Clario Appraisal Network 300 E 2nd St Ste 1405 Reno, NV 89501-1508 530.550.2565

06/02/2022

Wedgewood, Inc. 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278

Re: Property: 3036 S Lobo Cyn Mesa, AZ 85212 Borrower: Catamount Properties 2018 LLC File No.:

Opinion of Value: \$ 592,000 Effective Date: 05/31/2022

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely esign.alamode.com/verify Serial:D66D3D64

Jacquelin McKinney License or Certification #: 1013999 State: AZ Expires: 09/30/2022 support@clarioappraisal.com



Borrower/Client	Catamount Properties 2018 LLC				File No.	49486		
Property Address	3036 S Lobo Cyn							
City	Mesa	County	Maricopa	State	AZ	Zip Code	85212	
Lender	Wedgewood, Inc.							

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Clario Appraisal Network

Exterior-Only	/ Ins	pection	Residenti	al Ap	praisal	Report	File # 49
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		-Only inspection			File#	49486		
The purpose of this summary appraisal repo	rt is to prov	ride the lender/client with ar	accurate, and adequately	supported, opi	inion of the mark	ket value	of the subject p	property.
Property Address 3036 S Lobo Cyn			City Mesa		State	AZ	Zip Code 8521	2
Borrower Catamount Properties 2018 I	LC	Owner of Public Rec	ord Properties 2018	L Catamoun	t County	/ Maric	ора	
Legal Description LOT 545 MESQUITE	Canyon u	INIT 2 MCR 475-32						
Assessor's Parcel # 304-02-591			Tax Year 2021			axes \$2		
Neighborhood Name Mesquite Canyon L			Map Reference 380			s Tract 4	226.43	
Occupant 🗙 Owner 🗌 Tenant 🗌 Vaca		Special Assessments	s\$ 0	D PU	D HOA\$O] per year	per month
Property Rights Appraised X Fee Simple	Leaseho							
Assignment Type Purchase Transaction			r (describe) Servicing	.d. Cuite 100	Dedende De	a a h	00270	
Lender/Client Wedgewood, Inc. Is the subject property currently offered for sale of	r has it heen d		5 Manhattan Beach Bly				Yes 🗙 No	
Report data source(s) used, offering price(s), and			ax / Maricopa County /		ur.			
				10000001				
I did did not analyze the contract for s	sale for the su	bject purchase transaction. Exp	lain the results of the analysis	s of the contract	for sale or why the	e analysis	was not	
performed.								
Contract Price \$ Date of Cont			er the owner of public record?		No Data Sou	urce(s)		N
Is there any financial assistance (loan charges, sa			ince, etc.) to be paid by any p	arty on behalf of	t the borrower?		Yes	No
If Yes, report the total dollar amount and describe	the items to t	be paid.						
Note: Race and the racial composition of the	neighborhoo	d are not appraisal factors.						
Neighborhood Characteristics			nit Housing Trends		One-Unit Hou	using	Present Land	Use %
Location 🗌 Urban 🔀 Suburban 🗌	Rural	Property Values 🔀 Increas	•	Declining	PRICE	AGE	One-Unit	85 %
Built-Up 🔀 Over 75% 🗌 25-75% 🗍	Under 25%	Demand/Supply 🔀 Shortag		Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
Growth 🗌 Rapid 🔀 Stable 🗌	Slow	Marketing Time 🔀 Under		Over 6 mths	375 Low	21	Multi-Family	0 %
Neighborhood Boundaries North: E Gua	dalupe Rd	, East: S Crismon Rd, S	outh: E Plana Ave, We	st:	715 High	24	Commercial	5 %
Ellsworth Rd					477 Pred.	23	Other	10 %
		rage to good condition						
facilities: schools, shopping, employn			nedical are located wit	hin 1 to 5 m	niles, 3 to 15 m	ninutes	drive time. Th	e 10%
"Other" present land use includes pa			<u> </u>					
Market Conditions (including support for the above waivers in the market. The typical ma			of supply continues to					raisai
waivers in the market. The typical ma	arkeung ui							
Dimensions 57' x 153' x 166' x 107' app	prox.	Area 13341 sf	Shape	Irregular		View N;	Res:	
Specific Zoning Classification RS-6			Residential Single D			/		
Zoning Compliance 🔀 Legal 🗌 Legal None	conforming (G	irandfathered Use) 🗌 No Z	Coning 🔲 Illegal (describe)					
Is the highest and best use of subject property as	improved (or	an proposed per plane and and						
to the highest and beet dee of cabjest property as		as proposed per plans and spe	cifications) the present use?	X	Yes 🗌 No	If No, des	cribe Highest	t and
best use, as though vacant, is the sa		existing multi family re	sidential use.			lf No, des		
best use, as though vacant, is the sa Utilities Public Other (describe)	me as the	existing multi family re Public Othe		Off-site Impro	ovements - Type	If No, des	Public P	rivate
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Exterior–Only Inspection Residential Appraisal Report File # 49486

	There are O comparable	e properties currently	offered for sale in t	he subject neighborho	od ranging in price	from \$ 0	to \$ 0	
				the past twelve month			-	
								<u>605,000</u>
	FEATURE	SUBJECT		LE SALE # 1		LE SALE # 2		BLE SALE # 3
ļ	Address 3036 S Lobo Cyn		9566 E Plana Ave	9	9629 E Onza Ave	9	9434 E Osage A	ve
	Mesa, AZ 85212		Mesa, AZ 85212		Mesa, AZ 85212		Mesa, AZ 85212	
F	Proximity to Subject		0.26 miles W		0.25 miles NW		0.49 miles NW	-
_	Sale Price	\$	0.20 111103 1	\$ 605,000	0.25 111103 1444	\$ 600,000		\$ 522,000
			A (1)	\$ 605,000	• •	\$ 600,000		
	Sale Price/Gross Liv. Area	\$ sq.ft.			\$ 259.97 sq.ft.		\$ 222.79 sq.ft	
[Data Source(s)		ARMLS #637643	4;DOM 47	ARMLS #635259	5;DOM 2	ARMLS #632418	82;DOM 38
	/erification Source(s)		Doc #427306/Re		Doc #306155/Re		Doc #45525/Re	
	ALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
_		DESCRIPTION		+ (-) \$ Aujustment		+(-) & Aujustinent		+(-) a Aujustment
	Sales or Financing		ArmLth		ArmLth		ArmLth	
(Concessions		VA;0		Conv;0		Conv;0	
Г	Date of Sale/Time		s05/22;c04/22	+6 000	s04/22;c03/22	+11 000	s01/22;c12/21	+21,000
	Location	NuDeeu		10,000		11,000		121,000
		N;Res;	N;Res;		N;Res;		N;Res;	
_	easehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
9	Site	13341 sf	9643 sf	+11,000	7040 sf	+19,000	7015 sf	+19,000
١	/iew	N;Res;	N;Res;		N;Res;		N;Res;	•
	Design (Style)						DT1;Ranch	
		DT1;Ranch	DT1;Ranch		DT1;Ranch			
	Quality of Construction	Q4	Q4		Q4		Q4	
ŀ	Actual Age	23	22	0	22	0	23	
(Condition	C4	C4		С3		C4	
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
	Room Count	7 3 2.0	8 4 2.0	0			8 3 2.0	
	Gross Living Area	2,262 sq.ft.	2,478 sq.ft.	-17,000	2,308 sq.ft.	0	2,343 sq.ft	. 0
E	Basement & Finished	0sf	0sf		0sf		0sf	
ŗ	Rooms Below Grade							
		A. 1015 5.5	A. 1015555		Average		Avorant	
	unctional Utility	Average	Average		Average		Average	
	leating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
δI	Energy Efficient Items	None Noted	None Noted		None Noted		None Noted	
ЧЧ К	Garage/Carport	3ga3dw	3ga3dw		2ga2dw	+16,000		+16,000
Ę,	Porch/Patio/Deck					+10,000		+10,000
N		CovdPatio	CovdPatio		CovdPatio		CovdPatio	
<u> 8</u>	nterior Updates/Features	No Updates	NoUpdts/Similar	0	Updtd/Superior	-66,000	NoUpdts/Similar	- 0
Ř	Exterior Updates/Features	Pool	Pool		No Pool	+15,000	Pool	
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	let Adjustment (Total)		Π+Π-	\$ 0	□ + X -	\$ -5,000	X + 🗌 -	\$ 56,000
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Ϋ́Ω [/]	Adjusted Sale Price		Net Adj. 0.0 %		Net Adj. 0.8 %		Net Adj. 10.7 %	
	of Comparables		Gross Adj. 5.6 %			\$ 595,000	Gross Adj. 10.7 %	578,000 ^{\$}
ŝ	🗙 did 🗌 did not research t	he sale or transfer histo	ory of the subject prope	rty and comparable sale	es. If not, explain			
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	Av research 🗙 did 🗌 did r	not reveal any prior sale	s or transfers of the su	biect property for the th	ree years prior to the et	ffective date of this appr	raisal	
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Exterior–Only Inspection Residential Appraisal Report

						File # 49486	
FEATURE	SUBJECT		_e sale # 4	COMPARABL	E SALE # 5	COMPARABL	E SALE # 6
Address 3036 S Lobo Cyn		3039 S Wylie					
Mesa, AZ 85212		Mesa, AZ 85212					
Proximity to Subject		0.02 miles SW					
Sale Price	\$	0.02 111103 577	\$ 648,500		\$		\$
Sale Price/Gross Liv. Area	\$ sq.ft.	¢ 221 FC caff		\$ sq.ft.	Ψ	\$ sq.ft.	Ψ
	φ 54.11.			φ 54.π.		φ 54.11.	
Data Source(s)		ARMLS #619824					
Verification Source(s)		Doc #399694/Re					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth					
Concessions		Conv;0					
Date of Sale/Time		s04/21;c02/21	+68,000				
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	13341 sf	13011 sf	0				
View			0				
	N;Res;	N;Res;					
Design (Style)	DT1;Ranch	DT1;Ranch					
Quality of Construction	Q4	Q4					
Actual Age	23	22	0				
Condition	C4	C3	0				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 2.0	8 4 2.1	-4,000				
Gross Living Area	2,262 sq.ft.	2,927 sq.ft.	-53,000			sq.ft.	
Basement & Finished	0sf	0sf	55,000	54.11.		54.11.	
Rooms Below Grade	051	051					
Functional Utility	Average	Average					
Heating/Cooling	FWA/CAC	FWA/CAC					
Energy Efficient Items	None Noted	None Noted					
Garage/Carport	3ga3dw	3ga3dw					
Porch/Patio/Deck	CovdPatio	CovdPatio					
Interior Updates/Features	No Updates	Updtd/Superior	-66,000				
Exterior Updates/Features	Pool	Pool/BBQ/Perg	-8,000				
			0,000				
Net Adjustment (Total)		□ + X -	\$ -63,000	Π+ Π-	\$	Π+Π-	\$
Adjusted Sale Price					φ		φ
		Net Adj. 9.7 %		Net Adj. %		Net Adj. %	
of Comparables		Gross Adj. 30.7 %		Gross Adj. %		Gross Adj. %	\$
Report the results of the research a						,	
ITEM	SL	JBJECT	COMPARABLE SA	LE # 4 C0	OMPARABLE SALE #	5 COMPAR	ABLE SALE # 6
	05/26/2022						
Date of Prior Sale/Transfer	03/20/2022						
Date of Prior Sale/Transfer Price of Prior Sale/Transfer							
Price of Prior Sale/Transfer	\$480,000	nsoon Tax	ARMIS / Monsoor	ı Tax			
Price of Prior Sale/Transfer Data Source(s)	\$480,000 ARMLS / Mo		ARMLS / Monsoor	ı Tax			
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

See Sales Comparison Summary				
	(not required by Eannie Mae)			
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper signation of a copy or representation of the containing my original hand written signature.

APPRAISER Michinney	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Jacquelin McKinney	Name
Company Name Clario Appraisal Network	Company Name
Company Address <u>300 E 2nd St Ste 1405</u>	Company Address
Reno, NV 89501-1508	
Telephone Number 530.550.2565	Telephone Number
Email Address support@clarioappraisal.com	Email Address
Date of Signature and Report 06/02/2022	Date of Signature
Effective Date of Appraisal 05/31/2022	State Certification #
State Certification # 1013999	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State AZ	
Expiration Date of Certification or License 09/30/2022	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
3036 S Lobo Cyn	Did inspect exterior of subject property from street
Mesa, AZ 85212	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 592,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood, Inc.	 Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

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Sales Comparison Summary	y
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File No. 49486

Property Address	3036 S Lobo Cyn				
City	Mesa	County Maricopa	State AZ	Zip Code 85212	
Lender	Wedgewood, Inc.				

SALES COMPARISON SUMMARY

The subject is located in the community of Mesquite Canyon in Mesa, Arizona. The subdivision features a total of 232 improved lots. The homes were constructed between 1999 and 2002. There are 171 (74%) residences with pools. This subdivision has 192 single story homes and 40 multi story homes. The average home is 2,986sf with a lot size 11,047sf.

Primary comparable selection criteria is based on the following:

- Sold within 6-months from the effective date of this appraisal
- Located within the subject neighborhood as described on page 1 of this report
- GLA within 20% of subject
- Site size within 20% of subject
- Bedroom count equal to subject

Borrower/Client Catamount Properties 2018 LLC

- Bath count equal to subject
- Garage count equal to subject

These 4 sales tend to bracket almost every feature and have the most similar improvements, lot size, condition and amenities; are the most recent sales and are the closest in proximity to the subject property in the local market. All comparables are suitable replacement properties that appeal to the same buyer pool and serve as substitute properties for the subject in an open market.

LINE ADJUSTMENT COMMENTS

The following adjusted elements of comparison have been identified as the most relevant to the subject based on its location and physical features. My adjustments in the grid are market derived from my experience in the market and from my comparisons of similar properties.

Concessions

No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions.

Date of Sale

All sold comparables are adjusted for time to accommodate the current increasing market trend, an upward 0.7% per month from the contract date based on the 1004MC data.

Lot size

Site size is adjusted at a rate of \$3 per SF when there is a variance greater than 1,500 SF from the subject.

Age

Actual age is not adjusted as effective ages are considered by buyers in the Quality and Condition of the house including deferred maintenance or remodeling and upgrading.

Quality & Condition

Quality and Condition ratings to comparables, as reported, are from MLS photos and/or comments. Based on paired analysis an adjustment of \$66,000 is applied under Interior Features/Updates at the bottom of the sales grid.

Bath Count

The Half Bath adjustment was developed at \$4,000. To develop this adjustment, Depreciated Cost, Grouped Data (Median and Average), Average True Paired Sales, four different types of simple regression, and Sensitivity Analysis were used.

Bedroom Count

Bedrooms are not adjusted as buyers consider them in the Gross Living Area and floor plan layout of a house and is accounted for in the GLA adjustment.

GLA

GLA is adjusted at a rate of \$76 per SF when there is a variance greater than 100 SF of the subject.

Finished square footage calculations for this house were made based on measured dimensions only and may include unfinished areas, openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

Garage

The Garage Space adjustment was developed at \$16,000. To develop this adjustment, Depreciated Cost, Grouped Data (Median and Average), True Paired Sales (Median and Average), seven different types of simple regression, and Sensitivity Analysis were used.

Pool

The Swimming Pool adjustment was developed at \$15,000. To develop this adjustment, Depreciated Cost, Grouped Data (Median and Average), True Paired Sales (Median and Average), seven different types of simple regression, and Sensitivity Analysis were used.

ROUNDING OF THE ADJUSTMENTS

Nearest thousand.

RECONCILIATION OF VALUE COMMENTS

Due to the shortage of competing properties in the current market, it is often impossible to adhere to normal appraisal guidelines. This includes but is not limited to, utilizing sales over one mile from the subject property, sales over six months prior to the date of inspection, and exceeding typical guidelines and/or skewed adjusted valuations. This is common appraisal practice in such instances and should not be viewed adversely.

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	Sale	s Compari	son Summary		F	ile No. 49486		
Borrower/Client	Catamount Properties 2018 LLC							
Property Address	3036 S Lobo Cyn							
City	Mesa	County	Maricopa	State	AZ	Zip Code	85212	
Lender	Wedgewood, Inc.							

All comparable sales are located within the subject neighborhood however search parameters were expanded to include a closed sale with similar lot size. Comparables are weighted according to their similarity to the subject based on their gross percentage of adjustment in the grid.

Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	605,000	0	5.6	605,000	30.6
Comp #2:	600,000	0.8	21.2	595,000	22.97
Comp #3:	522,000	10.7	10.7	578,000	28.1
Comp #4:	648,500	9.7	30.7	585,500	18.33

ESTIMATED INDICATED VALUE OF THE SUBJECT: 592,000

Buyers in the marketplace would find these to be strong substitute sales.

In the current high demand market (seller's market), many physical characteristics that might impact property value will have less impact than it would be in a balanced market. Conversely when demand is weaker (buyer's market), the impact is likely to be greater. The demand for the homes in the market segement in which the subject competes is significant (extreme property shortage), multiple beds, escalation clauses offering significant amounts over appraised value in order to win the bid and appraisal waivers; therefore, the impact of a physical characteristics like view, upgrades, finishes, pools/spas and/or additional bedrooms or bathrooms will have significantly less impact on market value than it would be if it was a "buyer's market".

It is acknowledged that the opinion of value is not representative of the predominant value for residential properties in this market area, as shown on page 1 of the report but is within the stated price range for homes in this area and has no adverse effect on the subject's value or marketability given the current increasing market and shortage of inventory. Other sales and listings were considered.

PLEASE NOTE:

Utlities were on and functioning at the time of site visit.

APPRAISER FEE

ClearCapital.com, Inc. Arizona AMC Registration/License #AMC-40011 Fee Disclosure: The appraiser received no fee for this assignment, and is an hourly employee of Clario Appraisal Network, a Clear Capital (AMC) affiliated company.

	Supplemental Addendum
Dorrowor/Client	Catamount Draparties 2019 LLC

DOITOWEI/GIIEIIL	Calamount Properties 2018 LLC				
Property Address	3036 S Lobo Cyn				
City	Mesa	County Maricopa	State AZ	Zip Code 85212	
Lender	Wedgewood, Inc.				

* SUBJECT 12 MONTH LISTING HISTORY *

Per ARMLS, there are no known listings of the subject property in the prior 12 months.

* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY *

3036 S Lobo Cyn

-Transferred on 05/26/2022 for \$480,000. It transferred from Sullivan Lance T to Catamount Properties 2018 L and was a Warranty Deed (Document #453793).

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)

9442 E Onza Ave -No transfer history.

9629 E Onza Ave -No transfer history.

9434 E Osage Ave -No transfer history.

9566 E Plana Ave -No transfer history.

9612 E Pantera Ave -Transferred on 07/28/2021 for \$610,000. It transferred from Horsburgh David T to Medina Catherine P and was a Warranty Deed (Document #818657).

2933 S Coyote Canyon -No transfer history.

3063 S Cortland Cir -No transfer history.

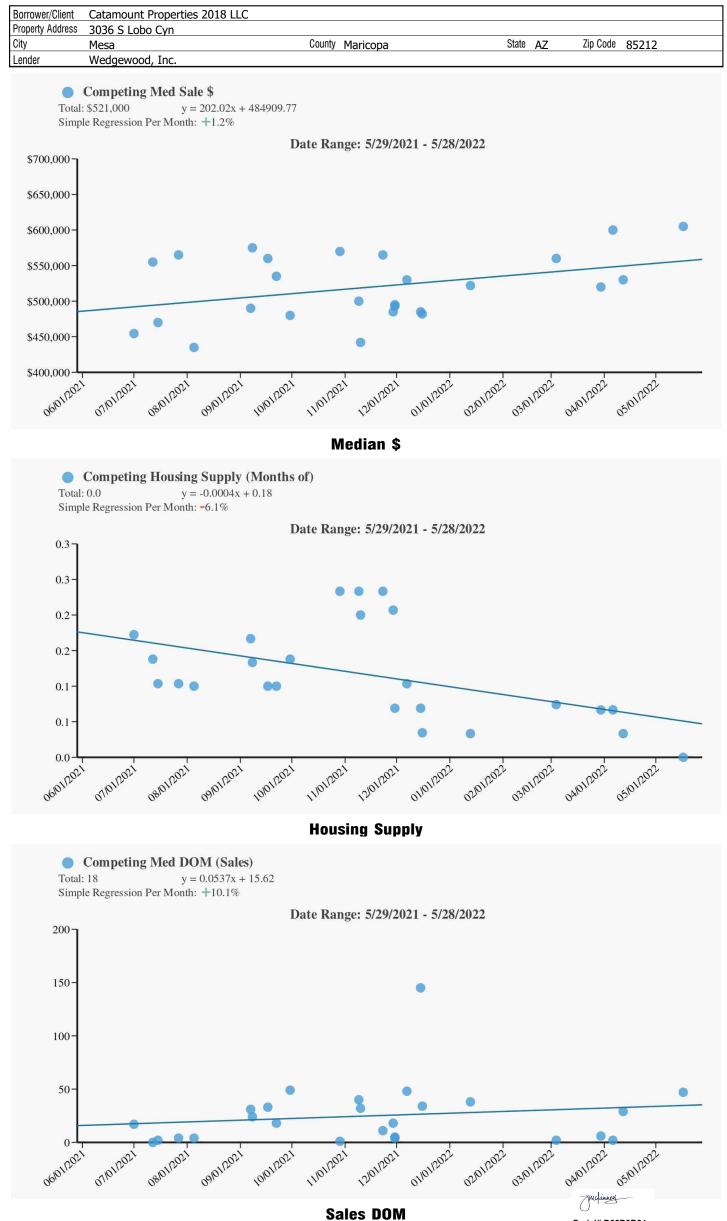
3039 S Wylie -No transfer history.

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The purpose of this addendum is to provide the lender/clier neighborhood. This is a required addendum for all appraisa Property Address 3036 S Lobo Cyn Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information requir housing trends and overall market conditions as reported ir it is available and reliable and must provide analysis as indi explanation. It is recognized that not all data sources will be in the analysis. If data sources provide the required informa average. Sales and listings must be properties that compete subject property. The appraiser must explain any anomalies Inventory Analysis Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate) Median Comparable Sales Days on Market Median Comparable Sales Days on Market Median Comparable List Price	al reports with an effective ired on this form as the ba n the Neighborhood sectio licated below. If any requir e able to provide data for ation as an average instea te with the subject propert	a date on or after April 1, 2 City Mesa asis for his/her conclusions on of the appraisal report for red data is unavailable or is the shaded areas below; if ad of the median, the appra y, determined by applying isonal markets, new constr Prior 4–6 Months 7 2.33 3	009. s, and must provide support orm. The appraiser must fill i s considered unreliable, the a it is available, however, the iser should report the available the criteria that would be use uction, foreclosures, etc. Current – 3 Months	State AZ for those conclusic n all the information ppraiser must prov appraiser must incl ole figure and identi	ZIP Code 852 ns, regarding n to the extent ide an ude the data fy it as an	12
Property Address 3036 S Lobo Cyn Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information requin housing trends and overall market conditions as reported in it is available and reliable and must provide analysis as indi explanation. It is recognized that not all data sources will be in the analysis. If data sources provide the required informat average. Sales and listings must be properties that compete subject property. The appraiser must explain any anomalies Inventory Analysis Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings Median Sale & List Price, DOM, Sale/List % Median Comparable Sales Days on Market Median Comparable List Price	ired on this form as the ba n the Neighborhood section licated below. If any require e able to provide data for ation as an average instean te with the subject propert s in the data, such as sean Prior 7–12 Months 14 2.33 7 3.0 Prior 7–12 Months	City Mesa asis for his/her conclusions on of the appraisal report for red data is unavailable or is the shaded areas below; if ad of the median, the appra y, determined by applying sonal markets, new constr Prior 4–6 Months 7 2.33 3	s, and must provide support prm. The appraiser must fill i s considered unreliable, the a it is available, however, the iser should report the availat the criteria that would be use uction, foreclosures, etc. Current – 3 Months	for those conclusic n all the information ppraiser must prov appraiser must incl ole figure and identi	ns, regarding n to the extent ide an ude the data fy it as an	12
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average. Sales and listings must be properties that competer subject property. The appraiser must explain any anomalies Inventory Analysis Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List % Median Comparable Sales Days on Market Median Comparable List Price	te with the subject propert s in the data, such as sea Prior 7–12 Months 14 2.33 7 3.0 Prior 7–12 Months	y, determined by applying sonal markets, new constr Prior 4–6 Months 7 2.33 3	the criteria that would be use ruction, foreclosures, etc. Current – 3 Months	-	-	
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Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price Median Comparable Sales Days on Market Median Comparable List Price	2.33 7 3.0 Prior 7–12 Months	2.33 3	_		Overall Trend	·
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price Median Comparable Sales Days on Market Median Comparable List Price	7 3.0 Prior 7–12 Months	3	5	Increasing	Stable	Declining
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price Median Comparable Sales Days on Market Median Comparable List Price	3.0 Prior 7–12 Months	-	<u>1.67</u> 0	Increasing Declining	Stable Stable	Declining
Median Comparable Sale Price Median Comparable Sales Days on Market Median Comparable List Price		1.3	0.0	Declining	Stable	Increasing
Median Comparable Sales Days on Market Median Comparable List Price	\$517,500	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable List Price		\$493,000	\$560,000	Increasing	Stable	Declining
	18 \$490,000	34 \$560,000	<u> </u>	Declining Increasing	Stable Stable	Declining
Median Comparable Listings Days on Market	16	29	N/A	Declining	Stable	Increasing
Median Sale Price as % of List Price	101%	101%	101%	Increasing	Stable	X Declining
Seller-(developer, builder, etc.)paid financial assistance pre Explain in detail the seller concessions trends for the past 1		No No	2% to 5% increasing was at	Declining	Stable	Increasing
Explain in detail the seller concessions trends for the past 1 fees, options, etc.). An analysis was perform				-	-	Noro
fees, options, etc.). An analysis was perform reported to have seller concessions. This and						vere
reported to have seller concessions. This an						
	V. 5 7	16	and the large dealer of the state of the	aalaa -f.f.	man - ut - V	
Are foreclosure sales (REO sales) a factor in the market?	🗌 Yes 🗙 No	it yes, explain (includi	ing the trends in listings and	sales of foreclosed	properties).	
Cite data sources for above information.				- 6 05 /20 /2022	· · · · · · · · · · · · · · · · · · ·	
the results noted on this addendum. Any pe			ing an effective date			a to arrive at
	a concentrarige result					
Summarize the above information as support for your conc	-			-		
an analysis of pending sales and/or expired and withdrawn		•		-		
An analysis was performed on 26 competing This analysis shows a change of +1.2% per						
change of -6.1% per month. These sales ha						13 3110W3 a
		· · · · ·				
	1 1 1					
If the subject is a unit in a condominium or cooperative pro		-	Project N	ame:	0	
Subject Project Data	oject , complete the follow Prior 7–12 Months	ving: Prior 4–6 Months	Project N Current – 3 Months		Overall Trend	
Subject Project Data Total # of Comparable Sales (Settled)		-		Increasing	Stable	Declining
Subject Project Data		-				Declining Declining
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
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Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months	Prior 4–6 Months If yes, indicate the nu	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the	Prior 7–12 Months	Prior 4–6 Months If yes, indicate the nu	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the	Prior 7–12 Months	Prior 4–6 Months If yes, indicate the nu	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
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Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the esign.alamode.com/ver Signature	Prior 7–12 Months	Prior 4–6 Months If yes, indicate the nu N/A D64 Signature	Current – 3 Months	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the esign.alamode.com/ver Signature Appraiser Name Jacquelin McKinney	Prior 7–12 Months	Prior 4–6 Months Prior 4–6 Months If yes, indicate the nu N/A D64 Signature Supervisory A	Current – 3 Months mber of REO listings and exp	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the esign.alamode.com/ver Signature Appraiser Name Jacquelin McKinney Company Name Clario Appraisal Network	Prior 7–12 Months	Prior 4–6 Months Prior 4–6 Months If yes, indicate the nu N/A D64 Signature Supervisory A Company Nar	Current – 3 Months mber of REO listings and exp ppraiser Name ne	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the esign.alamode.com/ver Signature Appraiser Name Jacquelin McKinney Company Name Clario Appraisal Network Company Address 300 E 2nd St Ste 1405, Ref	Prior 7–12 Months	Prior 4–6 Months Prior 4–6 Months If yes, indicate the nu If yes, indicate the nu Signature Signature Supervisory A Company Nar N8 Company Ado	Current – 3 Months mber of REO listings and exp ppraiser Name ne	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable	Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the Summarize the above trends and address the impact on the Summarize the above trends and address the impact on the Summarize the above trends and address the impact on the Summarize the above trends and address the impact on the Company Name Clario Appraisal Network Company Address 300 E 2nd St Ste 1405, Reference of the section of	Prior 7–12 Months Prior 7–12 M	Prior 4–6 Months Prior 4–6 Months If yes, indicate the nu If yes, indicate the nu Signature Signature Supervisory A Company Nar N8 Company Ado	Current – 3 Months mber of REO listings and exp ppraiser Name ne iress //Certification #	Increasing Increasing Declining Declining	Stable Stable Stable Stable Stable Stings and sales	Declining Increasing Increasing

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

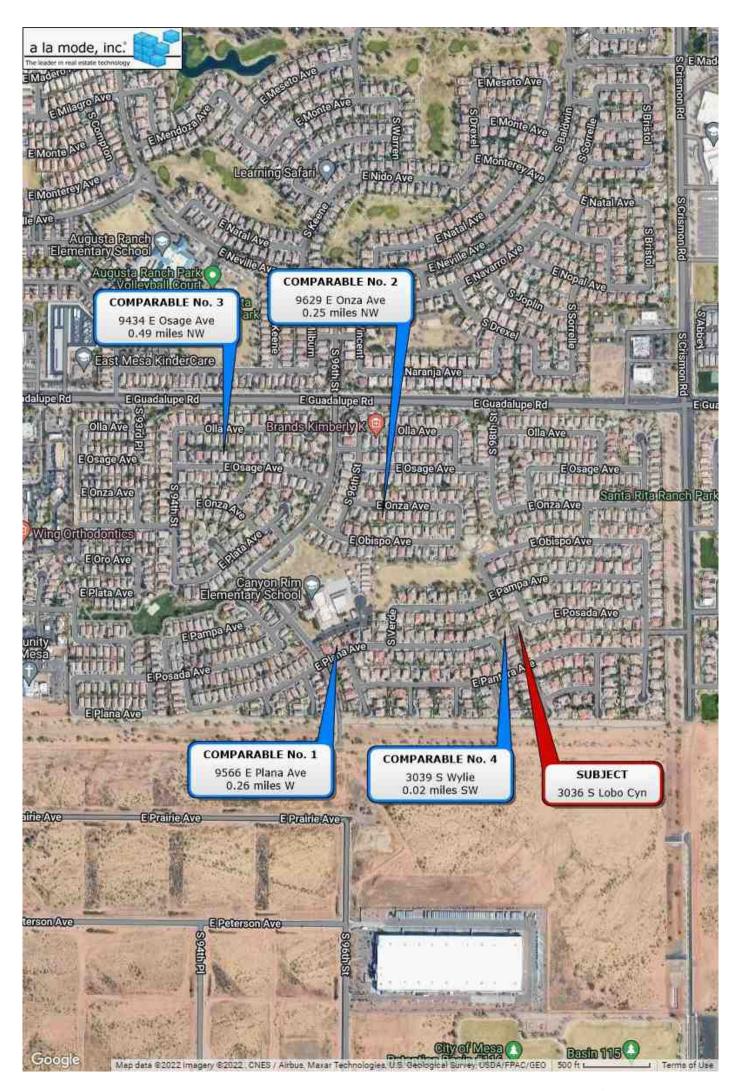
Photograph Addendum



Form PIC3W - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Sales Map

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	3036 S Lobo Cyn							
City	Mesa	County	Maricopa	State	AZ	Zip Code	85212	
Lender	Wedgewood, Inc.							



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Plat Map

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	3036 S Lobo Cyn				
City	Mesa	County Maricopa	State AZ	Zip Code 85212	
Lender	Wedgewood, Inc.				



Judinug Serial# D66D3D64 esign.alamode.com/verify

Form MAP.PLAT - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Subject Photo Page

Borrower/Client	Catamount Properties 2018 LLC			
Property Address	3036 S Lobo Cyn			
City	Mesa	County Maricopa	State AZ	Zip Code 85212
Lender	Wedgewood, Inc.			



Subject Front

	oubject
3036 S Lobo	Cyn
Sales Price	
Gross Living Area	a 2,262
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	13341 sf
Quality	Q4
Age	23

Subject Rear



Subject Street

Photograph Addendum

Borrower/Client	Catamount Properties 2018 LLC			
Property Address	3036 S Lobo Cyn			
City	Mesa	County Maricopa	State AZ	Zip Code 85212
Lender	Wedgewood, Inc.			



Alt Street View

Address



Front Side View

Front Side View



View across from subject

Photograph Addendum

Borrower/Client	Catamount Properties 2018 LLC						
Property Address	3036 S Lobo Cyn						
City	Mesa	County Ma	aricopa	State	AZ	Zip Code	85212
Lender	Wedgewood, Inc.						







Comparable Photo Page

Borrower/Client	Catamount Properties 2018 LLC
Property Address	3036 S Lobo Cyn
City	Mesa
Lender	Wedgewood, Inc.

County Maricopa

State AZ Zip Code 85212



Coi	nparable 1
9566 E Plana Ave	e
Prox. to Subject	0.26 miles W
Sales Price	605,000
Gross Living Area	2,478
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	9643 sf
Quality	Q4
Age	22





9629 E Onza Ave	
Prox. to Subject	0.25 miles NW
Sales Price	600,000
Gross Living Area	2,308
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	7040 sf
Quality	Q4
Aae	22



9434 E Osage Ave							
Prox. to Subject	0.49 miles NW						
Sales Price	522,000						
Gross Living Area	2,343						
Total Rooms	8						
Total Bedrooms	3						
Total Bathrooms	2.0						
Location	N;Res;						
View	N;Res;						
Site	7015 sf						
Quality	Q4						
Age	23						

Jucfinney



Comparable Photo Page

Borrower/Client	Catamount Properties 2018 LLC		
Property Address	3036 S Lobo Cyn		
City	Mesa	County	Maricopa
Lender	Wedgewood, Inc.		



Comparable	4
Vvlie	

Zip Code 85212

3039 S Wylie	
Prox. to Subject	0.02 miles SW
Sales Price	648,500
Gross Living Area	2,927
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	13011 sf
Quality	Q4
Age	22

State AZ

Comparable 5

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Scope of the Appraisal Assignment

File No. 49486

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	3036 S Lobo Cyn				
City	Mesa	County Maricopa	State A	Z Zip Code 85212	
Lender	Wedgewood, Inc.				

UAD SCOPE OF THE APPRAISAL

SECTION 1, PROBLEM IDENTIFICATION:

SCOPE OF THE APPRAISAL ASSIGNMENT: The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

UAD REPORTING SCOPE MODIFIER: At the request of the Client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations and acronyms. If the reader of the report does not understand the content areas of the report that are required by UAD, please refer to Fannie Mae or Freddie Mac for clarification. However, I have included a UAD decoder addendum in this report for the reader's initial assistance.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and the comparable properties. Some of the standardized responses required by the UAD, especially the comparable properties in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of a comparable property was viewable due to data source limitations in terms of narrative descriptions and pictures and the comparable data is generally obtained from third party sources including the MLS and Realist public record. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

EXTERIOR ONLY OBSERVATIONS: If the agreement with the client specifically provides for an "Exterior Only" (also known as a "Drive-by") observation, the appraiser has personally observed only the exterior of the subject property from the street. Intended users are cautioned that an "exterior-only" observation of a subject property may not indicate the actual condition of the subject property and that unobserved conditions may have a negative effect on value. Appraiser shall have no liability as to unobserved conditions when client requests an "exterior-only" observation. Occupant is assumed to be the property owner unless otherwise disclosed to the appraiser.

OBSERVATION OF COMPARABLE SALES: The appraiser has personally observed the exterior of all comparable sales and relies on MLS/Public record data and/or discussions with a party to the sale to determine details of comparable characteristics. Photographs of rural properties may not provide architectural details due to gates, vegetation and privacy issues. One or more comparable photographs in this report may have been utilized from the local MLS which allows the reader to see the appearance of the property when it was being marketed and sold.

TECHNICAL INSPECTIONS: This appraisal is not a "home Inspection" nor a technical inspection of the subject property. The appraiser did not and cannot inspect the quality of the plumbing and electrical systems, inside walls, under ground nor on roofs. The operation of the functions of the main systems and appliances was attempted and the results reported herein. The appraiser did not and cannot inspect for grading problems, soil problems nor contamination. The appraiser's observation is not intended to be a substitute for inspections for Home Inspection, Structural Pest Control, Roofing, Mold, Electrical, Plumbing, Foundation, Environmental Hazards, Water Wells, Septic Systems, Geotechnical, Land Slippage nor Land Surveys and others appropriate for the particular property.

SITE DIMENSIONS: Appraiser has made every attempt to determine site dimensions by map inspection. Due to odd lines and illegibility of maps, the site dimensions can rarely be accurately determined. The majority of the site sizes reported in the appraiser's reports are as reported in the MLS public record data service.

ANALYSIS OF THE PURCHASE AGREEMENT: If this is an appraisal in which there is a sale pending and the appraiser has been provided with a copy of the purchase agreement, the appraiser has analyzed the purchase contract to verify that the subject is selling within market parameters for similar properties in the defined market area, whether the sale is an arms length transfer, whether it is a distressed sale, if there were multiple offers, the sales price in relation to the original listing price, the marketing time and any sales concessions. All pertinent analysis is stated in the appraisal report and the remainder is retained in the appraiser's files.

ENGAGEMENT OF THE APPRAISER AND AGREEMENT TO PROVIDE APPRAISAL SERVICES: This appraisal assignment is established by a written request from the client and a written acknowledgement from the appraiser, copies of which are contained in the appraiser files.

CLIENT/INTENDED USER: This appraisal report is prepared for the sole and exclusive use of the Client or Client/Lender who has contracted for the appraisal services. The Client/Lender/Intended User, as identified in the appraisal report, includes those parties identified in Certification #23 with the exception of the borrower. No other party is considered to be an intended user of this report regardless of who pays the appraiser. Neither the borrower, buyer, property owner, insurance company nor any other party has contracted for this appraisal service and therefore neither of these entities is an intended user and neither may rely on this report. This appraisal is not intended for insurance value determinations and cannot be used nor relied upon for such. No person or entity not identified as an intended user may rely on this appraisal for any reason. The use or possession of this report by anyone other the the the exception of the express written permission of the appraiser.

appraider	Michinney	-		
Signature	()		Signature	
Name Jacquelin I	McKinney		Name	
Date Signed 06/0	02/2022		Date Signed	
State Certification #	1013999	State AZ	State Certification #	State
Or State License #		State	Or State License #	_ State

Scope of	the	Appraisal	Assignment
Catamount Properties 2018 LLC			

Borrower/Client

File No. 49486

Property Address	3036 S Lobo Cy	n	
City	Mesa	County Maricopa State AZ Zip Code	85212
Lender	Wedgewood, In	C.	

SECTION 2, DISCLOSURES:

DISCLOSURE TO APPRAISER: The appraiser relies upon the Client, lender and/or property owner to obtain technical inspections and to provide the appraiser with copies of all known inspection reports regarding the subject property, estimated cost to cure any defects, non permitted additions, illegal units, easement, disputes with authorities and sale and marketability controls. Failure by Client to disclose anything known which has a negative effect on market value, marketability and habitability shall invalidate this appraisal.

ADVICE TO USERS OF THIS REPORT: The value of real property is directly related to its condition, location and surroundings. Anyone interested in the value of real property is advised to obtain full inspections by qualified licensed experts of all aspects of the property in consideration.

PREDOMINANT PRICE: The opinion of market value is within the range of prices established by verifiable market sale data (almost always obtained from the local MLS) and is accurate for the subject market. Relationship of an opinion of value to the predominant price has little or no market significance because predominant price is a statistical term referring either to a mean (average), median or mode and all properties with the most similar features in the same market should locate within the high and low price range. An opinion of value being above or below the predominant price noted on Page 1 of the URAR form has neither positive nor negative value connotation.

PRIVACY STATEMENT: In compliance with the Gramm-Leach-Bliely Act, all information which is "non-public personal information" shall be held in the strictest confidence and will not be disclosed to any third party.

APPRAISAL REPORT: The appraisal report format is a summary of all pertinent data relating to the assignment, the subject property and the comparable properties in a format appropriate for the assignment and adequate to the needs and the request of the client.

CONTENTS OF THIS REPORT: To be complete this appraisal report contains a series of documents including Certifications, Limiting Conditions, Identity of the client and intended and unintended users, Scope of the Appraisal, photographs and other addenda as summarized on the Table of Contents. A complete report has been delivered to the intended user and another is retained in the appraiser's files. This report cannot be relied upon unless all pages are intact. Data not included in the report which is pertinent to the properties, will be retained within the appraiser's work file.

UNIFORM STANDARDS: The development and submission of this appraisal report is intended to comply with the Uniform Standards of Professional Appraisal Practice. The appraiser is competent to complete the assignment. The report includes the specific approaches to value considered to be necessary and appropriate to the assignment in order to provide credible results for the needs of the client. When a typical approach to value is omitted it is explained within the report.

EXPOSURE TIME: The estimated exposure time of the subject property is reported elsewhere in this report.

SECTION 3, DEFINITIONS:

CLIENT: The party or parties who engage by employment or contract an appraiser in a specific assignment.

EXPOSURE TIME: Estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

EXTRAORDINARY ASSUMPTION: An assumption, directly related to a specific assignment as of the effective date of the assignment results, which if found to be false, could alter the appraiser's opinions or conclusions.

HYPOTHETICAL CONDITION: A condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis.

MARKET VALUE: The definition of Market Value is located in a different section of this report. Because the pre-printed form does not state the source of the definition, I make the assumption that the definition is derived from the following sources: This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

UAD: Please see attached definitions of the UAD process.

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	Mefinney			
Signature	()		Signature	
Name Jacquelin I	McKinney		Name	
Date Signed 06/0	02/2022		Date Signed	
State Certification #	1013999	State AZ	State Certification #	State
Or State License #		State	Or State License #	

Form TADD2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Jucfinney

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

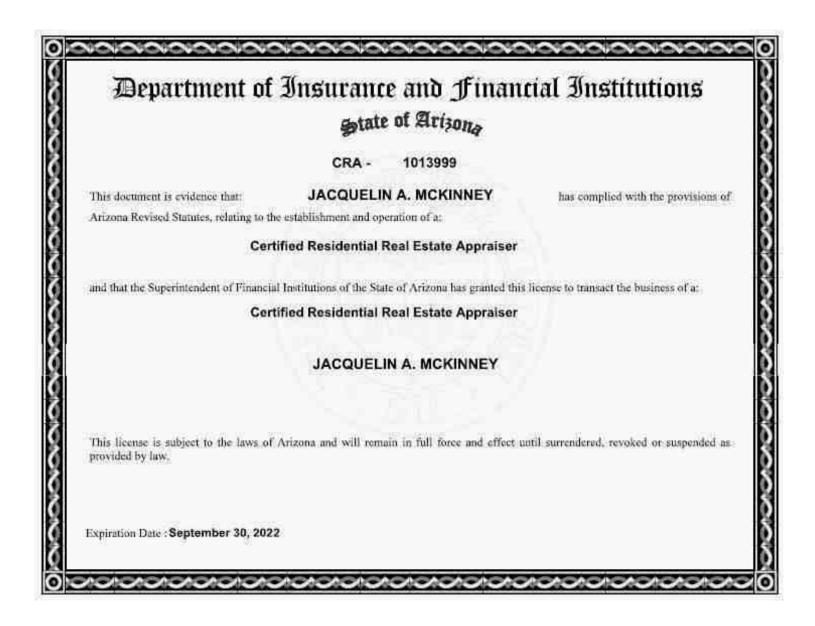
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dwDdwDeEEstateEFHAFgGgaAgbiBgdDGlfCseGGlfVwGGRGHRHinIrIndIrListingLLndflLLtdSghtLMRMNNNonArmNoO	Driveway Expiration Date Estate Sale Federal Housing Authority Garage Attached Garage Built-in Garage Detached Garage Golf Course Gaolf Course View Garden High Rise	Garage/Carport Date of Sale/Time Sale or Financing Concessions Sale or Financing Concessions Garage/Carport Garage/Carport Garage/Carport Location View Design (Style)
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N N NonArm N o O	/lid-rise	Design (Style)
NonArm N o O	Nountain View	View
0 0	Neutral	Location & View
	Non-Arms Length Sale	Sale or Financing Concessions
0 0	Dther	Basement & Finished Rooms Below Grade
	Dther	Design (Style)
	Dpen Park View	Garage/Carport View
	Pastoral View	View
	Power Lines	View
	Public Transportation	Location
	Relocation Sale	Sale or Financing Concessions
	REO Sale	Sale or Financing Concessions
	Residential	Location & View
	JSDA - Rural Housing	Sale or Financing Concessions
	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
	Row or Townhouse	Design (Style)
	Settlement Date	Date of Sale/Time
SD S	Semi-detached Structure	Design (Style)
Short S	Short Sale	Sale or Financing Concessions
	Square Feet	Area, Site, Basement
	Square Meters	Area, Site
	Jnknown	Date of Sale/Time
	/eterans Administration	Sale or Financing Concessions
	Nithdrawn Date	Date of Sale/Time
	Valk Out Basement	Basement & Finished Rooms Below Grade
	Noods View	View
	Nater View	View
	Nater Frontage Nalk Up Basement	Location Basement & Finished Rooms Below Grade
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UAD Version 9/2011 (Updated 1/2014)

michanney

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Appraiser License



Appraiser E&O



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6					and it family			(Am i)	10	/11/2021
CE	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.									
IM If :	IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).									
	RODUCER CONTACT Fiona Chen									
	urance, a Marsh & McLennan Age	ncy l	LC	company		Ext): 312-62		FAX	(847) 4	40-9123
	N Martingale Road				E-MAIL ADDRESS: fchen@assuranceagency.com					
Sch	aumburg IL 60173							DING COVERAGE		NAIC #
	Euro-				INSURE	RA: AXA Insi	urance Comp	any		31127
INSU				CLEAHOL-02	INSURE	RB:				
	arCapital.com, Inc. arCapital Holdings, Inc.				INSURE	RC:				
300	E 2nd Street				INSURE	RD:				
	ie 1405 no NV 89501			6	INSURE	RE:				
Concernant of the second secon		TIC 1/			INSURE	RF:				
	VERAGES CER IS IS TO CERTIFY THAT THE POLICIES			NUMBER: 667417962	/E DEE			REVISION NUMBER:		
INI CE EX	ICATED. NOTWITHSTANDING ANY RE RTIFICATE MAY BE ISSUED OR MAY CLUSIONS AND CONDITIONS OF SUCH	QUIF PERT POLI	AIN,	NT, TERM OR CONDITION THE INSURANCE AFFORDI LIMITS SHOWN MAY HAVE	OF ANY	CONTRACT	OR OTHER I S DESCRIBED PAID CLAIMS.	OCUMENT WITH RESPEC	CT TO	WHICH THIS
INSR LTR	TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MIM/DD/YYYY)	LIMIT	S	
	COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE DAMAGE TO RENTED	\$	
	CLAIMS-MADE OCCUR							PREMISES (Ea occurrence)	\$	
							:	MED EXP (Any one person)	\$	
								PERSONAL & ADV INJURY	\$	
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREGATE	\$	
	POLICY PRO- JECT LOC						-	PRODUCTS - COMP/OP AGG	\$ \$	
	OTHER: AUTOMOBILE LIABILITY	-	-		-			COMBINED SINGLE LIMIT	\$	
	ANY AUTO							(Ea accident) BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED							BODILY INJURY (Per accident)	\$	
	AUTOS ONLY AUTOS HIRED NON-OWNED						2	PROPERTY DAMAGE	\$	
	AUTOS ONLY AUTOS ONLY						-	(Per accident)	\$	
	UMBRELLA LIAB OCCUR			*				EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	
	DED RETENTION \$								\$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY							PER OTH- STATUTE ER	2	
	ANYPROPRIETOR/PARTNER/EXECUTIVE	N/A						E.L. EACH ACCIDENT	\$	
	OFFICER/MEMBEREXCLUDED?	N/A						E.L. DISEASE - EA EMPLOYEE	\$	
	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	\$	
A	Professional Liability			MPP9044163		10/18/2021	10/18/2022	Claim/Aggregate	\$5,00	0,000
	RIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (A	CORD	101, Additional Remarks Schedu	le, may be	attached if more	e space is require	əd)		
RE:	PROOF OF INSURANCE									
It is	agreed that the following is an Addition	al Ins	ured,	when required by written o	contract	, on the Profe	essional Liabi	lity policy.		
i canto					1.2.12.15.25					
CER	TIFICATE HOLDER				CANC	ELLATION				
	Clario Appraisal Network, I	nc			THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE C/ REOF, NOTICE WILL E Y PROVISIONS.	NAME OF TAXABLE PARTY.	CONCEPTION CONTRACTOR OF THE PARTY AND ADDRESS
	PROOF OF INSURANCE				Lic	re t	a. High			
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ACORD 25 (2016/03)

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Jucfinney