

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	3241 S 1600 West, Logan, UT 84321	Order ID	7486833	Property ID	30779851
Inspection Date	08/06/2021	Date of Report	08/06/2021		
Loan Number	45644	APN	03-187-0030		
Borrower Name	Catamount Properties 2018 LLC	County	Cache		

Tracking IDs

Order Tracking ID	0805BPO_Citi	Tracking ID 1	0805BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BRITTNEY P CENTERS	Condition Comments SUBJECT APPEARS TO BE IN AVERAGE TO GOOD CONDITION NO REPAIRS NOTED ON DRIVE BY INSPECTION
R. E. Taxes	\$1,769	
Assessed Value	\$292,791	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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	Rural	Neighborhood Comments ESTABLISHED LOCATION WITH SIMILA AGE AND STYLE OF HOMES CLOSE TO CITY SERVICES DOWNTOWN THE SUBJECT CONFORMS TO OTHER PROPERTIES IN THE AREA
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$316300 High: \$555579	
Market for this type of property	Increased 10 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3241 S 1600 West	535 N 600 E	551 S 780 E	355 N 1025 W
City, State	Logan, UT	Smithfield, UT	Smithfield, UT	Hyrum, UT
Zip Code	84321	84335	84335	84319
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	12.30 ¹	11.00 ²	2.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$500,000	\$390,000	\$419,000
List Price \$	--	\$500,000	\$390,000	\$419,000
Original List Date		07/21/2021	08/05/2021	06/14/2021
DOM · Cumulative DOM	-- · --	6 · 16	1 · 1	9 · 53
Age (# of years)	22	21	33	21
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 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,390	1,431	1,133	1,212
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	2 · 2
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	50%	100%	100%	100%
Basement Sq. Ft.	1,116	1,468	1,212	1,320
Pool/Spa	--	--	--	--
Lot Size	0.28 acres	0.28 acres	0.23 acres	0.25 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.

Current Listings - Cont.

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

- Listing 1** updated with low-maintenance LVP flooring on the main level; barn doors & a newly tiled soaker bathtub in the master bathroom. Enjoy the convenience of a tankless water heater (less than 2 years old) & the increased privacy and energy savings from the Arizona Tint Privacy Film that has been installed on all of the upstairs, west-facing windows. The fully finished, walkout basement has been plumbed for a gas fireplace & has a great space (oversized bedroom)
- Listing 2** clean, move in ready home boasts a complete walk-out basement for a possible income generating MIL suite. Large yard and deck is perfect for gathering and entertaining. Enjoy the eat-in kitchen, complete with stainless steel appliances with sliding glass door to the yard. Upgrades include newer paint and carpet upstairs (2 years ago) and newer roof (3 years ago).
- Listing 3** Carpet allowance for the basement and roof allowance will be included. The carpet allowance is \$2,500 and the roof allowance is \$11,000.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3241 S 1600 West	709 E Apple Dr	14 Shadow Mountain Dr	1474 Mountain Rd
City, State	Logan, UT	Logan, UT	Logan, UT	Logan, UT
Zip Code	84321	84321	84321	84321
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.12 ¹	5.45 ¹	5.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$409,900	\$465,000	\$319,900
List Price \$	--	\$409,900	\$465,000	\$319,900
Sale Price \$	--	\$409,900	\$447,000	\$331,000
Type of Financing	--	Cash	Cash	Conv
Date of Sale	--	02/26/2021	06/21/2021	10/16/2020
DOM · Cumulative DOM	-- · --	48 · 38	51 · 91	4 · 35
Age (# of years)	22	17	14	25
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 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,390	1,328	1,400	1,266
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	1 · 2 · 1	3 · 2
Total Room #	7	6	5	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	50%	100%	100%	100%
Basement Sq. Ft.	1116	1,413	1,400	1,198
Pool/Spa	--	--	--	--
Lot Size	0.28 acres	0.16 acres	0.06 acres	0.24 acres
Other	none	NONE	NONE	NONE
Net Adjustment	--	-\$8,468	-\$7,887	-\$1,988
Adjusted Price	--	\$401,432	\$439,113	\$329,012

* 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.

Recent Sales - Cont.

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

- Sold 1** open floor plan and enjoy the peaceful feel this home provides. It also has all the bells and whistles...including Solar for water heater (200 lb holding tank in mechanical room), steamer in master shower, central vac, stubbed for gas to be connected to BBQ grill, filtered water system, heated garage, plantation shutters, hardwood floors, new water softener and furnace.
- Sold 2** Open Concept Rambler in Cache Valley's Premier Senior Shadow Mountain 55+ Community. This 3 bedroom custom home has an impressive kitchen with center island, shaker cabinets, granite counters, and hardwood floors. This home also features a main floor laundry with cabinets, main floor great room, formal living room or office with vaulted ceilings. The grand master bedroom has a huge walk-in closet, bath with double sinks and large shower. The basement is perfect for family and guests with office area, large family room and two spacious bedrooms.
- Sold 3** Well cared for home and yard in a quiet central neighborhood. 5 beds 3 full baths with room for everything. Nice neutral colors so you can make this home your own. Fully fenced back yard to welcome family, friends and pets. Schools, parks and shopping all within 5 minutes.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				INFORMATION PROVIDED BY CLEAR PROPLIETED 06/15/2021 UNDER CONTRACT 07/01/2021 SOLD 07/22/2021			
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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$389,900	\$389,900
Sales Price	\$389,900	\$389,900
30 Day Price	\$389,000	--
Comments Regarding Pricing Strategy		
SUBJECT TO AN INTERIOR INSPECTION AND ANY UPDATES AND INTERIOR CONDITION ALL COMPS ARE IN TE SUBJECT MAKET LOCATION		

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

Listing Photos

L1 535 N 600 E
Smithfield, UT 84335



Front

L2 551 S 780 E
Smithfield, UT 84335



Front

L3 355 N 1025 W
Hyrum, UT 84319



Front

Sales Photos

S1 709 E APPLE DR
Logan, UT 84321



Front

S2 14 SHADOW MOUNTAIN DR
Logan, UT 84321



Front

S3 1474 MOUNTAIN RD
Logan, UT 84321



Front

ClearMaps Addendum

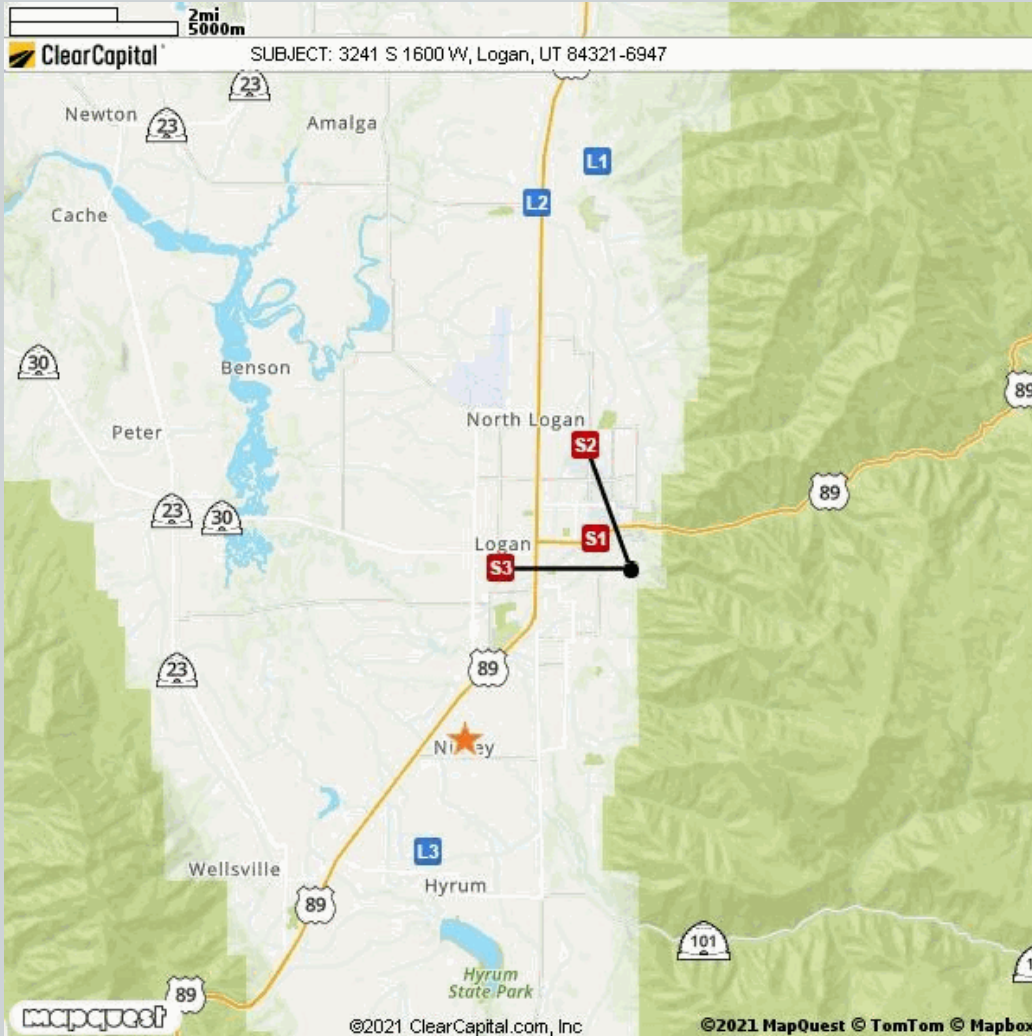
Address ★ 3241 S 1600 West, Logan, UT 84321

Loan Number 45644

Suggested List \$389,900

Suggested Repaired \$389,900

Sale \$389,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3241 S 1600 West, Logan, UT 84321	--	Parcel Match
L1 Listing 1	535 N 600 E, Smithfield, UT 84335	12.30 Miles ¹	Parcel Match
L2 Listing 2	551 S 780 E, Smithfield, UT 84335	11.00 Miles ²	Unknown Street Address
L3 Listing 3	355 N 1025 W, Hyrum, UT 84319	2.25 Miles ¹	Parcel Match
S1 Sold 1	709 E Apple Dr, Logan, UT 84321	5.12 Miles ¹	Parcel Match
S2 Sold 2	14 Shadow Mountain Dr, Logan, UT 84321	5.45 Miles ¹	Parcel Match
S3 Sold 3	1474 Mountain Rd, Logan, UT 84321	5.47 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.

*** 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

Report Instructions - cont.

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	Marie Robbins	Company/Brokerage	Salt Creek RE Properties
License No	5461797-PB00	Address	455 Vern Way Tremonton UT 84337
License Expiration	12/31/2021	License State	UT
Phone	4352572221	Email	robbinsrealestate@gmail.com
Broker Distance to Subject	15.11 miles	Date Signed	08/06/2021

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.