

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	203 7th Street, Ogden, UT 84404	Order ID	7180872	Property ID	29834482
Inspection Date	03/20/2021	Date of Report	03/22/2021		
Loan Number	43192	APN	12-089-0006		
Borrower Name	Catamount Properties 2018 LLC	County	Weber		

Tracking IDs

Order Tracking ID	0319BPO	Tracking ID 1	0319BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	OSBORN KEITH A	Condition Comments From the last MLS listing, the photos show a home that needs a lot of interior updating and repairs.
R. E. Taxes	\$1,143	
Assessed Value	\$140,000	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(key box on front door)		
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$20,000	
Total Estimated Repair	\$20,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments This area of Ogden Utah will have a very wide range of values, styles, sizes, and appeals. The subject will be a very small home for the neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$125,000 High: \$375,000	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	203 7th Street	966 Rushton St	266 E Patterson St	1056 E 20th St
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84404	84401	84401	84401
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.84 ¹	2.89 ¹	1.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$259,900	\$185,000	\$260,000
List Price \$	--	\$259,900	\$185,000	\$250,000
Original List Date		02/09/2021	02/25/2021	02/17/2021
DOM · Cumulative DOM	-- · --	38 · 41	19 · 25	18 · 33
Age (# of years)	79	91	104	78
Condition	Fair	Fair	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story bungalow	1 Story bungalow	1 Story bungalow	1 Story rambler
# Units	1	1	1	1
Living Sq. Feet	480	664	525	600
Bdrm · Bths · ½ Bths	1 · 0 · 1	2 · 1	2 · 1	1 · 1
Total Room #	4	5	5	4
Garage (Style/Stalls)	None	Detached 2 Car(s)	None	Carport 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	25%	50%	95%
Basement Sq. Ft.	480	343	250	600
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.13 acres	.06 acres	.10 acres
Other	none	none	none	none

* Listing 2 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.

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

Listing 1 Adjust for the size differences and also for the year built differences, adjust for the detached two car garage

Listing 2 adjustments will be needed for the size difference and for the year built differences, this comp has a pending offer

Listing 3 This comparable property will need adjustments for the carport differences, adjust for the larger size differences, this comp has a pending offer.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	203 7th Street	625 E Kershaw	431 S Harison Blvd	1317 Capitol St
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84404	84403	84404	84401
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.71 ¹	1.42 ¹	2.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$152,000	\$169,900	\$182,500
List Price \$	--	\$152,000	\$169,900	\$182,500
Sale Price \$	--	\$148,250	\$174,000	\$192,850
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/28/2021	11/25/2020	11/05/2020
DOM · Cumulative DOM	-- · --	66 · 66	29 · 36	28 · 31
Age (# of years)	79	102	74	75
Condition	Fair	Fair	Fair	Fair
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story bungalow	1 Story ranch	1 Story bungalow	1 Story bungalow
# Units	1	1	1	1
Living Sq. Feet	480	660	624	576
Bdrm · Bths · ½ Bths	1 · 0 · 1	1 · 1	1 · 1	1 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	Detached 1 Car	None	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	90%	0%	0%	0%
Basement Sq. Ft.	480	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.13 acres	.28 acres	.16 acres
Other	none	none	none	none
Net Adjustment	--	-\$5,200	-\$8,380	-\$3,920
Adjusted Price	--	\$143,050	\$165,620	\$188,930

* Sold 2 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.

Recent Sales - Cont.

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

- Sold 1** adjust for the seller paid closing costs and concessions of -4500, also adjust for the main floor size differences -3600, adjust for the garage -4000, adjust for the year built 6900
- Sold 2** adjust for the larger main floor size -2880, adjust for the seller paid closing costs -4000, adjust for the year built -1500
- Sold 3** adjust for the seller paid closing costs of -800, and for the year built differences -1200, adjust for the larger overall size -1920

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The subject last sold on 1/19/2021				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
01/09/2021	\$160,000	--	--	Sold	01/19/2021	\$166,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$160,000	\$180,000
Sales Price	\$155,000	\$175,000
30 Day Price	\$150,000	--
Comments Regarding Pricing Strategy		
The most recent sale on the MLS appears to be within the current value range of the subject property		

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



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 966 rushton st
Ogden, UT 84401



Front

L2 266 e patterson st
Ogden, UT 84401



Front

L3 1056 e 20th st
Ogden, UT 84401



Front

Sales Photos

S1 625 e kershaw
Ogden, UT 84403



Front

S2 431 s harison blvd
Ogden, UT 84404



Front

S3 1317 capitol st
Ogden, UT 84401



Front

ClearMaps Addendum

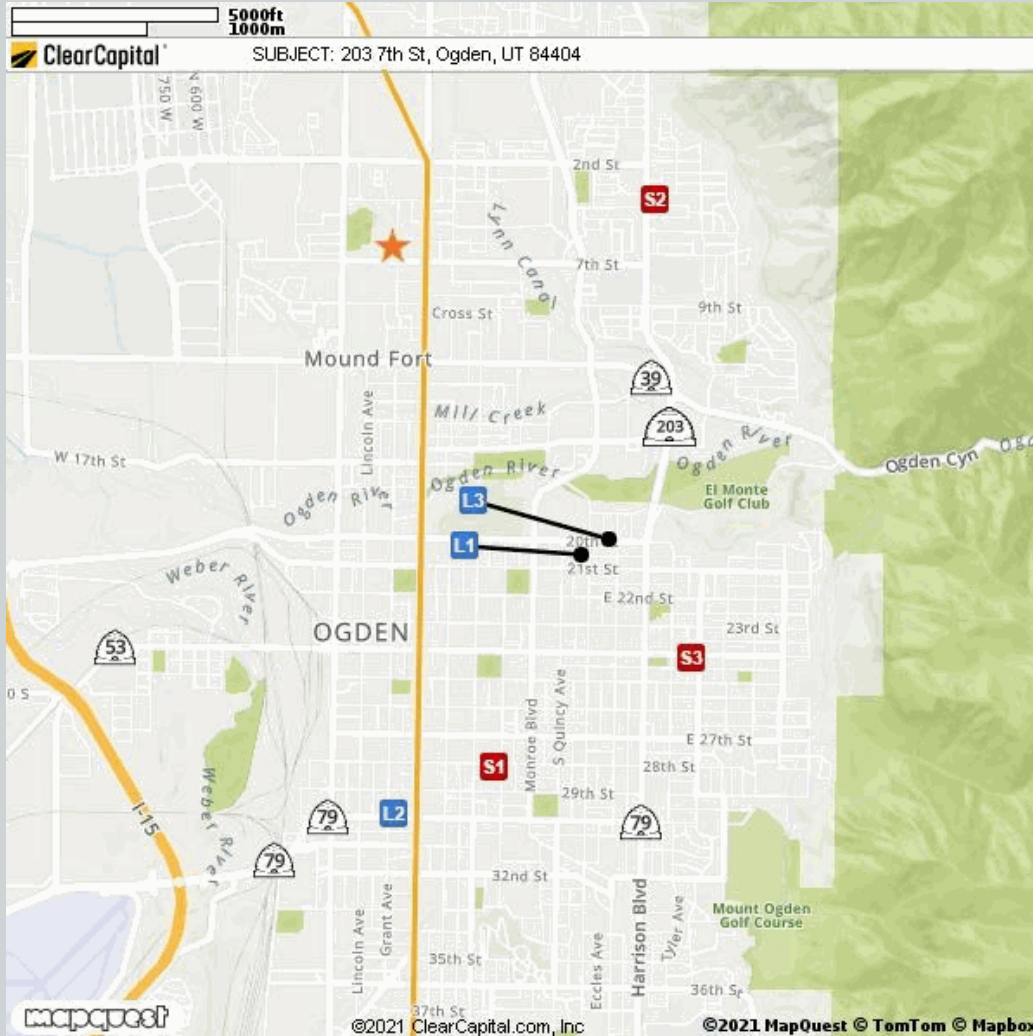
Address ★ 203 7th Street, Ogden, UT 84404

Loan Number 43192

Suggested List \$160,000

Suggested Repaired \$180,000

Sale \$155,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	203 7th Street, Ogden, UT 84404	--	Parcel Match
L1	Listing 1	966 Rushton St, Ogden, UT 84401	1.84 Miles ¹	Parcel Match
L2	Listing 2	266 E Patterson St, Ogden, UT 84401	2.89 Miles ¹	Parcel Match
L3	Listing 3	1056 E 20th St, Ogden, UT 84401	1.86 Miles ¹	Parcel Match
S1	Sold 1	625 E Kershaw, Ogden, UT 84403	2.71 Miles ¹	Parcel Match
S2	Sold 2	431 S Harison Blvd, Ogden, UT 84404	1.42 Miles ¹	Parcel Match
S3	Sold 3	1317 Capitol St, Ogden, UT 84401	2.62 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.

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

Broker Name	Randy Benoit	Company/Brokerage	Agent For Discover Realty
License No	5482786-AB00	Address	3687 N 2225 E Layton UT 84040
License Expiration	11/30/2022	License State	UT
Phone	8015641625	Email	benoit3418@msn.com
Broker Distance to Subject	9.88 miles	Date Signed	03/20/2021

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.