

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>	2807 S 9150 W, Magna, UT 84044	<b>Order ID</b>	8489124	<b>Property ID</b>	33490480
<b>Inspection Date</b>	10/26/2022	<b>Date of Report</b>	10/27/2022		
<b>Loan Number</b>	49441	<b>APN</b>	14-30-205-015		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Salt Lake		

### Tracking IDs

<b>Order Tracking ID</b>	10.24.22 BPO Citi-CS Update	<b>Tracking ID 1</b>	10.24.22 BPO Citi-CS Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> Property appears to be in good condition home is a cute little bungalow roof looks to be in good shape as well as exterior
<b>R. E. Taxes</b>	\$129,710	
<b>Assessed Value</b>	\$166,800	
<b>Zoning Classification</b>	SFR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (lock box)	
<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>	Rural	<b>Neighborhood Comments</b> Who is located in a very old area of the valley. Home in the area are well-established and vary in size most are bungalows. I don't see any short sales in the neighborhood homes do you lack some curb appeal.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$299,000 High: \$399,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2807 S 9150 W	2670 S Melville Dr	8820 W Magna Main St	2879 S 9100 W
City, State	Magna, UT	Magna, UT	Magna, UT	Magna, UT
Zip Code	84044	84044	84044	84044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.29 <sup>1</sup>	0.39 <sup>1</sup>	0.09 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$499,999	\$315,000
List Price \$	--	\$315,000	\$399,999	\$315,000
Original List Date		09/30/2022	08/22/2022	10/26/2022
DOM · Cumulative DOM	-- · --	23 · 27	34 · 66	1 · 1
Age (# of years)	62	39	110	107
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	459	761	808	676
Bdrm · Bths · ½ Bths	1 · 1	2 · 1	2 · 1	1 · 1
Total Room #	6	6	7	6
Garage (Style/Stalls)	None	None	None	Detached 1 Car
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	100%	0%	0%	100%
Basement Sq. Ft.	350	--	--	338
Pool/Spa	--	--	--	--
Lot Size	.13 acres	.12 acres	.14 acres	.13 acres
Other	--	--	--	--

\* 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.

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

**Listing 1** This home is comparable to the subject due to the lot size as well as the overall square footage of the home polled search for comparable homes in the area most homes do not have a basement are the same style and layout.

**Listing 2** This home is also comparable to the subject due to the lot size overall square footage is closed homes in this area typically don't have basements so hard to find homes that meet the GLA

**Listing 3** This home is the most comparable in square footage as well as lot size and basement square footage homes are the same style and are in the same location.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2807 S 9150 W	2746 S 9150 W	2667 S Melville Dr	2925 S 9000 W
City, State	Magna, UT	Magna, UT	Magna, UT	Magna, UT
Zip Code	84044	84044	84044	84044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 <sup>1</sup>	1.32 <sup>1</sup>	0.21 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$305,000	\$300,000	\$300,000
List Price \$	--	\$305,000	\$300,000	\$300,000
Sale Price \$	--	\$300,000	\$325,000	\$292,200
Type of Financing	--	Conventional	Fha	Va
Date of Sale	--	02/16/2022	02/08/2022	02/28/2022
DOM · Cumulative DOM	-- · --	24 · 25	20 · 21	28 · 39
Age (# of years)	62	113	39	105
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	459	800	761	693
Bdrm · Bths · ½ Bths	1 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	100%	0%	0%	100%
Basement Sq. Ft.	350	--	--	150
Pool/Spa	--	--	--	--
Lot Size	.13 acres	.10 acres	.13 acres	.09 acres
Other	--	--	--	--
Net Adjustment	--	-\$10,000	-\$10,000	\$0
Adjusted Price	--	\$290,000	\$315,000	\$292,200

\* Sold 3 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 located on the same street as the subject is the same style is home the overall square footage is close searched area within 15 miles unable to find these style of homes that meet the square footage requirement most homes are above ground. Adjustment made for difference in age
- Sold 2** This home is comparable to the subject in square footage as well as lot size homes are close in curb appeal. Adjustment made for difference in age
- Sold 3** This home is the most comparable to the subject due to the square footage as well as the lot size homes are the same style. No adjustment made I feel home is appropriately priced.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Dimension Realty Services	see listing history below					
<b>Listing Agent Name</b>	Brad Olsen						
<b>Listing Agent Phone</b>	801-560-8448						
<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>
10/19/2022	\$299,900	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$290,000	\$290,000
<b>Sales Price</b>	\$290,000	\$290,000
<b>30 Day Price</b>	\$290,000	--
<b>Comments Regarding Pricing Strategy</b>		
This home is located in the Roul area of the valley very well-established area. Homes in this area are sometimes part of the historic district. This home would be great for a retiree or investor looking for additional income.		

## 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



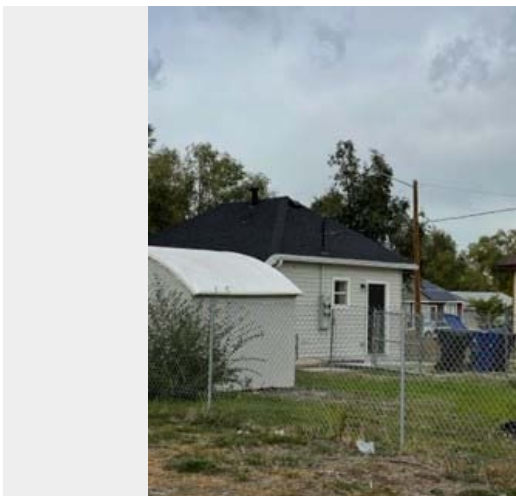
Address Verification



Side



Side



Back



Back

## Subject Photos



Street



Street



Other

## Listing Photos

**L1** 2670 S Melville Dr  
Magna, UT 84044



Front

**L2** 8820 W Magna Main St  
Magna, UT 84044



Front

**L3** 2879 S 9100 W  
Magna, UT 84044



Front



## Sales Photos

**S1** 2746 S 9150 w  
Magna, UT 84044



Front

**S2** 2667 S Melville Dr  
Magna, UT 84044




Front

**S3** 2925 S 9000 W  
Magna, UT 84044



Front

## ClearMaps Addendum

**Address**  2807 S 9150 W, Magna, UT 84044

**Loan Number** 49441

**Suggested List** \$290,000

**Suggested Repaired** \$290,000

**Sale** \$290,000

## 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>	Bethany Baty	<b>Company/Brokerage</b>	Parker Brown Real Estate
<b>License No</b>	9003407	<b>Address</b>	187 W Main St Lehi UT 84043
<b>License Expiration</b>	04/30/2024	<b>License State</b>	UT
<b>Phone</b>	8016648279	<b>Email</b>	bethany@parker-brown.com
<b>Broker Distance to Subject</b>	26.01 miles	<b>Date Signed</b>	10/27/2022

*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:**

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