

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	658 W Cahoon Street, Ogden, UT 84401	Order ID	8233038	Property ID	32805167
Inspection Date	05/27/2022	Date of Report	05/30/2022		
Loan Number	50042	APN	14-018-0016		
Borrower Name	Hollyvale Rental Holdings LLC	County	Weber		

Tracking IDs

Order Tracking ID	05.26.22 BPO	Tracking ID 1	05.26.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BASSETT MICHAEL	Condition Comments Subject is a bungalow style SFD. Covered porch. Fenced yard. Detached covered parking. Partial basement. Property characteristics taken from Assessor data and expired MLS data. No immediate attention maintenance items observed. Corner lot.
R. E. Taxes	\$132,732	
Assessed Value	\$176,000	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments Subject is located in a conforming neighborhood. REO and short sale activity stable. Concessions may apply. Concessions atypical. Investor presence in marketplace. Multiple offers may arise due to shortage of inventory. Reasonable commute to shopping, schools and public transport areas. Services in close proximity. Mix makeup of SFD and industry. Close proximity to highway/freeway. Favorable market conditions apply for a fair market sale.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$224,000 High: \$288,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	658 W Cahoon Street	730 W Cahoon St	4448 S 125 W	214 W Oak St
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84401	84401	84405	84401
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	3.08 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$400,000	\$239,900
List Price \$	--	\$295,000	\$379,000	\$239,900
Original List Date		05/06/2022	03/11/2022	01/03/2022
DOM · Cumulative DOM	-- · --	24 · 24	46 · 80	84 · 147
Age (# of years)	76	88	75	115
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Industrial	Neutral ; Industrial	Neutral ; Residential	Neutral ; Industrial
Style/Design	1 Story Rambler	1 Story Rambler	1 Story Rambler	1 Story Rambler
# Units	1	1	1	1
Living Sq. Feet	981	504	700	672
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	2 · 1	1 · 1
Total Room #	5	4	4	4
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Attached 1 Car	Carport 1 Car
Basement (Yes/No)	No	Yes	Yes	No
Basement (% Fin)	0%	85%	90%	0%
Basement Sq. Ft.	--	504	630	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.14 acres	.14 acres	.15 acres
Other	NA	NA	NA	NA

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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

Listing 1 Comp offers inferior above grade sq ft. Inferior gross total sq ft. Inferior year built. Inferior lot. Central air. Fenced yard. Kitchen updated. Detached garage. Full basement 85% finished.

Listing 2 Comp offers inferior above grade sq ft. Comparable year built. Inferior lot. 1 car attached garage. Full basement 90% finished.

Listing 3 Comp offers inferior sq ft. Inferior year built. Inferior lot. Kitchen updated. Updated bath. Covered porch.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	658 W Cahoon Street	190 W 17th St	821 W Doxey St	2722 S H Ave
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84401	84404	84401	84401
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.12 ¹	0.66 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$249,900	\$224,000
List Price \$	--	\$270,000	\$249,900	\$224,000
Sale Price \$	--	\$285,000	\$285,000	\$224,000
Type of Financing	--	Fha	Conv	Utah Housing
Date of Sale	--	05/09/2022	04/15/2022	03/28/2022
DOM · Cumulative DOM	-- · --	26 · 26	23 · 23	32 · 31
Age (# of years)	76	80	67	71
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Industrial	Neutral ; Residential	Neutral ; Industrial	Neutral ; Industrial
Style/Design	1 Story Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	981	904	726	552
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	1 · 1
Total Room #	5	5	5	4
Garage (Style/Stalls)	Detached 1 Car	Carport 1 Car	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.24 acres	.15 acres	.11 acres
Other	NA	NA	NA	NA
Net Adjustment	--	+\$13,067	+\$3,257	+\$25,580
Adjusted Price	--	\$298,067	\$288,257	\$249,580

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- Sold 1** Comp offers comparable sq ft. Comparable year built. Superior lot. Roof cool. Fenced yard. Limited updates. 1 carport. Sq ft adjust 14025 Lot 1742 Yr -2700
- Sold 2** Comp offers inferior sq ft. Superior year built. Inferior lot. Central air. Fenced yard. Covered patio. Interior updated. 2 car detached. 1 carport. Sq ft adjust 4235 Lot -2178 Yr 1200
- Sold 3** Comp offers inferior sq ft. Superior year built. Inferior lot. Fenced yard. Patio. Inferior bed count. Updated windows. Interior updates. Uncovered parking. Sq ft adjust 23595 Lot 3485 Yr -1500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No MLS list sale history located within the past 12 months				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$289,000	\$289,000
Sales Price	\$288,000	\$288,000
30 Day Price	\$273,600	--
Comments Regarding Pricing Strategy		
Search conducted in general area of the subject. Limited units located true to location and meeting guidelines for the subject. Larger adjustments may apply. Proximity expanded to locate or establish sufficient comps. Fair market value derived via fair market comparisons. Normal market conditions apply for a fair market sale.		

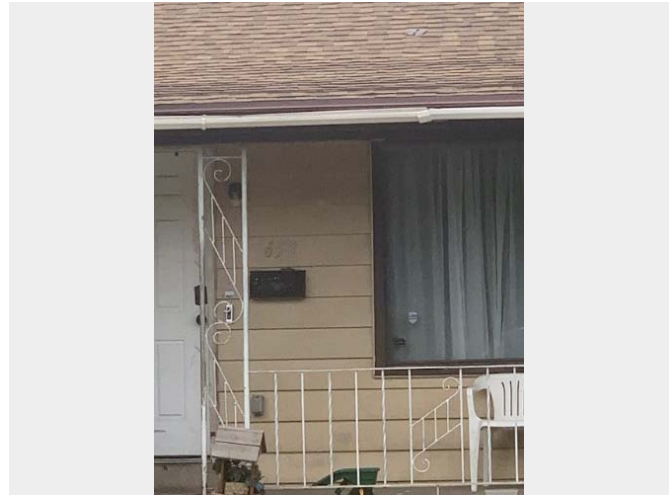
Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 730 W Cahoon St
Ogden, UT 84401



Front

L2 4448 S 125 W
Ogden, UT 84405



Front

L3 214 W Oak St
Ogden, UT 84401



Front

Sales Photos

S1 190 W 17th st
Ogden, UT 84404



Front

S2 821 W Doxey St
Ogden, UT 84401



Front

S3 2722 S H Ave
Ogden, UT 84401



Front

ClearMaps Addendum

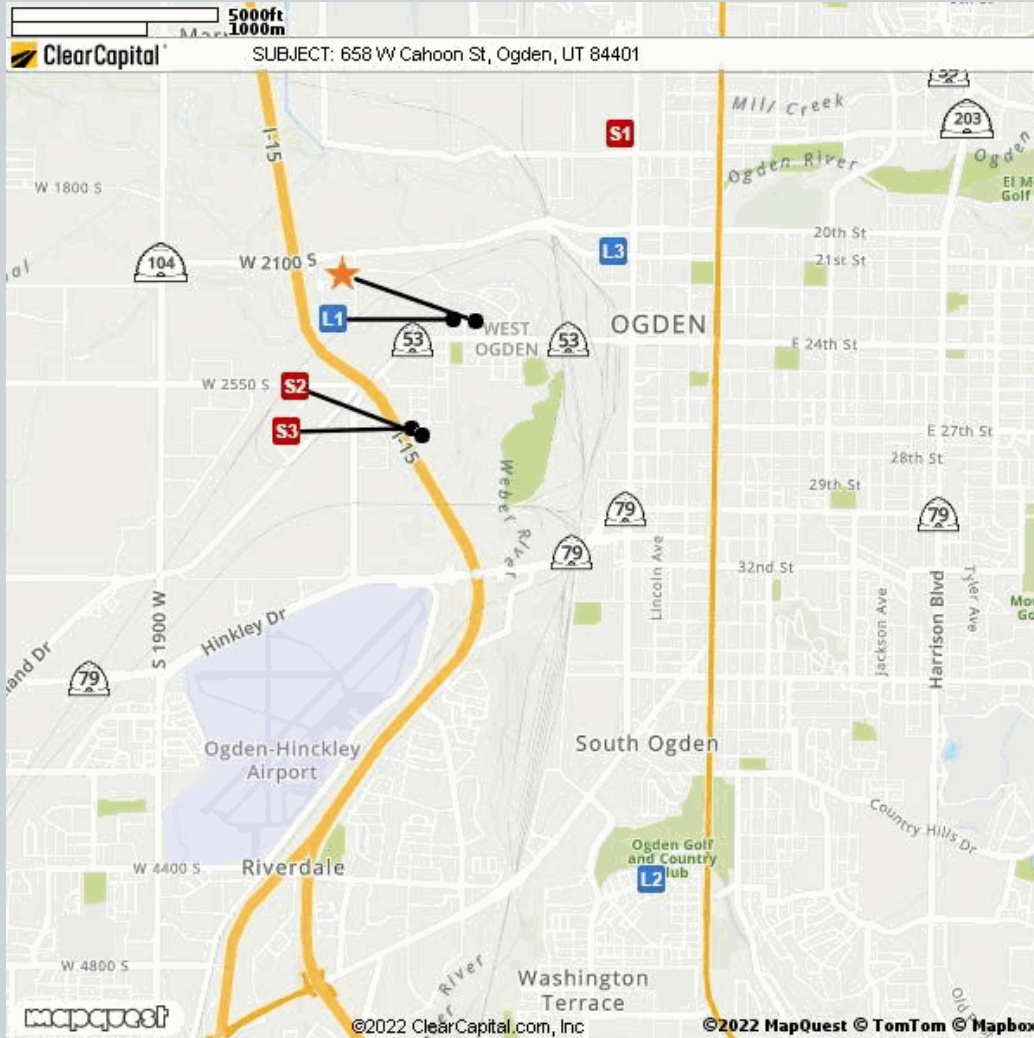
Address ★ 658 W Cahoon Street, Ogden, UT 84401

Loan Number 50042

Suggested List \$289,000

Suggested Repaired \$289,000

Sale \$288,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	658 W Cahoon Street, Ogden, UT 84401	--	Parcel Match
L1 Listing 1	730 W Cahoon St, Ogden, UT 84401	0.11 Miles ¹	Parcel Match
L2 Listing 2	4448 S 125 W, Ogden, UT 84401	3.08 Miles ¹	Parcel Match
L3 Listing 3	214 W Oak St, Ogden, UT 84401	0.70 Miles ¹	Parcel Match
S1 Sold 1	190 W 17th St, Ogden, UT 84404	1.12 Miles ¹	Parcel Match
S2 Sold 2	821 W Doxey St, Ogden, UT 84401	0.66 Miles ¹	Parcel Match
S3 Sold 3	2722 S H Ave, Ogden, UT 84401	0.65 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

Report Instructions - cont.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Karen Miller	Company/Brokerage	Realtypath, LLC
License No	5458675-SA00	Address	5273 S 2000 W Roy UT 84067
License Expiration	05/31/2023	License State	UT
Phone	8015409237	Email	yourutahhome@reagan.com
Broker Distance to Subject	4.30 miles	Date Signed	05/30/2022

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.