APPRAISAL OF



LOCATED AT:

809 W 3800 S Riverdale, UT 84405

FOR:

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

BORROWER:

Catamount Properties 2018 LLC

AS OF:

May 24, 2022

BY:

Brad Turner

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

File Number: 11cc052

In accordance with your request, I have appraised the real property at:

809 W 3800 S Riverdale, UT 84405

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of May 24, 2022

is:

\$495,000 Four Hundred Ninety-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Brad Turner

Exterior-Only Inspection Residential Appraisal Report File No. 11cc052

Th	e purpose of this summary appraisal report is	to provide the lender/e								
	Property Address 809 W 3800 S			City	Riverdale		9	State UT	Zip Code 8	84405
	Borrower Catamount Properties 2018 L	LC Owner	r of Public Record	d Mic	chael/Stevie M	/lartin	(County We	eber	
	Legal Description All of Lot 29 River Valle	y Subdivision #7 F	Riverdale Cit	ty						
	Assessor's Parcel # 05-151-0013	,			Year 2021		F	R.E. Taxes \$	1.684	
	Neighborhood Name Riverdale				Reference 7160				t 2105.11	1
Ö.	Occupant X Owner Tenant Vacant	Cnocis	al Assessments \$		Reference 7 100		PUD HOA\$	0		
8				. 0			JPUU HUA\$		per ye	earper month
SUBJECT	Property Rights Appraised X Fee Simple		er (describe)		0					
Ĭ.	Assignment Type Purchase Transaction	Refinance Transaction								
	Lender/Client Wedgewood Inc				an Beach Blvo				CA 9027	8
	Is the subject property currently offered for sale or ha							<u> </u>	No	
	Report data source(s) used, offering price(s), and da	te(s). DOM 20;The	e subject wa	ıs list	ted 04/07/202	22 for \$5	15,000 MLS#	1801827	and solo	d 05/20/2022
	for \$475,000 The URE.com shows no	o other listing in th	ne past three	e yea	ars					
	I X did did not analyze the contract for sale	for the subject purchase t	transaction, Expla	in the	results of the analy	sis of the co	ontract for sale or wi	ny the analy	sis was not r	performed.
	. Eguna Guna not analyzo the contract to care	ioi ano subject puremase a	a a nodouom Enpio		roodito or the arialy	0.0 00 0.	on a decrease of the	ij ino anaij	0.0 1140 1.01	y or
CONTRACT										
2	Contract Price \$ Date of Cont				the owner of public		Yes No	Data Sou	\sim	
Ξ	Is there any financial assistance (loan charges, sale	concessions, gift or down	payment assistar	nce, et	c.) to be paid by any	y party on b	ehalf of the borrowe	er?	JYes ∐I	No
abla	If Yes, report the total dollar amount and describe the	e items to be paid.								
#	Note: Dans and the result.	ula la aula d								
J	Note: Race and the racial composition of the neig	npornood are not appr			T					
	Neighborhood Characteristics		One-Unit H		$\overline{}$		One-Unit Ho	<u> </u>		ent Land Use %
	Location Urban X Suburban Rural			Ļ	_ =	Declining	PRICE	AGE	One-Unit	80% %
	Built-Up Over 75% X 25-75% Unde	r 25% Demand/Supply	X Shortage	[In Balance	Over Supp	ly \$(000)	(yrs)	2-4 Unit	1% %
NEIGHBORHOOD	Growth Rapid X Stable Slow	Marketing Time		ths [Over 6 mth		0	Multi-Fami	ly 2% %
宁	Neighborhood Boundaries The neighborhood						725 High		Commercia	
OR.	south and from I-15 on the west to the			10 110	<u> </u>	uic			Other Va	
ğ.				l						
ਹ	Neighborhood Description The neighborhood									
	some older subdivisions with a large									
	radius and neighborhood shopping w	ithin the neighbor	rhood bound	laries	s and access	to majo	r traffic arterie	s located	d nearby	
	Market Conditions (including support for the above of	onclusions) See Atta	ached Adder	ndun	n.					
₽	Dimensions See attached plat map	Area 104	I54 cf		Chana D	ectangu	lor	Mou N	l;Res;Re	
				_			ıaı	view i	1,145,143	5 I
	Specific Zoning Classification R1-8	Zoning Des	scrintion Single							
-					mily Resident					
		conforming (Grandfathered		e Fai o Zonir						-
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		conforming (Grandfathered	d Use) No	o Zonir	ng Illegal (d	escribe)	X Yes No	If No, des	scribe.	
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	Zoning Compliance X Legal Legal Nonc Is the highest and best use of the subject property as Utilities Public Other (describe) Electricity X Sas X FEMA Special Flood Hazard Area Yes X I Are the utilities and off-site improvements typical for Are there any adverse site conditions or external fact Source(s) Used for Physical Characteristics of Prope Other (describe) GENERAL DESCRIPTION Units X One One with Accessory Unit # of Stories 1 Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const. Design (Style) Rambler Year Built 1972 Effective Age (Yrs) 30 Appliances Refrigerator X Range/Oven Finished area above grade contains:	Water Sanitary Sew No FEMA Flood Zone the market area? X tors (easements, encroach SENERAL DESC Concrete Slab X Full Basement Partial Basement Exterior Walls Brk/Al Roof Surface Asphal Gutters & Downspouts A Window Type Alum X Dishwasher 1 4 Rooms	Public Public X Wer X Yes No hments, environm CRIPTION Crawl Space X Finished Im It Alum Disposal Disposal No 2 Bedr	o Zonir specific Spec	reg Illegal (decations) the present of the resent of the r	escribe) t use? #9057C0 es, etc.)? Records oss Living A X I X I X I I I I I I I I I I I I I	Off-site Impro Street Asph Alley None 428E FI Yes X No Prior Inspection Trea Weber Cou Amenities Fireplace(s) # 1 WoodStove(s) # 0 Potior Inspection Trea Weber Cou Amenities Fireplace(s) # 1 WoodStove(s) # 0 Potior Inspection Trea Weber Cou Amenities Fireplace(s) # 1 WoodStove(s) # 0 Potior None Fence Full Other None Other (describe) 1,244 Squ	Diversity Recurrence State Sta	describe. Derty Owner corder Car Sone riveway arrange arrang	Public Private X /2005 Storage # of Cars 2 Concrete # of Cars 0 Detached
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Exterior-Only Inspection Residential Appraisal Report File No. 11cc052

				bject neighborhood rang				525000		
		e sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 370000				to \$ 57890				
FEATURE	S	UBJECT	COMPARABLE SALE NO. 1 COMPARABLE SALE NO. 2					ALE NO. 3		
809 W 3800 S	T 0 4 40	_	1120 W 4250 S			4588 S 11		05.000		
Address Riverdale, U	JT 8440	5	Riverdale, UT				.05	Riverdale,		05-3922
Proximity to Subject			0.62 miles SW		0.50 mile		548,000	1.01 miles		
Sale Price	\$			\$ 567,500		\$		\$	400,000	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 353.36 sq. ft.		\$ 374.5			\$ 332.50		
Data Source(s)			WFMLS#1793	349;DOM 4	WFMLS#	NFMLS#1789817;DC		WFMLS#1	782407	;DOM 7
Verification Source(s)			Weber County	/Inspection	Weber C	ber County Recorde		Weber Co	unty Re	corder
VALUE ADJUSTMENTS	DES	CRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	DESCRIP [*]	TION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			ArmLth		
Concessions			Conv;0		Conv;650	0	-650	VA;0		
Date of Sale/Time			s03/22;c02/22		s02/22;c	02/22		s01/22;c12	2/21	
Location	N;Res;	Res	N;Res;Res		N;Res;Re			N;Res;Res		
Leasehold/Fee Simple	Fee Si		Fee Simple		Fee Simp			Fee Simple		
Site	10454	_	13939 sf	-4,000	9583 sf		0	10454 sf		
View	N;Res:		N;Res;Res	, , , , , , , , , , , , , , , , , , , ,	N;Res;Re	es		N;Res;Res	3	
Design (Style)		ambler	DT1;Rambler		DT1;Ran			DT1;SplEr		0
Quality of Construction	Q4	<u></u>	Q4		Q4			Q4		
Actual Age	50		45	0	25		-12,500	45		0
Condition	C3		C3		C3		12,000	C4		12,000
Above Grade	Total Bdrm	ns. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms.	Baths	5,000
Room Count	4 2			2.0 -2,000	5 3	2.0	-2,000	5 3	1.0	-2,000
Gross Living Area 60		1,244 sq. ft.	1,606 s			,463 sq. ft.	-13,100		03 sq. ft.	2,500
Basement & Finished		1,244 sq. ii. 1244sfin	1,606 S					550sf550s		6,900
	1	1.0ba1o		-3,700	1					· ·
Rooms Below Grade			1rr2br1.0ba1o	-3,700		JUA TU	- 1,000	Orr1br1.0b	auu	20,800
Functional Utility	Averag		Average GFWA/CAC		Average GFWA/C	.,,,		Average		
Heating/Cooling	GFWA							GFWA/CA		
Energy Efficient Items	Storm		Storm Wind		Storm W	rina		Storm Win	iu	
Garage/Carport	2ga2d	W	2ga2dw	F 000	2ga2dw	ماد	0.000	2gbi2dw		0
Porch/Patio/Deck	Patio		Pat/SnRm		Patio/De		-2,000			0
	1-Firep		2-Fireplace	-2,000	1-Firepla			2-Fireplace		-2,000
	Applia	nces	Appliances		Appliance	es		Appliances	5	
	Ldsc		Ldsc	40.400	Ldsc		00.050	Ldsc	<u> </u>	40.000
Net Adjustment (Total)			+ X-	\$ 40,400		X - \$	33,850	X +	J- \$	43,200
Adjusted Sale Price			Net Adj7.1%%	507.400	Net Adj6		544450	Net Adj. 10.		440.000
of Comparables			Gross Adj. 7.1% %	\$ 527,100	Gross Adj. 6.		514,150	Gross Adj. 12.	8% \$	443,200
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Exterior-Only Inspection Residential Appraisal Report File No. 11cc052 COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) OPINION OF SITE VALUE = \$ ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Dwelling____ **1,244** Sq. Ft. @ \$ 0 Source of cost data Quality rating from cost service Effective date of cost data Bsmt: 1148 Sq. Ft. @ \$ 0 Comments on Cost Approach (gross living area calculations, depreciation, etc.) 0 Garage/Carport Sq. Ft. @ \$ = \$ 0 Total Estimate of Cost-New 50 Physical Functional External Less = \$ (0) Depreciation 0 20 Years | INDICATED VALUE BY COST APPROACH... Estimated Remaining Economic Life (HUD and VA only) INCOME APPROACH TO VALUE (not required by Fannie Mae) X Gross Rent Multiplier O Indicated Value by Income Approach Estimated Monthly Market Rent \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion. Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Freddie Mac Form 2055 March 2005

Describe common elements and recreational facilities.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Exterior-Only Inspection Residential Appraisal Report

File No. 11cc052

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.
- 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).

Exterior-Only Inspection Residential Appraisal Report

- 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	Signature
Name Brad Turner	Name
Company Name Brad Turner Appraising	Company Name
Company Address 246 W 3450 N	Company Address
North Ogden, UT 84414	
Telephone Number 8017820650	Telephone Number
Email Address bjambm@xmission.com	Email Address
Date of Signature and Report 05/30/2022	Date of Signature
Effective Date of Appraisal 05/24/2022	State Certification #
State Certification # 5476161-CR00	or State License #
or State License #	StateExpiration Date of Certification or License
or State License # State #	Expiration Date of Certification or License
State UT	
Expiration Date of Certification or License <u>06/30/2023</u>	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
809 W 3800 S	Did not inspect exterior subject property
Riverdale, UT 84405	Did inspect exterior of subject property from street
Throughout Critical	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 495,000	
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	

Exterior-Only Inspection Residential Appraisal Report File No. 11cc052

FEATURE	SUBJECT	ECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5				COMPARABLE SALE NO. 6			
809 W 3800 S	SUBJECT	4637 S 1025 W	SALE NO. 4	1020 W 4300 S	SALE NO. 3	4308 S 600 W	DALE INU. 0		
						1			
Address Riverdale, U	1 84405	Riverdale, UT 84	1405	Riverdale, UT 844	105	Riverdale, UT 844	.05		
Proximity to Subject		1.05 miles SW		0.69 miles SW		0.59 miles SE			
Sale Price	\$		420,000	\$	470,000	\$	578,900		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 300.21 sq. ft.		\$ 398.31 sq. ft.		\$ 313.43 sq. ft.			
Data Source(s)		WFMLS #17761	88·DOM 4	WFMLS #176939	6·DOM 7	WFMLS #175993	7·DOM 9		
Verification Source(s)		Weber County F		Weber County Re		Weber County Re			
	DECODIDATION					•			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sale or Financing		ArmLth		ArmLth		ArmLth			
Concessions		Conv;0		VA;0		VA;0			
Date of Sale/Time		s11/21;c10/21	19,600	s11/21;c10/21	21,900	s09/21;c08/21	34,700		
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple			
Site	10454 sf	8712 sf	2 000	9148 sf	2 000	16117 sf	-6,500		
	N;Res;Res	N;Res;Res	2,000	N;Res;Res	2,000	N;Res;Res	-0,500		
Design (Style)	DT1;Rambler	DT1;SplEnt	0	DT1;Rambler		DT1;Rambler			
Quality of Construction	Q4	Q4		Q4		Q3	-15,000		
Actual Age	50	45	0	54	0	29	-10,500		
Condition	C3	C3		C3		C3			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths			
Room Count	4 2 2.0	5 3 2.	0 -2,000		-2,000		-2,000		
					<u> </u>				
Gross Living Area 60		1,399 sq.				1,847 sq. ft.	-36,200		
Basement & Finished	1244sf1244sfin	701sf596sfin		1180sf1180sfin		1790sf1790sfin	-5,500		
Rooms Below Grade	1rr2br1.0ba1o	0rr1br0.1ba0o	21,900	1rr1br1.0ba0o	1,700	1rr3br1.0ba0o	-16,400		
Functional Utility	Average	Average		Average		Average			
Heating/Cooling	GFWA/CAC	GFWA/CAC		GFWA/CAC		GFWA/CAC			
Energy Efficient Items	Storm Wind	Storm Wind		Storm Wind		Storm Wind			
			+		2.000				
Garage/Carport	2ga2dw	2gbi2dw		1ga1cp2dw		2ga2dw	_		
Porch/Patio/Deck	Patio	Deck		CvPat/Pat	-5,000		0		
	1-Fireplace	2-Fireplace	-2,000	NoFireplace	2,000	2-Fireplace	-2,000		
	Appliances	Appliances		Appliances		Appliances			
	Ldsc	Ldsc		Ldsc		Ldsc			
Net Adjustment (Total)			35,600		28,000		59,400		
		Net Adj. 8.5% %	33,000	Net Adj. 6.0% %	20,000	Net Adj10.3%	33,400		
Adjusted Sale Price of Comparables		Gross Adj. 14.8%	455.000	Gross Adj. 8.9% % \$	400.000	Gross Adj. 22.2% \$	519,500		
Data Source(s) Effective Date of Data Source Summary of Sales Compari			VFMLS 5/25/2022	WFMLS 05/25/2		WFMLS 05/25/2022			
addio Maa Farm 20FF March 200F	HAD Version 0/9						F 2055 March 2005		

Exterior-Only Inspection Residential Appraisal Report File No. 11cc052 BJECT COMPARABLE SALE NO. 7 COMPARABLE SALE NO. 8 COMPARABLE SALE NO. 8

FEATURE		SUBJECT	COMPARAE		ALENO 7	CON	ADADAD	II E C	ALE NO 0	COMPARABLE SALE NO. 9		
•		20DJEC I			ALE NO. /	COMPARABLE SALE NO. 8 1228 W 4575 S		<u>'</u>	JUNIPARADLE S	DALE NO. 9		
809 W 3800 S			655 W 4150 S			_		_				
Address Riverdale, U	T 844	05	Riverdale, UT	844	.05	Riverdal	e, UT 8	<u>844</u>	.05			
Proximity to Subject			0.38 miles SE	E 1.07 miles SW								
Sale Price	\$			\$	470,000			\$	515,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 388.75 sq. ft.	_	11 0,000	\$ 314.4	1 ca ft		0.0,000	\$		
	\$	0.00 Sq. it.			-DOM 6				-DOM 47	Φ	sq. ft.	
Data Source(s)			WFMLS#1750						;DOM 17			
Verification Source(s)			Weber County	<u>Re</u>	corder	Weber C		Re	corder			
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	IPTION		+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			Listing			,,,,			,,,,,
Concessions			Conv;0									
•			·		0.440	-04/00						
Date of Sale/Time		_	s08/21;c06/21		3,440	c04/22						
Location	N;Re		N;Res;Res			N;Res;R						
Leasehold/Fee Simple	Fee S	Simple	Fee Simple			Fee Sim	ple					
Site	1045	4 sf	11761 sf		-1.000	7841 sf			3,000			
View		s;Res	N;Res;Res		.,	N;Res;R	<u>Δ</u> ς		-,			
Design (Style)		Rambler	DT1;SplLvl		0	DT1;Spll	=nt		0			
Quality of Construction	Q4		Q4			Q4						
Actual Age	50		41		0	54			0			
Condition	СЗ		C3			C3						
					7.500					- !-		
Above Grade	Total Bo		Total Bdrms. Baths			Total Bdrms.	Baths			Total Bdr	ns. Baths	
Room Count	4	2 2.0			2,000	6 4	2.0		-4,000			
Gross Living Area 60		1,244 sq. ft.	1,209 s	q. ft.	2,100	1.	, 638 so	q. ft.	-23,640		sq. ft.	
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Uniform Appraisal Dataset Definitions

File No. 11cc052

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

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 residences 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.
- 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

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

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ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 11cc052			
Property Address: 809 W 3800 S	Ca	se No.:		
City: Riverdale	State: UT	Zip: 84405		
Lender: Wednewood Inc				

Neighborhood Market Conditions

The local market over the past two years has seen a large rise in land values with appreciation having started in 2004 and has accelerated through 2005 and 2006 and with the first half of 2007 indicates continued appreciation. However the second half of 2007 has seen a much slower market in line with the national credit/mortgage crisis which has made qualifying for a mortgage much more difficult. This trend continued throughout 2008 and the market was still sluggish through all of 2009 and 2010 as the recession has been long and deep. This sluggish market has continued throughout 2011 and 2012. The market stabilized in 2013 and the past three years have seen a very active market with a large number of sales and a large amount of new construction during the 2014-2017 period

Comments on Sales Comparison

The subject property is located in an area where there is a wide mixture of home styles ages and sizes with there being little vacant area for future development. In order to locate similar sales it was necessary to use sales that are in a wider range of age, square footage and selling prices.

There have been fewer sales of similar age rambler style homes therefore in an effort to bracket the aspects of the subject property it was necessary to use sales that have a wide range of age, selling price and square footage.

In order to better reflect the market seven sales have been selected with Comparable #8 being a current listing that is in line with the sales used. The sales sold in the past nine months and are located within an approximate mile plus radius.

The adjustments in the report were based on data obtained from the market.

The adjustments for the difference in lot size is based on the few land sales in the overall area.

The sales were adjusted at \$60.00 per square for above grade footage

The difference in fireplace was adjusted at \$2000 for fireplace

The comparables located do bracket the subject age, square footage and value. The comparables combined including the listing do bracket the subject square footage, and value though the listing has not been given weight in the report.

RECONCILIATION

The sales overall are representative of the market in the area and taken as a whole support the final value conclusion. The sales are in a wide range before and after adjustment due to the few sales that are available in the area that have sold this year. The most weight was given to Sales #2, #5 and #7 adjust to a more narrow range and were given the most weight in the report and are bracketed by the other four sales which have a wider variance of selling prices with these three sales being also considered in the final value These other four sales bracket this value and the sales collectively support the final value conclusion.

CASH EQUIVALENCY..

One of the sales sold with seller paid concessions. This sale has been adjusted downward dollar for dollar for these concessions. This brings the sales to their cash equivalent values. With the sales at their cash equivalent values, the appraised value is the cash equivalent value of the subject property.

ADDITIONAL COMMENTS...

The intended user of the report is the lender/client

The intended use of the report is for the lender/client for a conventional refinance loan

The subject market exposure time is estimated to be one to three months

No services have been performed in the past three years

The address is a directional

The intended users of the report are the lender client and assigns

Highest and Best Use

The highest and best use is determined by what is legally permissible, physically possible, financially feasible and most profitable. The subject as improved is its highest and best use

ADVERSE SITE FACTORS

Dependent of the standards of the party observing the property, a range of factors internal or external to the property may by adverse by their viewpoint, The appraiser noted factors that may affect the marketability of and livability to potential buyers based upon knowledge of market and as evidenced by sales of properties with similar or comparable condition

Some of these such as power transmission lines, railroad and other services related easements may or may not be adverse depending on the view point of the individual, one might find the view unappealing while another may feel that these easements and corridors may fee that they provide open space and greater privacy from neighboring properties. This of course is also dependent on if the easement diminishes the usability of the property

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 11cc052			
Property Address: 809 W 3800 S	Ca	se No.:		
City: Riverdale	State: UT	Zip: 84405		
Lender: Wednewood Inc				

ADDRESS..

The address used in the report is the USPS address

COST AND INCOME APPROACHES TO VALUE

The cost approach is only developed for new and nearly new properties

The income approach is typically not developed as there is so little data regarding rental properties it is difficult to locate enough data to produce a credible result.

NONDISCLOSURE STATE

Utah is a nondisclosure state so transactions are reported with each County office, however the price and terms of the sale are not reported in any verifiable manner. Therefore the majority of verifiable sales used are sales that sell through the WFMLS with some sales being used when a settlement statement is provided and data can be verified regarding the property.

COMMENTS IN REGARDS TO ADJUSTMENTS..

Concessions

Adjustments for concessions are typically made when the majority of sales in the area are not selling with concessions. With these adjustments for concessions the sale is then brought to its cash equivalent value

Location

The adjustments consider variations of notable differences of physical influences as well as obsolescences as well as where market areas differ including individual neighborhoods, subdivisions, communities etc These adjustments can reflect a lump sum or percentage amount

Site/View

Adjusts for site are based on the selling prices of other lots in the market area with these differences being not only attributable to size but can take into account the differences in size, topography, usability, setting, etc. Additionally factors such as streams, lake frontage, private and/or gated properties etc all play a role in the adjustment that may or may not be made Adjustments are made based on review of similar sales that have similar features

Condition

Condition is determined by the degree updating, remodeling, kitchen quality, upgrades and interior maintenance that the subject property has Information regarding the sales used about their condition is derived from agents, owners and WFMLS photos

Quality of Construction

The adjustment is indicative of the components of the exterior of the subject property and takes into account the materials for roofing, exterior wall components with adjustments made for discernible differences

Age

Adjustments for age take into account the updating which have or may not have been made to a property which reduce or maintain the effective age of the property. Adjustments for age may be made when there is a significant difference in age for older properties and may be made for newer properties when there is a smaller difference in age The basis of the adjustment can run from \$0 to \$1000 per year depending on the actual age difference

Room Count

Adjustments are made for the difference in bathroom count depending on the quality, condition, and finishes of the home and can vary from \$1500 to \$2500 for a half bath and from \$3000 to \$5000 for a full bath Living Area

Adjustments for the difference in living area are dependent on the condition, quality, finishes, and desirable features, range from \$25.00 to \$90.00 depending on these factors. The sales researched and used in the report reflect the amount that should be applied for this adjustment and is a portion of the price per square foot of the comparable sale

Basement Area

Adjustment for the basement shell is typically adjusted at \$10 per square foot for the basement shell, The adjustment for the basement finish is also dependent on the quality of finish of the subject property and the quality of finish of the competing properties with this adjustment being in the range of \$15.00 to \$35.00 per square foot Additionally basement bathrooms are a factor in this adjustment as well

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No	o.: 11cc052	
Property Address: 809 W 3800 S	Case N	√o.:	
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Garage/Carport

Adjustments for a garage bay range from \$2000 to \$10,000 per bay and from \$1000 to \$2000 each carport bay Additional factors in this adjustment may consider condition, age and quality

PAIRED DATA ANALYSIS

Not all adjustments in the Sales Comparison Approach can directly be extracted or supported by the available market data with a very 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 knowledgeable buyers and sellers in the market place. These adjustments are then refined within the grid and tested for reasonableness with the selected comparables. This method is a standard and well accepted practice in the appraisal industry. Paired sales is a tool that provides valuable data but is not the only factor in determining adjustments that were used in the report

ADDITIONAL COMENTS 05/30/2022

The subject was listed for \$515,000 and sold in a cash sale for \$475,000 this past month.	The sales in the market indicate a
value that is slightly higher than the recent cash sale but less than the listed price	

Market Conditions Addendum to the Appraisal Report File No. 11cc052

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditio	ns prevalent in t	he su	bject neighborho	od. T	his is a required
addendum for all appraisal reports with an effective date on or af Property Address 809 W 3800 S	ier April 1, 2009.	City Rive	dale		S	tate	UT Zip Code	84	405
Borrower Catamount Properties 2018 LLC		ony rare				tuto	<u> </u>		
Instructions: The appraiser must use the information require	d on this form as the	basis for his/her concl	usions, and must provi	ide s	support for those	conc	lusions, regardin	g ho	using trends and
overall market conditions as reported in the Neighborhood section									
analysis as indicated below. If any required data is unavailable					_				
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and identi			=						-
that would be used by a prospective buyer of the subject proper	-	=					-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	000	aconar marrotor		Overall Trend	0.00	<u> </u>
Total # of Comparable Sales (Settled)	10	5	6		Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	2	2	2	\bigsqcup	Increasing	_	Stable	L	Declining
Total # of Comparable Active Listings Months of Llouding Supply (Total Listings (Ab. Data)	2	1	2	\sqsubseteq	Declining	_	Stable Stable	F	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Declining		Overall Trend		Increasing
Median Comparable Sale Price	435000	440000		X	Increasing		Stable		Declining
Median Comparable Sales Days on Market	7	7	5		Declining	X	Stable		Increasing
Median Comparable List Price	412000	470000	479450	X	Increasing		Stable		Declining
Median Comparable Listings Days on Market	47	1	16		Declining	X			Increasing
Median Sale Price as % of List Price	102	101	100	Ц	Increasing		Stable	X	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalen Explain in detail the seller concessions trends for the past 12 m		No	20/ 1 50/ 1	<u> </u>	Declining	<u> </u>		با	Increasing
The WFRMLS MLS indicates there were 21 c which is 5% of the total transactions in this m 6: 5 Sales; 1 with concessions; 20% of sales concessions ranged between \$650 and \$650. Are foreclosure sales (REO sales) a factor in the market? The data used in the grid above does not indi reported transactions. However, this is not a recommendation of the sales in the grid above.	arket area. Price for this period. The median converse X No If the cate there were mandatory repositions.	or Months 7-12: 0-3: 6 Sales; 0 oncession amou yes, explain (including e any REO/Shor orting field for ag	10 Sales; 0 with with concession unt is \$650. the trends in listings a t sales or other gents and there	nd s dis	oncessions; 0% of sales ales of foreclose tressed pro y be some	for d pro	of sales for this period. perties). cies associatoressed sales	thi The	s period. 4-
not reported. It is beyond the scope of this as	signment to co	nfirm each sale	used in the Mar	rke	t Conditions	Re	port.		
Cite data sources for above information. The WFRMLS No. Date: Wednesday, May 25, 2022	ILS was the da	ta source used	to complete the	· Ma	arket Condit	ion	s Addendum	n. E	ffective
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate	_			-	-	itiona	al information, su	ich a	s an analysis of
	_			-	-	tiona	al information, su	ich a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	_			-	-	itiona	al information, su	ich a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	_			-	-	tiona	al information, su	ich a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	_			-	-	tiona	al information, su	ich a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	_			-	-	itiona	al information, su	ich a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	_			-	-	itiona	al information, su	ich a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate The data shows an increasing market	your conclusions, pro	ovide both an explana		-	onclusions.			ach a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate The data shows an increasing market If the subject is a unit in a condominium or cooperative	your conclusions, pro	ovide both an explana	ion and support for you	-	-	t Nar	me:	ach a	s an analysis of
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SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.: 11cc052

 Property Address: 809 W 3800 S
 Case No.:

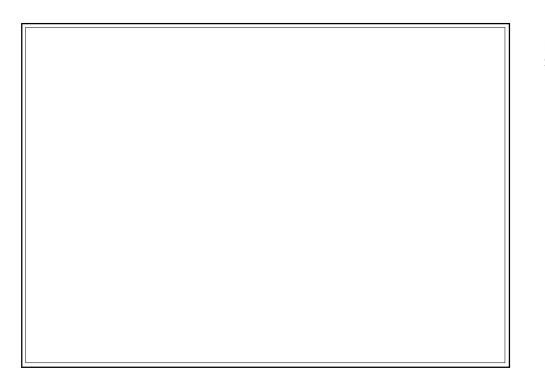
 City: Riverdale
 State: UT
 Zip: 84405

 Lender: Wedgewood Inc
 State: UT
 Zip: 84405



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 24, 2022 Appraised Value: \$ 495,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.: 11cc052

 Property Address: 809 W 3800 S
 Case No.:

 City: Riverdale
 State: UT
 Zip: 84405

 Lender: Wedgewood Inc
 State: UT
 Zip: 84405



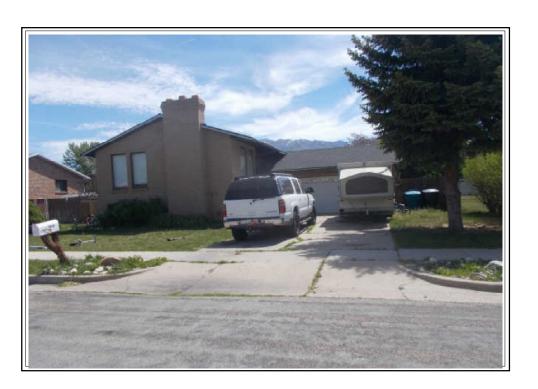
COMPARABLE SALE #1

1120 W 4250 S Riverdale, UT 84405 Sale Date: s03/22;c02/22 Sale Price: \$ 567,500



COMPARABLE SALE #2

4176 S 1100 W Riverdale, UT 84405 Sale Date: s02/22;c02/22 Sale Price: \$ 548,000



COMPARABLE SALE #3

4588 S 1100 W Riverdale, UT 84405-3922 Sale Date: s01/22;c12/21 Sale Price: \$ 400,000

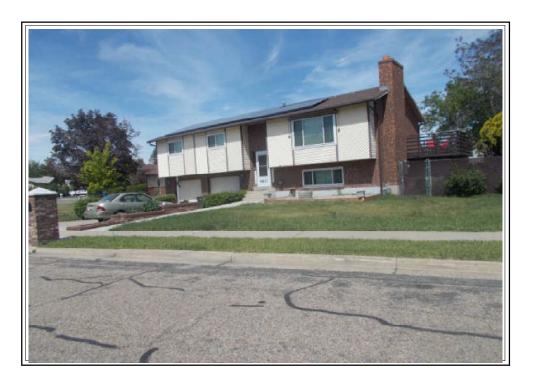
COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.: 11cc052

 Property Address: 809 W 3800 S
 Case No.:

 City: Riverdale
 State: UT
 Zip: 84405

 Lender: Wedgewood Inc
 State: UT
 Zip: 84405



COMPARABLE SALE #4

4637 S 1025 W Riverdale, UT 84405 Sale Date: s11/21;c10/21 Sale Price: \$ 420,000



COMPARABLE SALE #5

1020 W 4300 S Riverdale, UT 84405 Sale Date: s11/21;c10/21 Sale Price: \$ 470,000



COMPARABLE SALE #6

4308 S 600 W Riverdale, UT 84405 Sale Date: s09/21;c08/21 Sale Price: \$ 578,900

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC
Property Address: 809 W 3800 S
City: Riverdale
Lender: Wedgewood Inc



COMPARABLE SALE #7

655 W 4150 S Riverdale, UT 84405 Sale Date: s08/21;c06/21 Sale Price: \$ 470,000



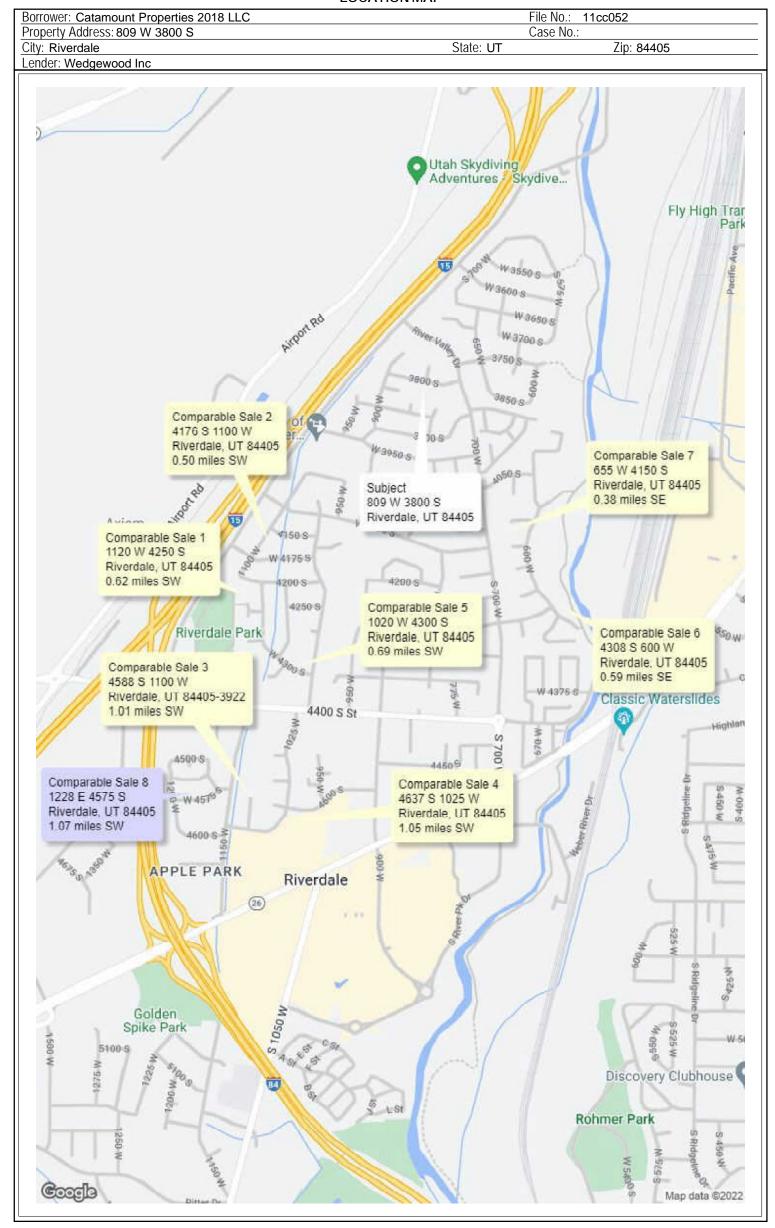
COMPARABLE SALE #8

1228 W 4575 S Riverdale, UT 84405 Sale Date: c04/22 Sale Price: \$ 515,000

COMPARABLE SALE #9

Sale Date: Sale Price: \$

LOCATION MAP



FLOOD MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 809 W 3800 S
City: Riverdale

File No.: 11cc052
Case No.:

Case No.:

Zip: 84405

Ogden City 79 31st 5 31st S 1 79 Subject 809 W 3800 S OGDEN, UT 84405 Ogden-Hinckley Airport 1900 W APPLE PARK 26 Bonneville High School Coords

FLOOD INFORMATION

Community: Riverdale, City of

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 49057C0428E

Panel: 49057C0428

Zone: X

Lender: Wedgewood Inc

Map Date: 12-16-2005

FIPS: 49057

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

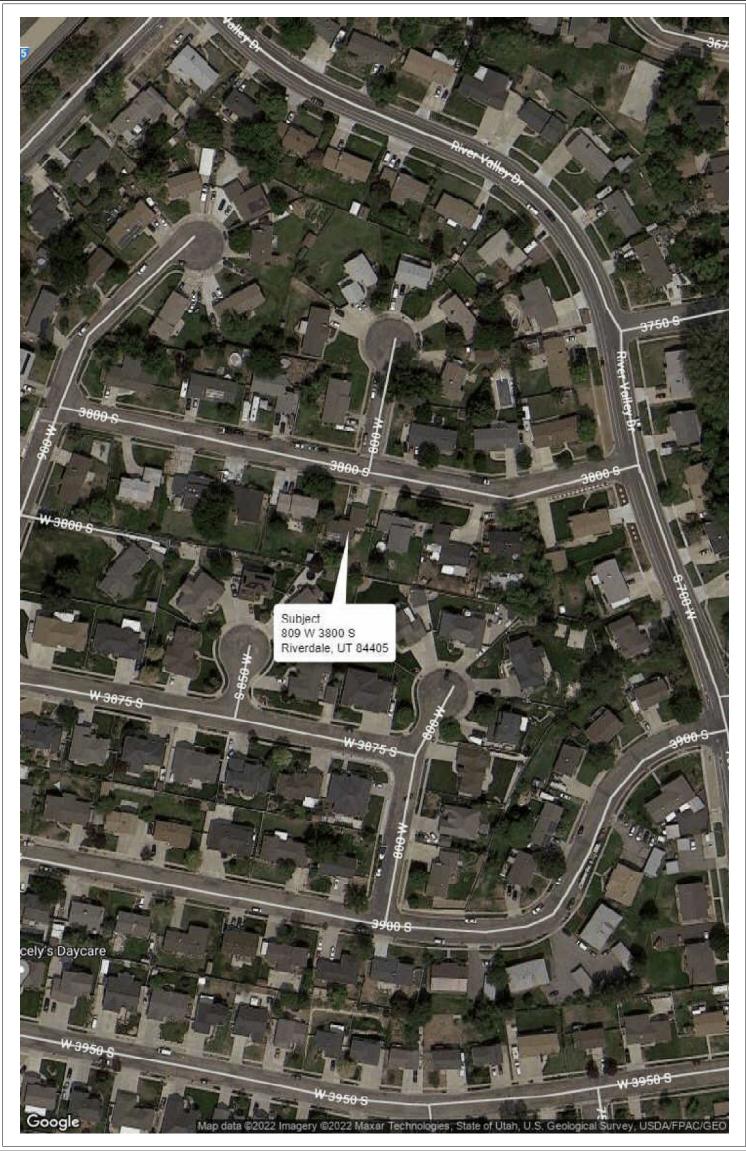
No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location.

No liability is accepted to any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 809 W 3800 S
City: Riverdale
Lender: Wedgewood Inc File No.: 11cc052 Case No.:

State: UT Zip: 84405



USPAP ADDENDUM

File No. 11cc052

Borrower: Catamount Properties 2	2018 LLC		
Property Address: 809 W 3800 S			
City: Riverdale	County: Weber	State: UT	Zip Code: 84405
Lender/Client: Wedgewood Inc			
APPRAISAL AND REPORT II This appraisal report is one of the follow Appraisal Report Restricted Appraisal Report	wing types: This report was prepared in accordance with This report was prepared in accordance with The intended user of this report is limited to t	the requirements of the Appraisal Report optior the requirements of the Restricted Appraisal Re he identified client. This is a Restricted Appraisa ions set forth in the report may not be understo	eport option of USPAP Standards Rule 2-2(b). al Report and the rationale for how the
 analyses, opinions, and conclusions I have no (or the specified) present the parties involved. I have no bias with respect to the pr My engagement in this assignment My compensation for completing this the cause of the client, the amount intended use of this appraisal. My analyses, opinions, and conclust Practice. 	ge and belief: this report are true and correct. conclusions are limited only by the reports. or prospective interest in the property that roperty or the parties involved with this as was not contingent upon developing or re is assignment is not contingent upon the of the value opinion, the attainment of a s sions were developed and this report has		pecified) personal interest with respect to need value or direction in value that favors becauent event directly related to the form Standards of Professional Appraisal
immediately preceding acceptance I HAVE performed services, as an immediately preceding acceptance PROPERTY INSPECTION I have NOT made a personal insp	e of this assignment.	of this report.	
	ed significant real property appraisal assialong with a summary of the extent of the	stance to the person signing this certificati assistance provided in the report.	on. If anyone did provide significant
ADDITIONAL COMMENTS Additional USPAP related issues require Only an exterior inspection was m	ring disclosure and/or any state mandated nade	d requirements:	
MARKETING TIME AND EXP X A reasonable marketing time for the X A reasonable exposure		s) utilizing market conditions pertinent to the	ne appraisal assignment.
APPRAISER:		SUPERVISORY APPRAISER (only	ifrequired):
Simple F		Clausatura	
Signature: Name: Brad Furner		Signature:	
		Name: Date Signed:	
State Certification # 5476161-CR0	00	State Certification #:	
or State License #:		or State License #:	
or Other (describe):	State #:	State:	
State: UT		Expiration Date of Certification or Lice	
Expiration Date of Certification or Lice Effective Date of Appraisal: 05/24/20	ense: 06/30/2023 022	Supervisory Appraiser inspection of Su	ubject Prop <u>ert</u> y: