

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	5544 W 5100 S, Hooper, UT 84315	Order ID	7865337	Property ID	31905594
Inspection Date	01/05/2022	Date of Report	01/06/2022		
Loan Number	45471	APN	5544 w 5100 s		
Borrower Name	Catamount Properties 2018 LLC	County	Weber		

Tracking IDs

Order Tracking ID	01.04.22_BPO_Update	Tracking ID 1	01.04.22_BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$2,414	The home is currently listed and the MLS photos show a home that is in good condition and up dated.	
Assessed Value	\$380,001		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (on lock box)		
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		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This area of Weber County Utah is mostly residential. The average home in this area will be 3000 + square feet in size and built after 1980, the subject is very non typical for the neighborhood.	
Sales Prices in this Neighborhood	Low: \$375,000 High: \$960,000		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5544 W 5100 S	381 N 4000 W	3763 W 4000 S	4366 W 800 N
City, State	Hooper, UT	Clearfield, UT	West Haven, UT	Clearfield, UT
Zip Code	84315	84015	84401	84015
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.66 ¹	2.57 ¹	3.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$400,000	\$425,000	\$498,500
List Price \$	--	\$400,000	\$425,000	\$498,500
Original List Date		11/24/2021	12/08/2021	12/27/2021
DOM · Cumulative DOM	-- · --	32 · 43	12 · 29	6 · 10
Age (# of years)	76	65	84	42
Condition	Average	Average	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 ranch	1 Story ranch	1 Story ranch	Split split
# Units	1	1	1	1
Living Sq. Feet	2,022	955	1,008	1,179
Bdrm · Bths · ½ Bths	4 · 2	1 · 1	2 · 1	3 · 1
Total Room #	9	4	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 1 Car	None	Carport 2 Car(s)
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	20%	50%	100%
Basement Sq. Ft.	--	955	1,008	1,100
Pool/Spa	--	--	--	--
Lot Size	1.63 acres	.50 acres	1.08 acres	1.0 acres
Other	none	none	none	none

* Listing 3 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.

Current Listings - Cont.

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

- Listing 1** Adjustments will be needed for the size differences and for the year built and also for the garage, adjust for the smaller lot size. OPEN HOUSE SAT 11-1pm Amazing updated home on 1/2 acre lot with miles of walking path right in the backyard! The photos say it all, move in ready! All new windows updated kitchen and bath, easy to make 3 bedroom again, they took out wall to make huge kitchen area. Fiber internet connection, makes working from home a breeze. Electric vehicle connection stubbed in garage, tesla connector excluded. Secondary water available, it is metered and paid for separate from culinary water. Ring door bell included too
- Listing 2** This comparable property will need adjustments for the smaller lot size, also for the slight year built differences, adjust for the bath differences and the lack of a garage. Buyers fell through due to personal issues, so this cute property is ready for you to call your own! Cozy 3Bd/1Ba home with horse property located in West Haven. Perfect for small family and animals. Large lot just over an Acre with large Fenced in pasture for your animals also equipped with 4 Stalls and building to store hay and supplies. A Chicken coop also. It has a large open area with fire pit for entertaining, or storing all your toys. Fenced backyard area has new top soil and sod planted in May 2021. Don't miss out on this opportunity to own this great piece of property. Sellers have repainted and repaired the finished basement rooms and entryway through side door. Basement flooded in 2019 and has been repaired through insurance claims. Square footage figures are provided as a courtesy estimate only and were obtained from County Tax Records . Buyer is advised to obtain an independent measurement.
- Listing 3** This comp needs adjustments for the garage, the size, the lot size differences and the year built, this comp has an offer, adjust for the bath differences. Offers due by 6pm December 30th! Start the New Year off right with this beautifully updated 4BR 2B home on a 1 acre horse property. Buyers will love the laid back country feel with ample space and no back neighbors. Gorgeous mountain and valley views. Kitchen and home have been recently updated with new floor coverings and paint. Daylight basement with walk out. Windows, roof, and central air all replace within the last 3-5 years .South facing lot. Plenty of room for your horses, toys, and RV's. Services and schools etc. are easily available

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5544 W 5100 S	1172 N 3000 W	5455 S 2700 W	6538 W 5500 S
City, State	Hooper, UT	Clearfield, UT	Roy, UT	Hooper, UT
Zip Code	84315	84015	84067	84315
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.30 ¹	3.57 ¹	1.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$414,900	\$449,000	\$429,997
List Price \$	--	\$414,900	\$449,000	\$429,997
Sale Price \$	--	\$448,000	\$425,000	\$475,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/20/2021	09/01/2021	10/04/2021
DOM · Cumulative DOM	-- · --	25 · 28	15 · 29	33 · 39
Age (# of years)	76	60	39	59
Condition	Average	Average	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 ranch	1 Story ranch	1 Story ranch	1.5 Stories tri level
# Units	1	1	1	1
Living Sq. Feet	2,022	1,180	1,900	1,240
Bdrm · Bths · ½ Bths	4 · 2	2 · 1	4 · 2	3 · 1 · 1
Total Room #	9	5	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	Yes	No	Yes
Basement (% Fin)	0%	75%	0%	100%
Basement Sq. Ft.		924	--	572
Pool/Spa	--	--	--	--
Lot Size	1.63 acres	1.88 acres	.67 acres	1.28 acres
Other	none	none	none	none
Net Adjustment	--	-\$12,900	+\$20,900	+\$34,500
Adjusted Price	--	\$435,100	\$445,900	\$509,500

* Sold 3 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 bath differences 4000, and for the larger overall size -4100, adjust for the year built differences -4800, also for the larger garage -8000. *** Multiple Offers Received: All Offers Due by or Before 10:00 AM tomorrow. Response Deadline to be tomorrow @ 5:00 PM. Cancelling Open House on Saturday. Come get a look now- while you still can*** This property is a gem- a rare find indeed! Enjoy the best of both worlds; you'll have a place to homestead while still being within the city limits. Feel free to sprawl out on nearly 2 acres. Get lost in the back pasture for hours on end. Enjoy the freedom and space that comes from having your very own outbuildings (electricity and water are available to the barn and the chicken coop). Take a stroll through your new orchard and pick from your; apricot, apple, peach, plum, mulberry or even walnut tree(s). The large sycamore tree provides shade to the garden area and is a centerpiece to the beautiful backyard. To top it off, this home features an extra-large detached garage. As we move inside the home enjoy lounging on the weekends and soaking up the sun from your very own sunroom. As you step foot into the heart of the home you will be greeted by your very own custom kitchen. The cabinetry will provide ample storage. The granite countertops used in the kitchen were also carried into the unique dining space. This bonus granite island adds versatility for additional prep space while still maintain the functionality of a great dining space. Come take in the experience of all that this property already is, and all that this property has to offer (future tense). Square footage figures are provided as a courtesy estimate only and were obtained from County Records. Buyer is advised to obtain an independent measurement.
- Sold 2** adjust for the smaller lot size 20000, and for the carport and garage 12000, adjust for the year built -11100. Great remodeled home on .67 acre. Vacant and ez to show. 3 bedroom 2 bath one level home.
- Sold 3** This comp will need adjustments for the garage and carport differences 12000, and for the lot size 10000, adjust for the bath 2000 and the size 10500. This is the beautiful horse property you've been waiting for! Completely remodeled and updated inside, including new electrical, newer A/C, newer water heater, and a new roof installed barely a year ago! With the updates done, an above-ground pool for the kids, and the property already set up to care for your horses, you can instantly make this country home your own! OPEN HOUSE 8/28 3pm-4:45pm Square footage figures are provided as a courtesy estimate only and were obtained from the county records. The buyer is advised to obtain an independent measurement.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				The subject is currently listed and also sold on 7/15/2021			
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
06/24/2021	\$400,000	--	--	Sold	07/15/2021	\$390,000	MLS
12/22/2021	\$599,000	12/23/2021	\$599,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$495,000	\$495,000
Sales Price	\$490,000	\$490,000
30 Day Price	\$480,000	--
Comments Regarding Pricing Strategy		
There is very limited similar data for the subject. It is older than typical and has a larger lot than typical for this market area. No better or closer comps.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to recent repairs being done on the subject. The broker's as-is conclusion is supported by the comparable data. It is noted the current as-is conclusion is higher than the prior report completed on 07/12/21; however, the Clear Capital Home Data Index indicate the market has increased by 31.0% over the past 12 months. 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

Listing Photos

L1 381 n 4000 w
Clearfield, UT 84015



Front

L2 3763 w 4000 s
West Haven, UT 84401



Front

L3 4366 w 800 n
Clearfield, UT 84015



Front

Sales Photos

S1 1172 n 3000 w
Clearfield, UT 84015



Front

S2 5455 s 2700 w
Roy, UT 84067



Front

S3 6538 w 5500 s
Hooper, UT 84315



Front

ClearMaps Addendum

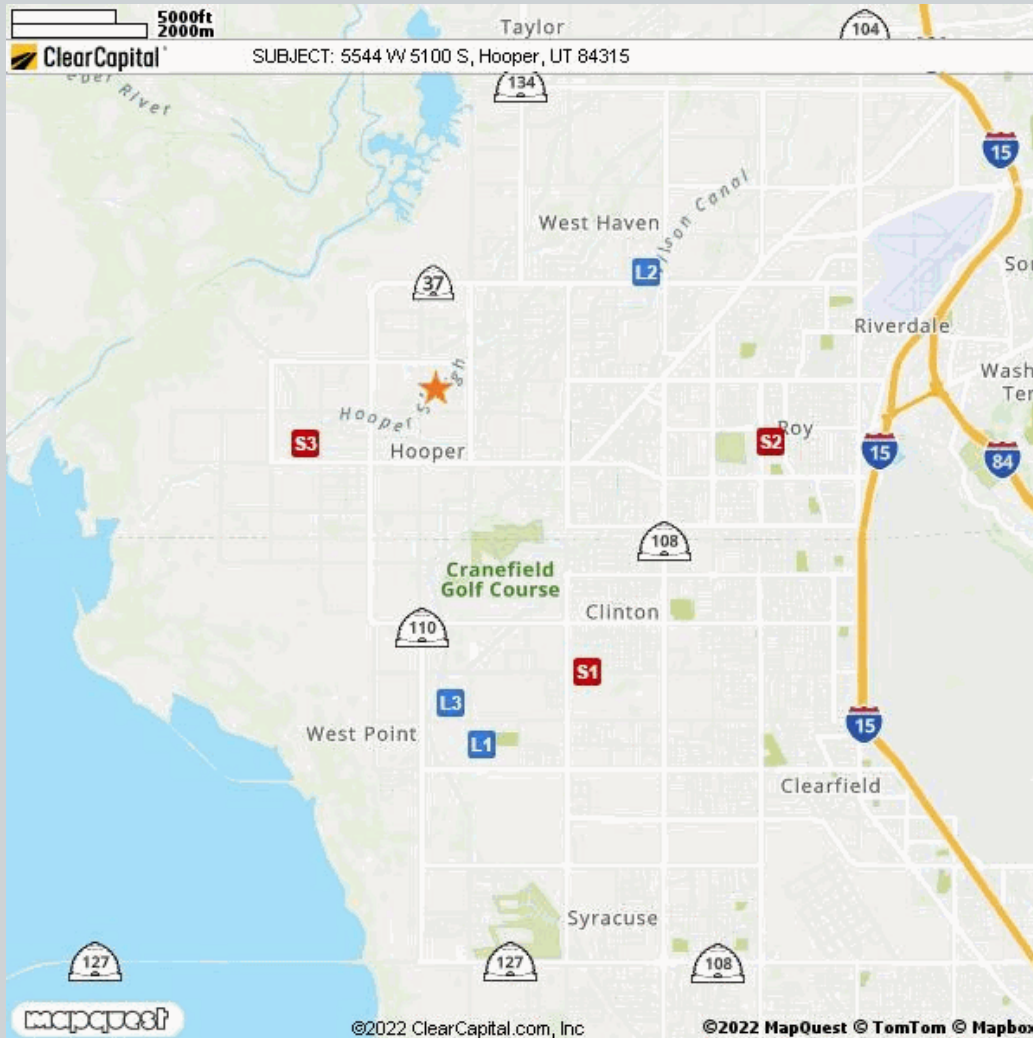
Address ★ 5544 W 5100 S, Hooper, UT 84315

Loan Number 45471

Suggested List \$495,000

Suggested Repaired \$495,000

Sale \$490,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5544 W 5100 S, Hooper, UT 84315	--	Parcel Match
L1 Listing 1	381 N 4000 W, Clearfield, UT 84015	3.66 Miles ¹	Parcel Match
L2 Listing 2	3763 W 4000 S, Ogden, UT 84401	2.57 Miles ¹	Parcel Match
L3 Listing 3	4366 W 800 N, Clearfield, UT 84015	3.19 Miles ¹	Parcel Match
S1 Sold 1	1172 N 3000 W, Clearfield, UT 84015	3.30 Miles ¹	Parcel Match
S2 Sold 2	5455 S 2700 W, Roy, UT 84067	3.57 Miles ¹	Parcel Match
S3 Sold 3	6538 W 5500 S, Hooper, UT 84315	1.38 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	10.68 miles	Date Signed	01/05/2022

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.