Borrower/Client	Catamount Properties 2018 LLC		File No. 32643925/Catamount Properties
Property Address	1308 Gilman Dr		
City	Layton	County Davis	State UT Zip Code 84040
I ender	Wedgewood Inc		

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USPAP ADDENDUM

19220413AL File No. 32643925/Catamount Properties

Borrower	Catamount Properties 2	2018 LLC		
Property Address	1308 Gilman Dr			
City	Layton	County Davis	State UT	Zip Code 84040
Lender	Wedgewood Inc			
This report	was prepared under the fo	ollowing USPAP reporting option:		
★ Apprais	al Report	This report was prepared in accordance with USPAP Sta	ndards Rule 2-2(a).	
Bestric	ted Appraisal Report	This report was prepared in accordance with USPAP Sta	ndards Rule 2-2(h)	
	tou Appraioui Hoport	This report was propared in accordance with Sci 711 Sta	nadi do ridio 2 2(b).	
-				
	e Exposure Time			
My opinion	of a reasonable exposure time	e for the subject property at the market value stated in this re	port is: <u>1-3 months</u>	priced competetively
Additional	Certifications			
I	, to the best of my knowledge	and belief:		
■ I have N	IOT performed services, as ar	n appraiser or in any other capacity, regarding the property t	hat is the subject of this report wi	thin the
		ling acceptance of this assignment.		
		praiser or in another capacity, regarding the property that is		ie three-year
		ance of this assignment. Those services are described in the	e comments below.	
I	ents of fact contained in this rep	usions are limited only by the reported assumptions and limiting	conditions and are my personal imm	nartial and unhiased
	analyses, opinions, and conclusi		conditions and are my personal, imp	artial, and unblased
I '		nt or prospective interest in the property that is the subject of this	report and no personal interest wit	th respect to the parties
involved.				
		that is the subject of this report or the parties involved with this a	ssignment.	
	-	t contingent upon developing or reporting predetermined results.		
		nment is not contingent upon the development or reporting of a p		
		e attainment of a stipulated result, or the occurrence of a subsequence developed, and this report has been proposed in conformity with		
1 -	s, opinions, and conclusions we t at the time this report was prep	ere developed, and this report has been prepared, in conformity w	illi lile utiliotti Standards of Profess	Sional Appraisal Practice that
	· · ·	personal inspection of the property that is the subject of this repo	nrt .	
		d significant real property appraisal assistance to the person(s) si		exceptions, the name of each
individual pro	viding significant real property a	ppraisal assistance is stated elsewhere in this report).		
Additional	Comments			
Additional	Commente			
APPRAISEI	₹:	SUPERVISOI	RY APPRAISER: (only if re	quired)
	Call	mo D'Aleson		
Signature:	CATTEL	Signature:		
_	leene Nilsson	Name:		
	05/03/2022	Date Signed:		
State Certification	on #: 5451250-CR00	State Certification	#:	
or State License	; #:	or State License #		
State: <u>UT</u>		State:	0 1111 11	
•			Certification or License:	
Effective Date o	f Appraisal: <u>05/01/2022</u>		iser Inspection of Subject Property:	Interior and Exterior
		Did Not	Exterior-only from Street	ן ווונפווטו מווע באנפווטו

FHA/VA Case No.

ADDITIONAL CERTIFICATION

Borrower/Client	Catamount Properties 2018 LLC				File No.	32643925/	Catamount Properties
Property Address	1308 Gilman Dr						
City	Layton	County	Davis	State	UT	Zip Code	84040
Lender	Wedgewood Inc						

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

APPRAISER:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items or significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report and true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, professional analyses, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form. I certify that, to the best of my knowledge and belief: The statements of fact contained in this report are true and correct. The report analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and 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. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or the present owners or occupants of the properties in the vicinity of the subject property.
- 5. I have no present of contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. My engagement in this assignment was not contingent upon developing or reporting predetermined results. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 7. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice in place, as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of the market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8.No employee, officer, or agent of the lender or any other party acting on behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignement in any manner. I have not been contacted by anyone other than the intended user or the intended user's agent (lender/client or AMC as identified in report), the borrower or designated contact person for entry into the property.
- 9. I have made a personal inspection of the property that is the subject of this report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 10. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- 11. No person other than appraiser trainee Stephanie Nilsson provided significant professional assistance to the person signing this report. Stephanie Nilsson assisted in the inspection, development and reporting of this appraisal. If I relied on significant professional assistance from any individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report, therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.
- 12. Utah State Law, HB 152, Appraisal Management Company Regulations require that management companies inform the client of the fee split between the appraiser and the management company before accepting payment. The fee paid to the appraiser is \$300.00, and the total compensation retained by Clear Capitol is \$350.00.

Signature: Cottlers D'Moleson	Signature:
Name: Cathleene Nilsson	Name:
Date Signed: 05/03/2022	Date Signed:
State Certification #: 5451250-CR00	State Certification #:
or State License #:	or State License #:
State: UT	State:
Expiration Date of Certification or License: 06/30/2022	Expiration Date of Certification or License:
	☐ Did ☐ Did Not Inspect Property

SUPERVISORY APPRAISER (only if required):

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm. A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information. Please feel free to call us any time if you have any questions about the confidentiality of the information that you provide to us.

SUMMARY OF SALIENT FEATURES

	Subject Address	1308 Gilman Dr
	Legal Description	See attached addenda.
NOI	City	Layton
ORMAT	County	Davis
SUBJECT INFORMATION	State	UT
SUBJE	Zip Code	84040
	Census Tract	1259.08
	Map Reference	09-087
RICE	Sale Price	\$
SALES PRICE	Date of Sale	
Ļ.	Borrower/Client	Catamount Properties 2018 LLC
CLIENT	Lender	Wedgewood Inc
	Circ (Cruzer Foot)	4.070
	Size (Square Feet)	1,670
MENTS	Price per Square Foot S	N;Res;
OF IMPROVEMENTS	Age	
		49
DESCRIPTION	Condition Total Rooms	C3 5
DESCI	Bedrooms	3
	Baths	2.0
ISER	Appraiser	Cathleene Nilsson
APPRAISER	Date of Appraised Value	05/01/2022
VALUE	Opinion of Value	\$

19220413AL

File # 32643925/Catamount Properties

The purpose	of this s	ummary appraisal re	eport is to prov	vide the lender/o	client with an	accurate,	and adequat	tely sup	ported, opi	inion of t	he mark	ket value			Jerty.
Property Addr	ress 13	08 Gilman Dr				City	Layton				State	UT	Zip Code	84040	
Borrower C.		t Properties 201	IS L I C	Owner	r of Public Rec		est R Spin	nks			County	y Davis	<u> </u>		
Legal Descrip	-	e attached adde					ocii opii	1110				, Barn	<u> </u>		
			eriua.			Tay V	0004				D F T	avec the d	0.070		
Assessor's Pa		09-087-0140					ear 2021					axes \$ 2			
Neighborhood		Holmes Hollow I	Estates			Map F	Reference	09-087	7		Census	s Tract	1259.08		
Occupant >	X Owner	Tenant V	/acant	Specia	al Assessments	\$ 0			PU	D HOA	\$ 0		per year	per	month
Property Righ	nts Appraise	d 🔀 Fee Simple	Leaseho	old Other	(describe)										
Assignment T		Purchase Transaction		ance Transaction	. ,	r (describe)	servicing	a .							
			on nonn						. 0 . 1 . 40	20 D I			04 0007	.0	
Lender/Client		gewood Inc					an Beach				ondo B				
		urrently offered for sa		offered for sale in	the twelve mo	onths prior to	the effective	date of	this apprais	al?			Yes 🗙	No	
Report data s	source(s) us	ed, offering price(s),	and date(s).	Uremls											
I did	did not	analyze the contract	for cale for the cu	ihiaet nurchaea tr	ansaction Evn	lain the recu	te of the ana	lycic of t	the contract	for cale or	r why the	a analycic	was not		
	ulu ilot	analyzo the contract	וטו טמוט וטו נווט טנ	abject parenase ti	ansaction. Exp	iain the resu	ito oi tiio aiia	ily 313 Of t	uio ooniiaat	. 101 3410 01	willy tile	o anaiyoio	was not		
performed.															
Contract Price	e \$	Date of 0	Contract	Is the	e property selle	er the owner	of public reco	ord?	Yes	No	Data Soi	urce(s)			
Is there any fi	inancial ass	istance (loan charges	s. sale concession	ns. aift or downpa	avment assista	nce. etc.) to	be paid by ar	nv partv	on behalf of	f the borrov	wer?			Yes	No
		llar amount and desc			.,	, , , , , ,		311.3							
ii 163, lopoit	tilo total ut	iiai airiouiit aiiu uoso	ווטט נווט ונטוווט נט	be paid.											
Note: Race a	and the rac	ial composition of t	he neighborhoo	od are not apprai	isal factors.										
		hood Characteristic				nit Housing	Trande			One-I	Unit Hou	ueina	Drocor	nt Land Us	so %
1				Due o and 14 th					alia!					ii Lana US	
Location	Urban	Suburban	Rural	Property Values			Stable		clining	PRICE		AGE	One-Unit		55 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Shortag	je 🗙	In Balance	Ove	er Supply	\$ (000))	(yrs)	2-4 Unit		10 %
Growth	Rapid	X Stable	Slow	Marketing Time	▼ Under 3	mths	3-6 mths	Ove	er 6 mths	441	Low	34	Multi-Fam	nily	5 %
Neighborhood				-						850	High		Commerc	-	20 %
				ne north to Go	oruon AVE	ווע נוופ SOL	uui and tro	ווו EM	ieraid			63		ıaı	
		2575 East on the								560	Pred.	36	Other		10 %
Neighborhood	d Description	n The subject	ct is close to	public school	ls, shoppin	g, parks, i	recreation	al_are	eas and e	employm	<u>ien</u> t ce	<u>ente</u> rs. I	<u>Polic</u> e an	d fire	
protection	is aden	auate. Public tra													_
		ial property and								9.0	,	,	,	,	
		ding support for the a		•	Davis cou	_							_		
this area a	appears	o be in a stabiliz	zation period	now. Interes	t rates are	currently a	at 2.50-6.0	00% fc	or a 30 ye	ear fixed	l rate n	mortgaç	ge. Marke	eting time	e is
typiclly an	ywhere t	rom 1-3 months	if priced con	npetitively.											
Dimensions			•		35501 sf		Sha	ane red	ctangular	r		View N	·Pos·		
Specific Zonir															
				2011	ina Decerintion	Cimalal	Tamailu Da	+	۵.				,1165,		
Zoning Comp		enal	l		ing Description	Single I			d				,1105,		
			• • •	Grandfathered Use	e) No Z	oning	Illegal (descr	ribe)							
Is the highest	t and best u	se of subject property	• • •	Grandfathered Use	e) No Z	oning	Illegal (descr	ribe)		Yes [If No, des			
Is the highest	t and best u		• • •	Grandfathered Use	e) No Z	oning	Illegal (descr	ribe)		Yes [
		se of subject property	• • •	Grandfathered Use r as proposed per	e) No Z plans and spe	oning cifications) t	Illegal (descr	ribe) se?	X		No		scribe	c Priva	ate
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Adjusted Sale Price of Comparables Net Adj. 8.4 % Net Adj. 6.1 % Security
of Comparables
My research did did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data Source(s) WFRMLS My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. Data Source(s) WFRMLS Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM SUBJECT COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Corelogic Corelogic Corelogic Corelogic Corelogic Corelogic G5/02/2022 05/02/2022 05/02/2022 Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales other than those listed above were found on the mls system. Data source used through its most recent updates. Utah is a non-disclosure state and information not posted through the mls system is not readily attainable.
Data Source(s) WFRMLS My research
Data Source(s) WFRMLS My research
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Data Source(s) WFRMLS Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM SUBJECT COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Corelogic Corelogic Corelogic Corelogic Effective Date of Data Source(s) 05/02/2022 05/02/2022 05/02/2022 05/02/2022 Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales other than those listed above were found on the mls system. Data source used through its most recent updates. Utah is a non-disclosure state and information not posted through the mls system is not readily attainable.
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Corelogic Effective Date of Data Source(s) O5/02/2022 O5/02/2022 O5/02/2022 O5/02/2022 Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales other than those listed above were found on the mls system. Data source used through its most recent updates. Utah is a non-disclosure state and information not posted through the mls system is not readily attainable.
Price of Prior Sale/Transfer Data Source(s) Corelogic Effective Date of Data Source(s) O5/02/2022 Analysis of prior sale or transfer history of the subject property and comparable sales System. Data source used through its most recent updates. Utah is a non-disclosure state and information not posted through the mls system is not readily attainable.
Data Source(s) Corelogic Corelogic Corelogic Corelogic Corelogic O5/02/2022 O5/02/2022 O5/02/2022 O5/02/2022 Analysis of prior sale or transfer history of the subject property and comparable sales No prior sales other than those listed above were found on the mls system. Data source used through its most recent updates. Utah is a non-disclosure state and information not posted through the mls system is not readily attainable.
Effective Date of Data Source(s) 05/02/2022 05/02/2022 05/02/2022 05/02/2022 05/02/2022 05/02/2022 05/02/2022 O5/02/2022 O5/02/20
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not readily attainable.
Summary of Sales Comparison Approach See attached addenda.
Summary of Sales Comparison Approach See attached addenda.
Summary of Sales Comparison Approach See attached addenda.
See attached addenda.
Indicated Value by Sales Comparison Approach \$ 555,000
Indicated Value by: Sales Comparison Approach \$ 555,000 Cost Approach (if developed) \$ 555,760 Income Approach (if developed) \$
Sales comparison approach is the best indicator of value since it reflects the actions of informed buyers & sellers in todays real estate
cales comparison approach is the best indicator of value since it reflects the actions of informed buyers & sellers in todays real estate
marketplace. Cost approach supports this value. The income approach is not developed for non income producing properties. The exposure time
marketplace. Cost approach supports this value. The income approach is not developed for non income producing properties. The exposure time for the value opinion is 1-3 months. The Sales Comparison Approach Value is most relevant.
marketplace. Cost approach supports this value. The income approach is not developed for non income producing properties. The exposure time for the value opinion is 1-3 months. The Sales Comparison Approach Value is most relevant. This appraisal is made "" "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been
for the value opinion is 1-3 months. The Sales Comparison Approach Value is most relevant. This appraisal is made \(\mathbb{X} \) "as is", \(\mathbb{D} \) subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, \(\mathbb{D} \) subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or \(\mathbb{D} \) subject to the
for the value opinion is 1-3 months. The Sales Comparison Approach Value is most relevant. This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been
for the value opinion is 1-3 months. The Sales Comparison Approach Value is most relevant. This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No repairs or improvements required.
for the value opinion is 1-3 months. The Sales Comparison Approach Value is most relevant. This appraisal is made 🔀 "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No repairs or improvements

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Additional scope of work			
The report analyses, opinions and conclusions are limited only by the report analyses.			
and unbiased professional analyses, opinions and conclusions. After rece			
was made to determine market trends, influences and other significant fac			
Weber county's web site, and the local board of Realtor's county record or			
some maps are maintained within our office. An inspection of the propert regarding condition, ammenities, etc. A second review of the data was pe			
were examined and were discussed with parties involved with the transac			lies
appraisers concerning the verification of past sales. Market factors were v			-d
The report includes a limited summar of the data and information needed	-		
then delivered to the client, which constituted the completion of the assign	•	· · · · · · · · · · · · · · · · · · ·	
not check building permits on remodeling items for the subject or its impro		,	
Appraiser's definition for Scope of Work items:			
1. "Completed visual inspection" is defined as making an inspection to d	etermine readily observable market cha	aracteristics which would be	
considered important to the typical buyer in the local market.			
2. "Livability" is defined as the property being a physical condition that wo			
However, the appraiser is not an engineer, home inspector, mold inspector			
items that may be in need of repair within the six pages of the "URAR" for			r
informational purposes only. unless otherwise stated. If repairs are require			
At the least, it is recommended that a home inspection and mold inspection			
inspections, structural inspections or whatever other inspections by traine property. This report cannot and should not be considered as a profession			
value	ial inspection of these types as it is one	y lor the providing an opinion	OI
value			
The reader should also note that when a house is reacquired through fore	closure, often it is necessary to make s	substantial capital expenditure	es to
the property to be able to command a full market value, as the term is def			
Course taken on how concessions affect market place as well as convers			
concessions on properties as follows: If concessions affect the sales price			
concessions that affect the sales price. As per Fanie Mae " a \$ for \$ is not	allways warranted and concessions sl	nould be based on a per prop	erty
consideration " Subjective adjustments may have been used in the sales	comparision approach to value. Actual	market influences may differ.	
COST ADDDOACH TO VALUE	(not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calculation	, , , ,		
Support for the opinion of site value (summary of comparable land sales or other methods for esti		assessor due to lack of sales	
similar in size and location.	taken nom tax	assessor due to lack or sales	•
onniar in oizo ana tosadon.			
ESTIMATED 🗌 REPRODUCTION OR 🔀 REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$ 2	00,000
Source of cost data local builder, other	DWELLING 1,670 Sq.Ft. @ \$	175.00 =\$ 29	92,250
Quality rating from cost service good Effective date of cost data 05/03/2022	basement 1,020 Sq.Ft. @ \$		76,500
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$. 0,000
The site value is 36% of the overall opinion of value for the subject	Garage/Carport 920 Sq.Ft. @ \$		
property. This is typical for this area and size of lot	Total Estimate of Cost-New		32,200
	Less Physical Functional	External	32,200 00,950
	Less Physical Functional Depreciation 80,190	External =\$(32,200 00,950 80,190)
	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements	External	32,200 00,950 80,190) 20,760
	Less Physical Functional Depreciation 80,190	External	32,200 00,950 80,190)
Estimated Remaining Economic Life (HIID and VA only) 120 Years	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements	External	32,200 00,950 80,190) 20,760 35,000
	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH	External	32,200 00,950 80,190) 20,760
INCOME APPROACH TO VALU	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae)	External	32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH	External	32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALU	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae)	External	32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM)	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$	External	32,200 00,950 80,190) 20,760 35,000 55,760
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable)	=\$(32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach	=\$(32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach	=\$(32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach	=\$(32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUES INCOME APPROACH TO VALUES IN TO A Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached the subject property is an attached dwelling unit.	=\$(32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached the subject property is an attached dwelling unit. Total number of units sold	=\$(32,200 00,950 80,190) 20,760 35,000 55,760
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	=\$(32,200 00,950 80,190) 20,760 35,000 55,760
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Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attached the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	External	32,200 00,950 80,190) 20,760 35,000 55,760
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	Less Physical Functional Depreciation 80,190 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of completion.	External	32,200 00,950 80,190) 20,760 35,000 55,760

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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.

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Fannie Mae Form 2055 March 2005

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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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19220413AL File # 32643925/Catamount Prope

- 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 version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Cookless D. Hilsson	Signature
Name Cathleene Nilsson	Nema
Company Address Campany Address Campany Address Campany Address	Company Address
Company Address 2302 W Island Dr	Company Address
Kaysville, UT 84037	Talachara Nasabara
Telephone Number <u>8016284943</u>	Telephone Number
Email Address <u>cathynilsson@gmail.com</u>	Email Address
Date of Signature and Report 05/03/2022	Date of Signature
Effective Date of Appraisal 05/01/2022	State Certification #
State Certification # 5451250-CR00	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State UT	
Expiration Date of Certification or License 06/30/2022	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
1200 Cilmon Dr	Did inspect exterior of subject property from street
Layton, UT 84040	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 555,000	· ————————————————————————————————————
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capitol	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	שמני טו וויסףטטנוטוו
Email Address	

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File # 32643925/Catamount Properties

COMPARABLE SALE # 4 COMPARABLE SALE # COMPARABLE SALE # 6 FEATURE 1308 Gilman Dr Address 1544 N Emerald Dr 2830 Oak Ln 2035 N 2700 E Layton, UT 84040 Layton, UT 84040 Lavton, UT 84040 Lavton, UT 84040 Proximity to Subject 0.61 miles W 0.92 miles NE 0.82 miles NE Sale Price \$ 469,000 560,000 599,999 Sale Price/Gross Liv. Area sq.ft. \$ 313.50 sq.ft. 1\$ 428.13 sq.ft. 344.43 sq.ft. Data Source(s) Uremls#1753684;DOM 13 Uremls#1800373;DOM Unk Uremls#1808366;DOM 4 Verification Source(s) No Doc Selected No Doc Selected No Doc Selected VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment Sales or Financing ArmLth Listing Listing Concessions Conv;0 Date of Sale/Time s08/21;c07/21 +56,280 c03/22 Active Location N:Res: N:Res: N:Res: N:Res: Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 35501 sf +12,872 21780 sf +6,861 22216 sf +6,643 9757 sf View N;Res; N;Res; N;Res; N;Res; Design (Style) DT2;Bi-level DT2;Bi-level DT1;Rambler 0 DT2;Multi-Level 0 Quality of Construction Q4 Q4 Q4 Q4 Actual Age 49 46 0 63 0 36 0 Condition C3 C3 C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Total Bdrms. Baths Baths Room Count 3 2.0 3 2.0 2 1.0 +5,000 3 1.0 +5,000 5 Gross Living Area 1,670 sq.ft. +10,440 1.496 sq.ft. 1.308 sq.ft. +21.720 1.742 sq.ft. 0 Basement & Finished 1020sf1020sfwu 766sf766sfin +3,810 1308sf1308sfin -4,320 495sf470sfin +7,875 Rooms Below Grade 1rr2br1.0ba0o 2rr1br1.0ba0o +5,080 0rr1br1.0ba0o -5,760 0rr1br1.0ba0o +11,000 Functional Utility Average Average Average Average Heating/Cooling Fwa/Cac Fwa/Cac Fwa/Cac Fwa/Cac Energy Efficient Items None None None None Garage/Carport 2ga2dw 2ga2dw 2ga2dw 2ga2dw Porch/Patio/Deck pch/deck pch/deck pch/pto +1,000 pch/pto/C.pto -1,000 Fireplace 1 Fireplace 2 Fireplaces -1,500 2 Fireplaces -1,500 1 Fireplace Landscape Types Full Full Full Full Ammenities None RV;SS -2,500 None None **X** + X Net Adjustment (Total) X 84,482 \$ 23,001 \$ 29,518 Adjusted Sale Price Net Adj. 18.0 % Net Adj 4.1 % Net Adi 4.9 % of Comparables Gross Adj. 19.7 % \$ 553.482 Gross Adj. 8.2 % |\$ 583.001 Gross Adj 5.3 % 629.517 Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITFM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Corelogic Corelogic Corelogic Corelogic Effective Date of Data Source(s) 05/02/2022 05/02/2022 05/02/2022 05/02/2022 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

19220413AL

File # 32643925/Catamount Properties FEATURE COMPARABLE SALE # 7 COMPARABLE SALE # 9 Address 1308 Gilman Dr 3193 Fernwood Dr Layton, UT 84040 Layton, UT 84040 Proximity to Subject 1.18 miles NE Sale Price \$ \$ 725,000 Sale Price/Gross Liv. Area sq.ft. \$ 405.25 sq.ft. sq.ft. 1\$ sa.ft. Data Source(s) WFRMLS#1772281;DOM 4 MLS/Broker/Agent Verification Source(s) +(-) \$ Adjustment DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment DESCRIPTION Sales or Financing ArmLth Concessions Cash;0 Date of Sale/Time s10/21;c10/21 Location N:Res: N:Res: Leasehold/Fee Simple Fee Simple Fee Simple Site 35501 sf -39,529 2.01 ac View N;Res; B;CtySky; -25,000 Design (Style) DT2;Bi-level DT1;Rambler 0 Quality of Construction Q4 Q4 Actual Age 49 57 0 Condition C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 5 3 2.0 2 1.0 +5,000 Gross Living Area 1,670 sq.ft. -7,140 sq.ft. sq.ft. 1.789 sq.ft. Basement & Finished 1020sf1020sfwu | 1381sf1312sfin -5,415 Rooms Below Grade 1rr2br1.0ba0o 1rr2br1.0ba2o -5,840 Functional Utility Average Average Heating/Cooling Fwa/Cac Fwa/Cac **Energy Efficient Items** None None Garage/Carport 2ga2dw 4gd4dw 20,000 Porch/Patio/Deck Gzbo/Pto/Dck pch/deck -5,000 Fireplace 1 Fireplace 1 Fireplace Landscape Types Full Full apt/creek/shop Ammenities None -50,000 Net Adjustment (Total) _ + **X** -\$ \$ -152,924 Adjusted Sale Price Net Adi. 21.1 % Net Adi. % Net Adi. % % \$ % of Comparables Gross Adj. 22.5 % |\$ 572.076 Gross Adj. Gross Adj. Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM SUBJECT COMPARABLE SALE # 7 COMPARABLE SALE # 8 COMPARABLE SALE # 9 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Corelogic Corelogic Effective Date of Data Source(s) 05/02/2022 05/02/2022 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

hhhhhhhhhhhh Addendum

File No. 32643925/Catamount Properties

				· OLO 100LO/ Odtarriodrit	1 Toportioo
Borrower/Client	Catamount Properties 2018 LLC				
Property Address	1308 Gilman Dr				
City	Layton	County Davis	State UT	Zip Code 84040	
Lender	Wedgewood Inc				

Exterior-Only: Legal Description

Beg On The E Line Of A Str At A Pt N 2188.04 Ft Alg The Sec Line & E 1246.80 Ft & S 2 20' E 522.0 Ft & N 87 40' E 170.0 Ft Fr The Sw Cor Of Sec 14-T4n-R1w, Slm; & Run Th N 2 20' W 25.0 Ft; Th N 87 40' E 120.0 Ft; Th N 89 32'49" E 33.93 Ft; Th N 88 04 '25" E 26.09 Ft; Th N 2 20' W 101.3 Ft; Th N 87 40' E 62.35 Ft; Th N 0 09'10" W 173.28 Ft; Th S 89 50'50 E 105.73 Ft; Th S 1 55'35" E 169.36 Ft; Th S 88 04'25" W 45.0 Ft; Th S 1 55'35" E 101.74 Ft; Th S 88 04'25" W 153.73 Ft To The Pob. Cont. 0.815 Acres. Together With & Subject To A Desc R/W.

• Summary of Sales Comparison Approach to Value

Due to the lack of similar sales it was necessary to go outside of 90 days. All comps have sold within the last 9 months and are similar in size, function and utility. Time adjustments were made due to the market still slightly increasing at 1.5 % per month. All comps were considered in the final determination of value based off of gross adjustments. Age adjustments were not given due to difference being within a 15 year difference from the subject. Acreage adjustments were only warranted for differences of .05 acres or more and given \$.50 per sq ft. Square footage adjustments were only warrantted for differences greater than 100 sq ft. Basements were given \$15 per sq ft with an additional \$20 per finished sq ft. GLA was given \$60 per sq ft. Adjustments were derrived from this market, contractors, new construction, and the appraisers years of experience. All comps were weighted off gross adjustments.

Comp #1 is the most recent sale and has the least amount of gross adjustments and given the most weight in the final determination of value, followed by comp #2, which is located the closest to the subject. Comps may have single line adjustments greater than 10% and may fall outside of net and/or gross adjustment guidelines however this was unavoidable as these comps were the most closely matched the subject in terms of age, size, quality and condition. No other comps were found that were more similar to the subject as well as being located within 1 mile and sold within 1 year. comp 7 was added to bracket the lot size of the subject property only

Adjustments

Not all adjustments in the sales comparison approach can be directly extracted or supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgement which the appraiser has applied based on prior observations of the reactions of typical/knowlegeable buyers and sellers in the marketplace. This method is standard and well accepted practice within the appraisal industry. All interest parties are encouraged to have an understanding of basic valuation practices when appraising a typical or complex properties, or where there is an extreme absence of like elements of comparison, or in instances where the market data is inconsistent with which to draw supported adjustments and overall value conclusions. Individual adjustments can not be relied on independently. Appraising residental properties, 4th edition, appraisal institute, page 342, "limitations of paired data analysis states "This brief discussion of paired data analysis may seem to suggets that identifying the effects of property differences from the market data is a straightforward procedure that can produce accurate, complete mathematical results in appraisals. Such an impression would be misleading. Appraisers develop an opinion of market value by applying their judgement to the analysius and interpretation of the data. Paired data analysis is a tool that an appraiser may apply to matket data in some circumstances, When used in conjuction with other analyitical tools, this type of analaysis supprts and guides the appraisers judment, but it does not take it place. Perfect sets of compartables that vary in a single, identifiable respect are rarely found. Because properties that are sufficiently smimlar to the subject are usually I imited in number, the decision to apply paired data analysis in a given situation is a matter of judgement. Often the sampling size may not be large enought to provide a solid statistical foundation for the appraisers conclusions"

Highest and best

the subjects highest and best use is single family residence. This was developed for the most resonabley Probable and legal use of vacant land or an improved property that is physically possible, appropriately supported, financially feasible, and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity. Alternatively, the probable use of land or improved property - specific with respect to the user and timing of the use - that is adequately supported and results in the highest present value.

Normal course of business

The appraiser attempted to obtain an adequate amount of information in the normal course of business regaring the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakeny imply greater precision and reliability in data then is factually correct or typical in the normal course of business Esample include condition and quality ratings as well as comparable sales and listing data. Comparable property data was generally obtained from third-party sources such as MLS or County Records. Consequently this information should be considered and "estimate" unless otherwide noted by the appraiser.

Future Market Conditions:

Effect of Novel Corona virus (COVID-19)

On March 13,2020, the United States Government declared a "National Emergency Concerning the Novel Corona virus Disease (COVID-19) Outbreak", which was in effect on the Effective Date of this Appraisal Report. In addition, on March 6th,2020 the Utah Government declared a state of emergency, which was in effect on the Effective Date of this Appraisal Report.) This appraisal report was performed pursuant to the Uniform Standards of Professional Appraisal Practice ("USPAP") and was based on information and comparable sales available on that date. At this time, the effect of COVID-19 on the future value of the Subject Property or the value of the real estate market in the area of the Subject Property is unknown and not possible to predict.

Condition of the Property

The appraiser is not competent to make a judgement about the condition relating to the foundation, roof, exterior walls, etc. The appraiser has made a visual inspection of the exterior surfaces from ground level, and the reported conditions only reflect the apparent surface condition. If the client has concerns regarding the condition of these items, an inspection by a qualified party would be highly recommended. " The complete visual inspection does include: 1. View exterior readily observable areas, 2. View interior readily observable areas. 3. View site around improvements, 4. Observe room layout/floor plan, 5. Assess the functional utility of the property, 6. Address the conformity to the neighborhood, 7. List the amenities, 8. Observe the condition of the property, & 9. Measure the improvements. It DOES NOT include: 1. Observation of the attic, 2. Observation of the Crawl Space if applicable, 3. Activation and/or testing of mechanical systems (including well and septic, if applicable), 4. Full site inspection, including environmental assessment, 5. Mold assessment, 6. Roof condition report beyond an observation based on visual from ground level, 7. Radon assessment. This appraisal report is not a home inspection, only a visual inspection of readily accessible areas was done and the appraisal Should not be relied upon to disclose unapparent or hidden conditions and/or defects in the property. Even if the borrower or other third party receives a copy of the appraisal is does not mean that the borrower of third party is an intended User as that Term is defined by FNMA in the forms.'

FHA/VA Case No.

hhhhhhhhhhh Addendum

File No. 32643925/Catamount Proper

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	1308 Gilman Dr				
City	Layton	County Davis	State UT	Zip Code 84040	
Lender	Wedgewood Inc				

19220413AL

File No. 32643925/Catamount Properties

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.

C/

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.

00

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

0.3

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.

05

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.

Ω 6

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

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale of Financing Concessions Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
-		Basement & Finished Rooms Below Grade
in	Interior Only Stairs	
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Market Conditions Addendum to the Appraisal Report

FHA/VA Case No. 19220413AL

The purpose of this addendum is to provide the lender/c				revalent in the sub	ject	
neighborhood. This is a required addendum for all appra Property Address 1308 Gilman Dr	usai reports with an effective		2009.	State UT	ZIP Code 840	40
Borrower Catamount Properties 2018 LLC	<u> </u>	City Layton		otate O1	211 0000 040	40
Instructions: The appraiser must use the information red		asis for his/her conclusion	is, and must provide support	for those conclusion	ons, regarding	
housing trends and overall market conditions as reported						
it is available and reliable and must provide analysis as i	ndicated below. If any requi	ired data is unavailable or i	is considered unreliable, the a	ppraiser must prov	vide an	
explanation. It is recognized that not all data sources wil	I be able to provide data for	the shaded areas below; i	f it is available, however, the	appraiser must inc	lude the data	
in the analysis. If data sources provide the required infor	_	• • • • • • • • • • • • • • • • • • • •	-	-	-	
average. Sales and listings must be properties that comp				ed by a prospective	e buyer of the	
subject property. The appraiser must explain any anoma				T	Overell Trand	
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months 15	Prior 4–6 Months 4	Current – 3 Months 10	Increasing	Overall Trend Stable	Declining
Absorption Rate (Total Sales/Months)	2.5	1.33	3.33	✓ Increasing	Stable	Declining
Total # of Comparable Active Listings	2	1	4	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.8	0.75	1.2	Declining	Stable	✓ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	\$470,000	\$518,500	\$580,000	✓ Increasing	Stable	Declining
Median Comparable Sales Days on Market	9	8	8.5	Declining	Stable	Increasing
Median Comparable List Price	\$507,500	\$625,000	\$637,499.5	Increasing Declining	Stable	☐ Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	3 104.09	11 103.56	19	Declining Increasing	Stable Stable	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance		No No	102.58	Declining	Stable Stable	Increasing
Explain in detail the seller concessions trends for the pas		_	n 3% to 5%, increasing use of	, i		morodomy
fees, options, etc.). Utah Real Estate indic	•					ed seller
concessions which is 38% of the total tran						
period. 4-6: 4 Sales; 2 with concessions; 5						
concessions ranged between \$600 and \$1	12,000. The median o	concession amount	is \$3,000.			
Are found and a 1050 to 1 to 1 to 1 to 1	<u> </u>	. It 1.1.0	Para dia dan 100 P. O. O.		L (2	
Are foreclosure sales (REO sales) a factor in the market			ding the trends in listings and			
The data used in the grid above does not						
transactions. However, this is not a manda				sed sales that	were not repo	ortea. It is
beyond the scope of this assignment to co	oniiinii each sale used	u III tile ivialket Coll	uitions Report.			
Cite data sources for above information. Utah I	Real Estate was the	data source used to	complete the Market	Conditions Ac	ldendum. 5/2	2/2022
			•			
Summarize the above information as support for your co						
an analysis of pending sales and/or expired and withdra	wn listings, to formulate you	ur conclusions, provide bo	th an explanation and support	for your conclusion	ons.	in
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Subject Photo Page

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	1308 Gilman Dr							
City	Layton	County	Davis	State	UT	Zip Code	84040	
Lender	Wedgewood Inc							



Subject Front

1308 Gilman Dr Sales Price Gross Building Area 2,444 Age 49



Subject Front/Side



Subject Street

Comparable Photo Page

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	1308 Gilman Dr				
City	Layton	County Davis	State UT	Zip Code 84040	
Lender	Wedgewood Inc				



Comparable 1

2177 E 2050 N

Sales Price 515,000 G.B.A. 2,035 Age/Yr. Blt. 38



Comparable 2

576 N View Dr

Sales Price 530,000 G.B.A. 1,168 Age/Yr. Blt. 54



Comparable 3

2211 E 1200 N

Sales Price 455,000 G.B.A. 2,034 Age/Yr. Blt. 46

Comparable Photo Page

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	1308 Gilman Dr				
City	Layton	County Davis	State UT	Zip Code 84040	
Lender	Wedgewood Inc				



Comparable 4

1544 N Emerald Dr Sales Price 469,000 G.B.A. 1,383 Age/Yr. Blt. 46



Comparable 5

2830 Oak Ln Sales Price 560,000

G.B.A. 1,147 Age/Yr. Blt. 63



Comparable 6

2035 N 2700 E

Sales Price 599,999 G.B.A. 2,248 Age/Yr. Blt. 36

Comparable Photo Page

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	1308 Gilman Dr				
City	Layton	County Davis	State UT	Zip Code 84040	
Lender	Wedgewood Inc				



Comparable 7

3193 Fernwood Dr

Prox. to Subject 1.18 miles NE Sale Price 725,000 Gross Living Area 1,789 Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View B;CtySky; Site 2.01 ac Quality Q4 57 Age

Comparable 8

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

Comparable 9

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

E&O Insurance



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 03/03/2020

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. 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). CONTACT NAME: PHONE Tina Gambacort PHONE (A/C, No, Ext): E-MAIL ADDRESS: RIVERTON INSURANCE AGENCY CORP (800) 882-4410 FAX (A/C, No): (858) 273-8026 tina.gambacort@aliains.com INSURER(S) AFFORDING COVERAGE NJ 08077 40436 Stratford Insurance Company INSURER A:

PO Box 236 605 Main St., Suite 102 Riverton NSURED INSURER B : Nilsson Services LLC dba C&R Appraisal Services INSURER C 2302 W Island Dr INSURER D : NSURER E : Kaysville UT 84037 **NSURER F:** CL203304956 CERTIFICATE NUMBER: COVERAGES REVISION NUMBER: THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. ADDL SUBR INSD WVD POLICY EFF POLICY EXP (MM/DD/YYYY) TYPE OF INSURANCE POLICY NUMBER LIMITS COMMERCIAL GENERAL LIABILITY EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurre CLAIMS-MADE OCCUR \$ MED EXP (Any one person) S PERSONAL & ADV INJURY

GEN'L AGGREGATE LIMIT APPLIES PER: GENERAL AGGREGATE POLICY PRO- LOC PRODUCTS - COMP/OP AGG OTHER: COMBINED SINGLE LIMIT (Ea accident) AUTOMOBILE LIABILITY S BODILY INJURY (Per person) ANY AUTO \$ BODILY INJURY (Per accid OWNED AUTOS ONLY SCHEDULED \$ NON-OWNED AUTOS ONLY PROPERTY DAMAGE (Per accident) AUTOS ONLY \$ \$ UMBRELLALIAR OCCUR EACH OCCURRENCE EXCESS LIAB CLAIMS-MADE AGGREGATE \$ DED RETENTION \$
WORKERS COMPENSATION
AND EMPLOYERS' LIABILITY PER STATUTE ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below E.L. EACH ACCIDENT NIA E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT \$1,000,000 Each Claim Professional Liability REO0007578 04/01/2020 04/01/2021 Aggregate \$1,000,000 Errors and Omissions

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Retro Date: 04/01/2016

CERTIFICATE HOLDER	CANCELLATION
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE
3	///h ==

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ACORD 25 (2016/03)

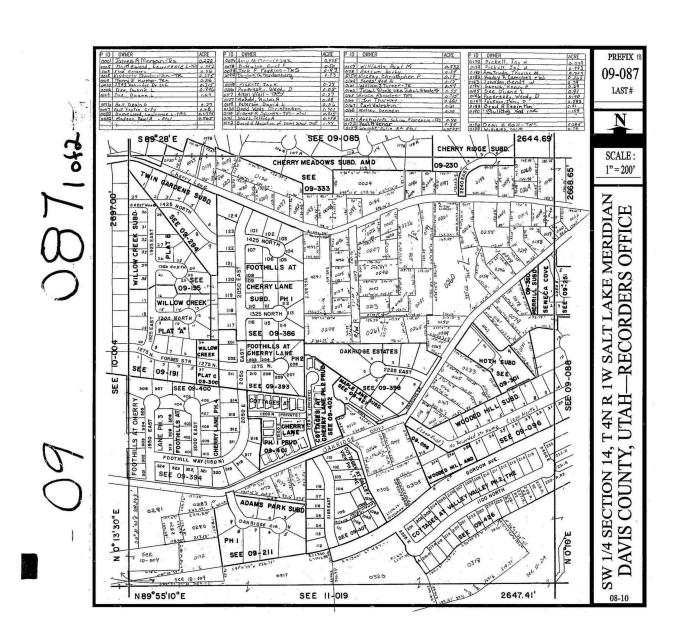
The ACORD name and logo are registered marks of ACORD

License



Plat Map

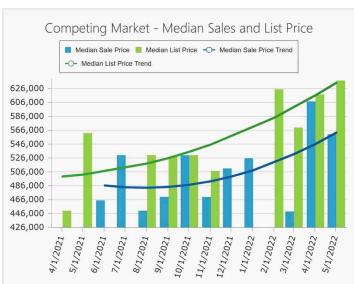
Borrower/Client	Catamount Properties 2018 LLC			
Property Address	1308 Gilman Dr			
City	Layton	County Davis	State UT	Zip Code 84040
Lender	Wedgewood Inc			



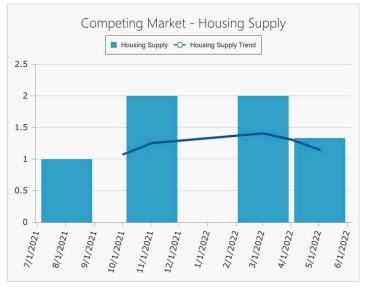
DataMaster Market Graph Addendum

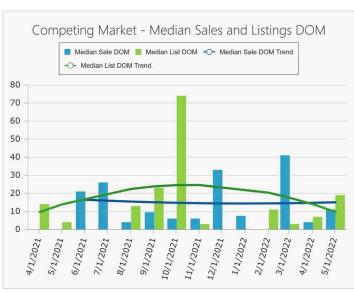
Borrower/Client	Catamount Properties 2018 LLC			
Property Address	1308 Gilman Dr			
City	Layton	County Davis	State UT	Zip Code 84040
Lender	Wedgewood Inc			





Comments: Comments:





Comments: Comments:

Location Map

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	1308 Gilman Dr				
City	Layton	County Davis	State UT	Zip Code 84040	
Lender	Wedgewood Inc				





1308 Gilman Dr, Layton, UT 84040

Addendum: Fee Disclosure

Pursuant to Utah Code Ann. 61-2e304(1) Before an appraisal management company may receive money from a client for a real estate appraisal activity requested by the client, the appraisal management company shall disclose to the client the total compensation that the appraisal management company pays to the appraiser who performs the real estate appraisal activity.

Property ID	32643925
Loan #	49572
Borrower	Catamount Properties 2018 Llc
Property Address	1308 Gilman Dr, Layton, UT 84040
Appraiser Name	Cathleene Nilsson
Appraiser Compensation Appraiser may be charged a technology fee for the assignment	\$300
Appraisal Management Fee	\$350
Total Fee	\$650

Thank you for doing business with CLEARCAPITAL.COM, Inc.

CLEARCAPITAL.COM, Inc 10266 Truckee Airport Rd TRUCKEE, CA 96161

This is not an invoice