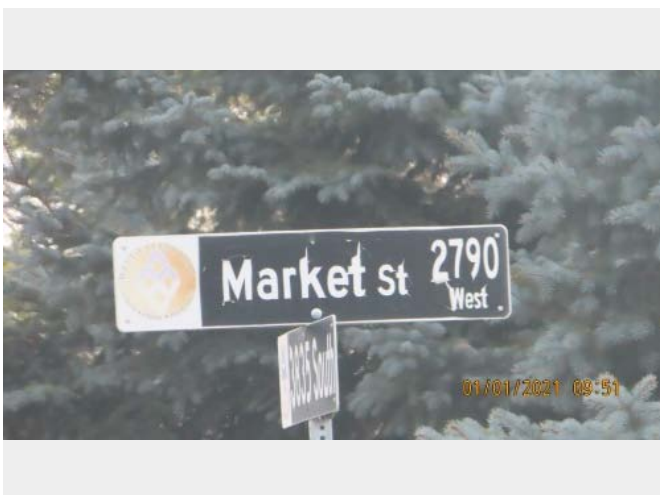
Street



Other



Other



Other

## Listing Photos

**L1** 3181 S 3200 W  
West Valley City, UT 84119



Front

**L2** 1786 W 3300 S  
West Valley City, UT 84119



Front

**L3** 3754 S 3325 W  
West Valley City, UT 84119



Front

## Sales Photos

**S1** 2751 W 3150 S  
West Valley City, UT 84119



Front

**S2** 3697 American Dr  
West Valley City, UT 84119



Front

**S3** 2941 Tess Ave  
West Valley City, UT 84119



Front



### ClearMaps Addendum

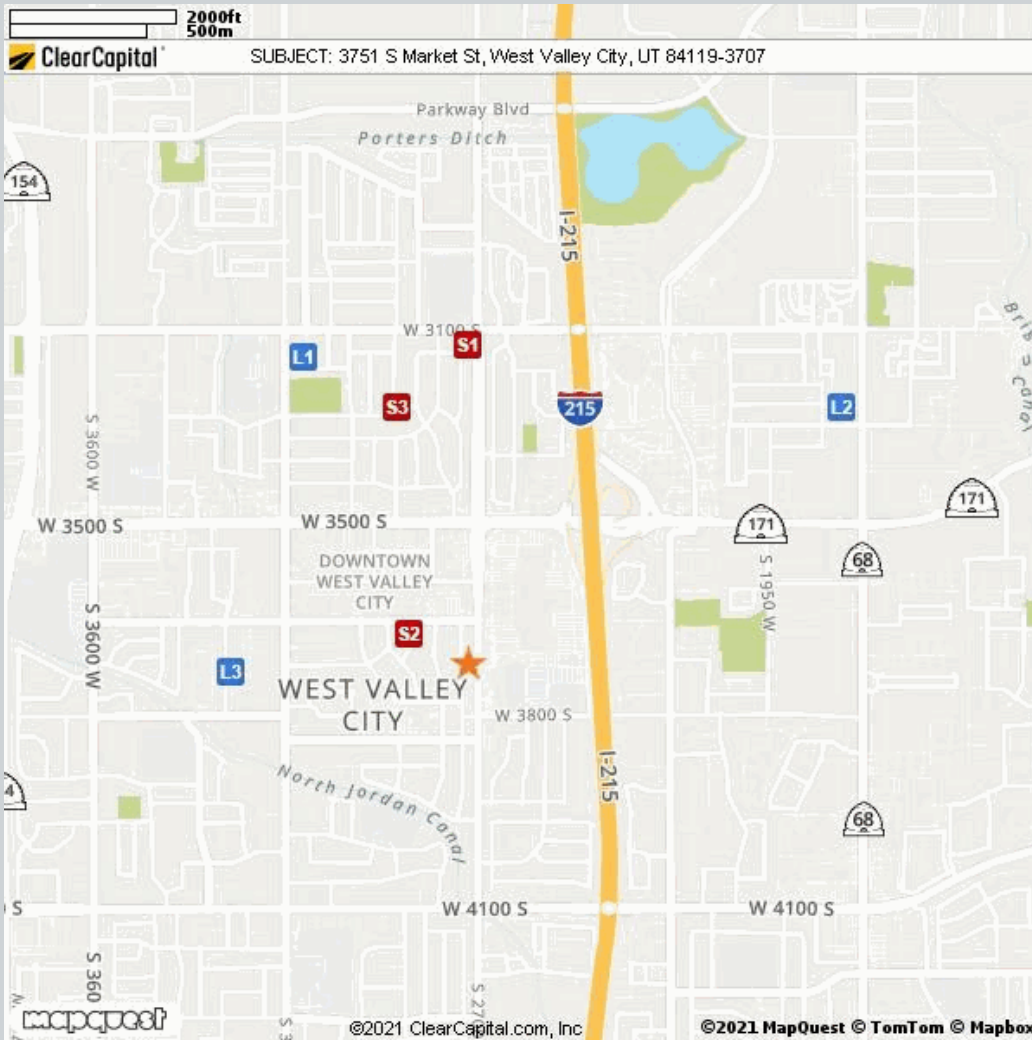
**Address** ★ 3751 S Market Street, Salt Lake City, UT 84119

**Loan Number** 42935

**Suggested List** \$260,000

**Suggested Repaired** \$260,000

**Sale** \$256,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3751 S Market Street, Salt Lake City, UT 84119	--	Parcel Match
L1 Listing 1	3181 S 3200 W, West Valley City, UT 84119	0.91 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1786 W 3300 S, West Valley City, UT 84119	1.20 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3754 S 3325 W, West Valley City, UT 84119	0.60 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2751 W 3150 S, West Valley City, UT 84119	0.85 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3697 American Dr, West Valley City, UT 84119	0.17 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2941 Tess Ave, West Valley City, UT 84119	0.70 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.

## Addendum: Report Purpose

### 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.

## Addendum: Report Purpose - cont.

**Report Instructions**

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

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.

## Report Instructions - cont.

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>	Kurtis Hughes	<b>Company/Brokerage</b>	Hughes Real Estate
<b>License No</b>	5488410-PB00	<b>Address</b>	985 Springwood Dr North Salt Lake UT 84054
<b>License Expiration</b>	11/30/2022	<b>License State</b>	UT
<b>Phone</b>	8012310703	<b>Email</b>	hugheska1@gmail.com
<b>Broker Distance to Subject</b>	11.55 miles	<b>Date Signed</b>	01/01/2021

*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.**