Exterior-Only Inspection Residential Appraisal Report

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	The purpose of	this su	mmary appraisal re	port	is to pr	rovide the	lender/d	client with	an a	ccurate, and adequa	tely supp	ported	, opinion	of the	marl	ket value	of the	subject p	property.
	Property Address	132	34 S Meadowsi	de	Dr					^{City} Herriman					State	UT	Zip Code	84096	i
		amount	Properties 201	8 L	LC		Owner o	f Public Record		Vincent and C	Christie	· Va	rgas	(County	Salt L	ake		
	Legal Description		· · · · · · · · · · · · · · · · · · ·			IE CENT	TER P	L E PH 3.	102	276-8168 10274	-6601 1	103	32-8		\ F. T				
	Assessor's Parcel a		6-36-378-016-0							Tax Year 2021 Map Reference					R.E. Ta		3,457		
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	Lender/Client		ewood Inc			ianoo manoa	Add			^{cribe)} Asset V Ianhattan Beach			100 B	odond	. P.	ach C/	00270		
			offered for sale or has it	been	offered for sa	ale in the twe		20			DIVU C	Juill	5 100, IX	euonu	л Бе			No	
			ring price(s), and date(s							e no known listin	as of th	he s	ubject ni	roperty	in t				
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	l did	did not ana	lyze the contract for sale	for th	he subject pur	rchase transa	action. Exp	lain the results	of the a	analysis of the contract for	r sale or wh	hy the	analysis was	not					
	performed.																		
H																			
CONTRACT	Contract Price \$		Date of Cor	tract			Is the	property seller t	he ow	ner of public record?			Yes	No Da	ta Sour	rce(s)			
ONI	-				-	wnpayment a	assistance,	, etc.) to be paid	by an	ny party on behalf of the b	orrower?						[Yes	No
Ö	If Yes, report the to	al dollar amo	unt and describe the iter	ns to	be paid.														
				_															
	Note: Race and the		position of the neighbo	rhoo	od are not app	oraisal facto	rs.												
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	Specific Zoning Cla		1105	цр			Zonin	g Description	F	Residential		gui	ui .				1100,		
	Zoning Compliance	X		nconf	forming (Grand	dfathered Us	e)	No i	oning		:)								
	Is the highest and b	est use of su	bject property as improv	ed (o	or as proposed	d nav nlana a													
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SITE	Electricity Gas	X X				Water Sanitary Sev	P	dublic Othe		se?	Off Str All	reet ey	Improvements Asphalt None	- Type			Publi		
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 1 of 6 Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

File# 32861613

There are 12 comparable	proper	ties curre	cilliy U	ffered f	or sa	ıle in	the subjec	t neighborhoo	d rangi	ng in	price	from \$	724,999		to \$	849	9,000	•
There are 57 comparable	sales	in the	subject	neighbo	rhood	within	the past	twelve months	rangin	g in s	ale pric	e from	\$ 703,18	7	t	o\$ 6	916,000	
FEATURE		SUBJECT			С	OMPARAE	BLE SALE #	1		CON	MPARABL	E SALE # 2			001	MPARAB	LE SALE # 3	3
Address 13234 S Meadow	vside	Dr		4513	W M	leadov	v Bend I)r	4914	W Tov	wer H	eight Dr	Unit 13	4612	W Bir	kdale	Dr	
Herriman, UT 84	096			Herrir	man.	UT 84	096-12	13		ton, U		•		Herrir	man, l	JT 84	096	
Proximity to Subject				1.73 ו						miles N				2.35 r				
Sale Price	\$						\$	705,000				\$	708,000				\$	715,000
Sale Price/Gross Liv. Area	\$	141.44	sq.ft.	\$ 3	318.8	36 sq.ft.				315.23	sq.ft.			\$ 2	276.49	sq.ft.		
Data Source(s)							578;DC	M 39				496;DO	M 1				337;DO	M 49
Verification Source(s)				Doc #		77 1000	,20	00				2/Realis					8/Realis	
VALUE ADJUSTMENTS	[DESCRIPTIO	N		SCRIPT	TION	+(-)\$	Adjustment		SCRIPTIO			Adjustment		SCRIPTIO			Adjustment
Sales or Financing				ArmL	th		1		ArmL	th		,,,	-	ArmL	th		,,,	
Concessions				Conv					Conv					Conv				
Date of Sale/Time				s05/2	,	4/22				:2:c03/	122				1;c11/	/21		
Location	N;Re	əc.		N;Re		7/22			N:Re					N:Res				
Leasehold/Fee Simple		Simple		Fee S		ما				s, Simple					s, Simple			
Site	7405			7405					4792				+2,500					+500
View	N;Re			N;Re					N;Re				. 2,000	N;Res				. 000
Design (Style)		;Conter	mn	DT2;0		emn				Conter	mn				Conte	mn		
Quality of Construction	Q3	,Conte	пр	Q3	COIII	CITIP			Q3	COILCI	пр			Q3	JUITLE	пр		
Actual Age	7			6				0	5				0	3				0
Condition	C3			C3					C3				0	C3				- 0
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	. Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7	4	2.1	6	3	2.1		0		3	2.1		0		4	2.1		
Gross Living Area	– ′	2,349			2,21			+6,900	-	2,246			+5,200	—	2,586			-11,900
Basement & Finished	117	2,349 sf0sfinر		967sf		•		-21,000						12169				-11,900
Rooms Below Grade	'''	i SiUSIIII	'	1rr1b				-21,000 0	1	SIUSIIII			U	12 108	וווופטונ			U
Functional Utility	Typ:	cal				JaυU		U		al .				Typic	al			
Heating/Cooling	Typi	cai √CAC		Typic FWA		,			Typic FWA					Typic:				
Energy Efficient Items																		
Garage/Carport		mopan	ie	Therr		ane				nopan	е				nopan	ie		
Porch/Patio/Deck	3gbi			2gbi2				+5,000					+5,000					0
		,Patio		Prch,)			Prch,	Patio			0.000	Prch,I				
Fireplaces	No F			No FI					1 FP				-2,000					
Pool Features	NoP			NoPo					NoPo					NoPo				
LS,SS Net Adjustment (Total)	LS,S	55		LS,S		N .	¢	0.400	LS,S		٦.	\$	40.700	LS,S		7 .	\$	44.400
Adjusted Sale Price				Net Adj.	т	1.3 %	Ψ	-9,100	Net Adj.			Ψ	10,700	Net Adj.		₹ - 1.6 %	Ψ	-11,400
				INGLAUJ.		1.3 /º			INGL AUJ.		1.5 %			INGL AUJ.		1.b /º		
of Comparables				Groce Ar	di	4 - 9/	e		Groce Ac	4i	0.4 %	œ.		Grace Ad			e	
of Comparables I	sale or tr	ansfer histo	ory of the	Gross Ad subject p	•	4.7 %		695,900 If not, explain	Gross Ad	ij.	2.1 %	\$	718,700	Gross Ad		1.7 %	\$	703,600
I did did not research the s	ot reveal	any prior s	ales or tra	subject positions ansfers of ansfers of	f the sut	4.7 % and composition of the com	arable sales. erty for the th	If not, explain ree years prior to	the effect	tive date o	of this app	oraisal. e sale.	718,700	Gross Ad			\$	703,600
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Exterior-Only Inspection Residential Appraisal Report File # 32861613 Clarification of Intended Use and Intended User: The Intended User of this appraisal report is the Lender/Client. The Intended Use is "making mortgage financial decisions. Subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. Clarification of the term "complete visual inspection": Certification #2 on page 5 of this report states that the appraiser has performed a "complete visual inspection" of the property. It should be understood that the "complete visual inspection" was performed within the context of the intended use and intended user identified on

page 4 and clarified above. That is, the apprais	er's inspection of the prope	erty is for valuation purpo	ses only and i	is strictly for the purpose of	of
assisting the lender/client (and only the lender/c	client) in evaluating the pro	perty for a mortgage fina	nce transactio	 n. The appraiser's inspendent 	ection
of the property was limited to an Exterior from th	ne street only. Most import	antly, the appraiser's ins	pection of the	property is far different fro	om and
much less intensive than the type of inspections	performed to discover pro	perty defects. The appr	aiser is not a h	nome inspector, building	
contractor, pest control specialist or structural e	ngineer. An appraisal is n	ot a substitute for a home	e inspection or	an inspection by a qualifi	ed
expert in determining issues such as, but not lim	nited to, foundation settlem	ent or stability, moisture	problems, wo	od destroying (or other) in	sects,
rodents or pests, radon gas or lead-based paint	. The client is invited and	encouraged to employ th	e services of a	appropriate experts to add	fress
any area of concern. Highest and Best Use S	summary- After analysis th	e highest and best use for	or the subject	is "as improved" as the	
remaining economic life of the structure still has	significant contributory va	lue and in which the cost	to raze and re	ebuild any other legal/feas	sible
structure would exceed the net value from the c	hange (not maximally prod	luctive). The appraiser	has not perfo	rmed any prior valuation s	services
on this property over the last 36 months. *Rea			me for the sub	jects property type at the	
estimate of value given or within a reasonable ra	ange would be estimated t	o be less than 90 days.			
	COST APPROACH TO VALUE	E (not required by Fannie Mae)			
		(
Provide adequate information for the lender/client to replicate the below cost to	figures and calculations.				
Provide adequate information for the lender/client to replicate the below cost to Support for the opinion of site value (summary of comparable land sales or o	<u>- </u>		The cost appr	anch was not considered	
Support for the opinion of site value (summary of comparable land sales or o	ther methods for estimating site value)			pach was not considered	
Support for the opinion of site value (summary of comparable land sales or on necessary to produce a credible result as the re	ther methods for estimating site value) sults may vary depending				
Support for the opinion of site value (summary of comparable land sales or o	ther methods for estimating site value) sults may vary depending				
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 3 of 6 Fannie Mae Form 2055 March 2005 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 user, 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 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reporting 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 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 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

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 ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra- laws and regulations. Further, I am also subject to the provi- that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part lore of these parties.
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this inature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraise	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a s appraisal firm), is qualified to perform this appraisal, and is according to the control of the control	ub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
·······································	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Christian A. Peterson	Name
Company Name www.clearcapital.com	Company Name
Company Address 300 E 2nd St. Ste 1405	Company Address
Reno, NV 89501 Telephone Number 801-558-5758	Telephone Number
Email Address christian.peterson@clarioappraisal.com	Email Address
Date of Signature and Report 06/10/2022	Date of Signature
Effective Date of Appraisal 06/08/2022	State Certification #
State Certification # 5452857-CR00	or State License #
or State License # or Other (describe) State #	State Expiration Date of Certification or License
State UT	
Expiration Date of Certification or License 08/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
13234 S Meadowside Dr	Did inspect exterior of subject property from street Date of Inspection
Herriman, UT 84096 APPRAISED VALUE OF SUBJECT PROPERTY \$ 710,000	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 710,000 LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Wedgewood Inc	Did not inspect exterior of comparable sales from street

Email Address

perty Address y ender/Client			018 LLC File No. 32861613
•		adowside Dr	
ildoi/Ollotit	Herriman Wedgewood	Unc	County Salt Lake State UT Zip Code 84096
			- IDENTIFICATION
APPKA	ISAL AND	KEPUKI	TIDENTIFICATION
This Report	is <u>one</u> of the follov	ving types:	
Appraisa	al Report (A	written report	prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricte	ed (A	written report	prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report,
	,		stated intended use by the specified client or intended user.)
Comme	ents on St	andards	Rule 2-3
	the best of my kn		
- The statemer	nts of fact containe	d in this report a	are true and correct.
	analyses, opinions ions, and conclusio		ns are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional
Unless other	wise indicated, I ha	ve 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.
	wise indicated, I ha ately preceding acc	•	o services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year
		-	is the subject of this report or the parties involved with this assignment.
, , ,			ntingent upon developing or reporting predetermined results.
	•		nt is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the nent of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
, ,			eveloped, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	at the time this repo wise indicated. I ha		onal inspection of the property that is the subject of this report.
		-	nificant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each
ndividual provi	iding significant rea	l property apprai	isal assistance is stated elsewhere in this report).
	ole Exposure		(USPAP defines Exposure Time as the estimated length of time that the property interest being to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)
		· ·	,
iviy opinion or	Trouboriubio Expo		ne subject property at the market value stated in this report is:
			ne subject property at the market value stated in this report is: 0-90 Days
			te subject property at the market value stated in this report is: 0-90 Days
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Note any L		opraisal a	and Report Identification uiring disclosure and any state mandated requirements: SUPERVISORY or CO-APPRAISER (if applicable):
APPRAISER: lignature: lame: Chris	JSPAP-related	opraisal a	and Report Identification uiring disclosure and any state mandated requirements: SUPERVISORY or CO-APPRAISER (if applicable): Signature: Name:
APPRAISER: Signature: Llame: Chris State Certification :	JSPAP-related	opraisal a	and Report Identification uiring disclosure and any state mandated requirements: SUPERVISORY or CO-APPRAISER (if applicable): Signature:
APPRAISER: signature: lame: Chris state Certification ar State License #	JSPAP-related	opraisal a dissues required in the second of	and Report Identification uiring disclosure and any state mandated requirements: SUPERVISORY or CO-APPRAISER (if applicable): Signature: Name: Or State License #:
APPRAISER: Signature: Jame: Chris State Certification a or State License # State: UT Date of Signature a	stian A. Peterso #: 545285 Expiration Date of Ce	on 7-CR00	and Report Identification uiring disclosure and any state mandated requirements: SUPERVISORY or CO-APPRAISER (if applicable): Signature: Name: State Certification #: or State License #:
APPRAISER: Signature: Name: Christon a pr State License #	#: 545285 Expiration Date of Ce and Report: 0 06/	opraisal a dissues requiente de la companya de la c	and Report Identification uiring disclosure and any state mandated requirements: SUPERVISORY or CO-APPRAISER (if applicable): Signature: Name: State Certification #: or State Ucense #: State: Expiration Date of Certification or License:

		Exterior-Uniy ii	nspection Reside	entiai Appr	raisai i	Report	File #	3286	1613	
FEATURE	SUBJECT	COMPARAI	BLE SALE # 4	CO)MPARABLI	E SALE # 5		CO	MPARABL	E SALE # 6
Address 13234 S Meadow	vside Dr	4354 W Aspen	Cottage Ln							
Herriman, UT 84	096	Riverton, UT 84	096-1246							
Proximity to Subject		1.22 miles E								L
Sale Price	\$		\$ 725,000			\$				\$
Sale Price/Gross Liv. Area	\$ 141.44 sq.ft		•	\$	sq.ft.		\$		sq.ft.	
Data Source(s)		WFRMLS #181	7651;DOM 8							
Verification Source(s)	DECODIDATION	Realist	. () 0 Adiostos est	DECODING	TON T	. () 6 4 divetes and	<u>.</u>	FOODIDT	ON	. () 6 Adirector and
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	IUN	+(-) \$ Adjustment	I	ESCRIPT	UN	+(-) \$ Adjustment
Sales or Financing		Listing								
Concessions Date of Sale/Time										
Location		Active								
Leasehold/Fee Simple	N;Res;	N;Res;								
Site	Fee Simple	Fee Simple	. 500							
View	7405 sf	6970 sf	+500							
Design (Style)	N;Res;	N;Res;								
Quality of Construction	DT2;Contemp	DT2;Contemp								
Actual Age	Q3 7	Q3 4	0							
Condition	C3	C3	0							
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	7 4 2.1	7 3 2.1	0		Juelo		70001	Jui IIIo.	Juillo	
Gross Living Area	2,349 sq.ft				sq.ft.			1	sq.ft.	
Basement & Finished	2,349 sq.n.	1170sf0sfin	-12,400		-4				-4	
Rooms Below Grade	111131031111	111031031111								
Functional Utility	Typical	Typical								
Heating/Cooling	FWA/CAC	FWA/CAC	+							
Energy Efficient Items	Thermopane	Thermopane	+							
Garage/Carport	3gbi4dw	2ga3dw	+5,000							
Porch/Patio/Deck	Prch,Patio	Prch,Patio	10,000							
Fireplaces	No FP	1 FP	-2,000							
Pool Features	NoPool	NoPool	-2,000							
LS,SS	LS,SS	LS,SS								
Net Adjustment (Total)	20,00	□ + X -	\$ -8,900	+	Π-	\$	Г	1+	-	\$
Adjusted Sale Price		Net Adj. 1.2 9	6	Net Adj.	- %		Net Ad		%	
of Comparables		Gross Adj. 2.7 9	§ 716,100	Gross Adj.	%	\$	Gross	Adj.	%	\$
Report the results of the research and ana	lysis of the prior sale or tran				prior sales o	on page 3).				L
ITEM	8	SUBJECT	COMPARABLE SAL	E# 4	(COMPARABLE SALE #	5		COMPAR	RABLE SALE # 6
Date of Prior Sale/Transfer										-
Price of Prior Sale/Transfer										
Data Source(s)	WFRMLS		WFRMLS							
Effective Date of Data Source(s)	06/09/2022		06/09/2022							
Analysis of prior sale or transfer history of	the subject property and co	mparable sales	46	12 W Birkda	ale Dr h	nas no known 12-	mont	h prioi	transf	er history.
4354 W Aspen Cottage Lr	n was not found th	rough the MLS.	Utah is a non disc	losure state	e and a	ny sales not thro	ugh tl	ne ML	S are ι	ınavailable
Analysis/Comments										

Exterior-Only Inspection Residential Appraisal Report

UAD Version 9/2011 Freddie Mac Form 2055 March 2005 Fannie Mae Form 2055 March 2005

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a cl	=		ons prevalent in the subject			
neighborhood. This is a required addendum for all appraisal reports w	vitil all ellective date on or after A	City Herriman		State UT	ZIP Code 840	06
Property Address 13234 S Meadowside Dr Borrower Catamount Properties 2018 LLC		on Hemman			211 0000 040	90
Instructions: The appraiser must use the information required on this		clusions, and must provide supp	port for those conclusions, regardin	g		
housing trends and overall market conditions as reported in the Neigh				nt		
it is available and reliable and must provide analysis as indicated belo						
explanation. It is recognized that not all data sources will be able to price the application of the data sources will be able to price the application of the data sources.				ı		
in the analysis. If data sources provide the required information as an average. Sales and listings must be properties that compete with the	=			۵		
subject property. The appraiser must explain any anomalies in the dat				·		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	27	16	14	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	4.50	5.33	4.67	Increasing	Stable	Declining
Total # of Comparable Active Listings	2	1	12	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.4 Prior 7–12 Months	0.2	2.6 Current – 3 Months	Declining	Overall Trend	Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price		Prior 4–6 Months		Increasing	Stable	Declining
Median Comparable Sales Days on Market	\$750,000 12	\$735,500 7	\$732,091 8	Declining	▼ Stable	Increasing
Median Comparable List Price	\$716,970	\$700,000	\$754,950	Increasing	▼ Stable	Declining
Median Comparable Listings Days on Market	142	5	20	Declining	Stable	Increasing
Median Sale Price as % of List Price	100%	100%	100%	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	⋈ No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increase	ed from 3% to 5%, increasing u	se of buydowns, closing costs, cor	ido		
fees, options, etc.). An analysis was perfor				e sales, a tota	l of 21.1% we	re
reported to have seller concessions. This a	inalysis shows a cha	nge of -5.7% per mo	onth.			
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If yes, explain (including t	he trends in listings and sales of fo	reclosed properties).		
An analysis was performed on 57 competing	ng sales over the pas	t 12 months. For the	ose sales, a total of 0.	0% were repor	ted to be RE	Э.
Cite data sources for above information.	ation reported in the	WEDMI S system (using an effective date	of 06/08/2022	2) was utilizad	to arrivo
	iation reported in the					i lo arrive
IIIIOIIII						
at the results noted on this addendum. Any						
IIIIOIIII	percent change resi	ults noted in these of	comments are based of	on simple regre		
at the results noted on this addendum. Any	the Neighborhood section of the a	ults noted in these c	d any additional information, such	on simple regre		
at the results noted on this addendum. Any Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to An analysis was performed on 57 competir	r percent change rest the Neighborhood section of the a o formulate your conclusions, pro- ng sales over the pass	ults noted in these of appraisal report form. If you use wide both an explanation and su st 12 months. The sa	comments are based of d any additional information, such apport for your conclusions. ales within this group I	on simple regre	ession.	750,000.
at the results noted on this addendum. Any Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to An analysis was performed on 57 competir This analysis shows a change of -0.2% per	the Neighborhood section of the a to formulate your conclusions, prong sales over the past month. Based on all	ults noted in these of appraisal report form. If you use vide both an explanation and sust 12 months. The sal sales in this same	d any additional information, such apport for your conclusions. ales within this group I group, there is a 2.5 r	on simple regre as nad a median s nonth supply. 1	ession.	750,000.
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Freddie Mac Form 71 March 2009

File No. 32861613

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	13234 S Meadowside Dr							
City	Herriman	County	Salt Lake	State	UT	Zip Code	84096	
Lender/Client	Wedgewood Inc							



Subject Front

13234 S Meadowside Dr

Sales Price

 Gross Living Area
 2,349

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 7405 sf

 Quality
 Q3

 Age
 7

Subject Rear



Subject Street

Supplemental Addendum

						320010	710	
Borrower	Catamount Properties 2018 LLC							
Property Address	13234 S Meadowside Dr							
City	Herriman	County	Salt Lake	State	UT	Zip Code	84096	
Lender/Client	Wedgewood Inc							

File No. 32861613

appraisal AMC# - Utah

ClearCapital.com, Inc. - 7381470-AMC0

Fee Disclosure: The appraiser is an hourly employee of Clario Appraisal Network and received no appraisal fee for the assignment. The appraisal fee paid to the appraisal company is 580 and the fee retained by the AMC is reported at 580.

• FNMA 1004: Sales Comparison Analysis - Summary of Sales Comparison Approach

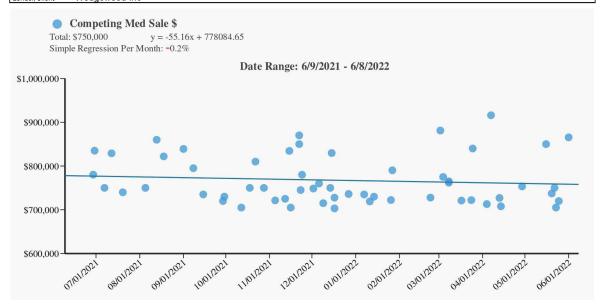
All comparables used are the best currently available to the appraiser that are the most similar in size, condition, utility, and appeal. Comparables were adjusted at 5,000 per bathroom. 3,000 for 1/2 bathrooms. Comparables were selected from competing market areas. The appraiser had to extend guidelines to find similar style sales. All sales and listings were considered to be suitable replacements for the subject that are in the same market area.

After adjustment all adjusted comparables bracket the range of value assigned by the appraiser. The appraiser has weighted comparables one, three and four as a current listing which reflects current market conditions. No time adjustments were used in this report as the weighted comps are recent and the market has stabilized. All comparables bracket the subject in most fields. The comparables are suitable replacements for the subject. After adjustments the value given is within the range of adjusted values. The appraiser weighted comps 2 and 3 as the best replacement properties given the current market conditions.

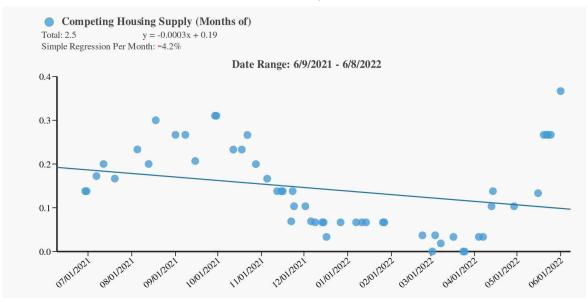
Note: a price point of value that is higher or lower than the predominant value is not an over improvement or and under improvement.

Market Conditions Charts - Page 1

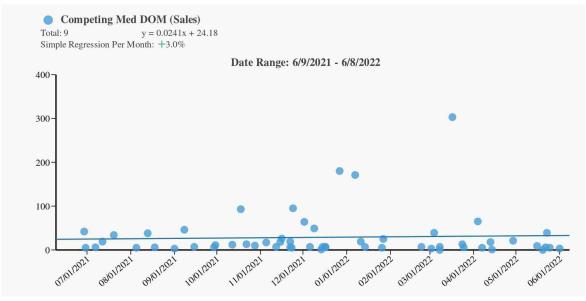
Borrower	Catamount Properties 2018 LLC							
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Lender/Client	Wedgewood Inc							



Median \$



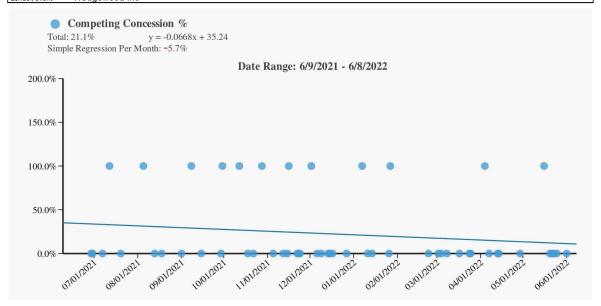
Housing Supply



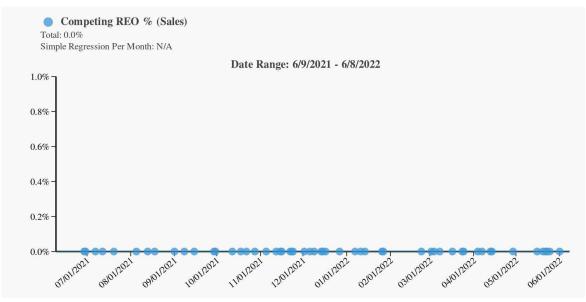
Sales DOM

Market Conditions Charts - Page 2

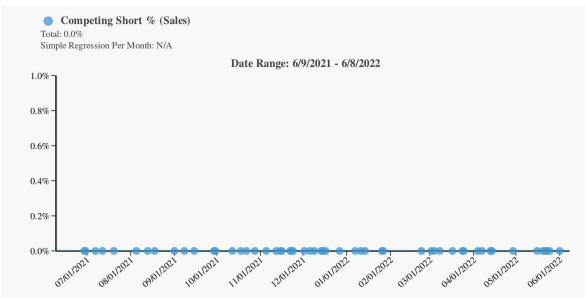
Borrower	Catamount Properties 2018 LLC								
Property Address	13234 S Meadowside Dr					, and the second			
City	Herriman	County	Salt Lake	S	tate	UT	Zip Code	84096	
Lender/Client	Wedgewood Inc								



Concession %



Foreclosure Analysis



Short Sale Analysis

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC								
Property Address	13234 S Meadowside Dr								
City	Herriman	County	Salt Lake	Sta	ite (JT	Zip Code	84096	
Lender/Client	Wedgewood Inc								



Comparable 1

4513 W Meadow Bend Dr Prox. to Subject 1.73 miles SE 705,000 Sale Price Gross Living Area 2,211 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; 7405 sf Site Q3 Quality Age



Comparable 2

4914 W Tower Height Dr Unit 13 0.53 miles NE Prox. to Subject Sale Price 708,000 Gross Living Area 2,246 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 4792 sf Quality Q3 Age



Comparable 3

4612 W Birkdale Dr Prox. to Subject 2.35 miles SE Sale Price 715,000 Gross Living Area 2,586 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View 6970 sf Site Quality Q3 Age

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	13234 S Meadowside Dr							
City	Herriman	County	Salt Lake	State	UT	Zip Code	84096	
Lender/Client	Wedgewood Inc							



Comparable 4

4354 W Aspen Cottage Ln Prox. to Subject 1.22 miles E Sale Price 725,000 Gross Living Area 2,596 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 6970 sf Q3 Quality Age

Comparable 5

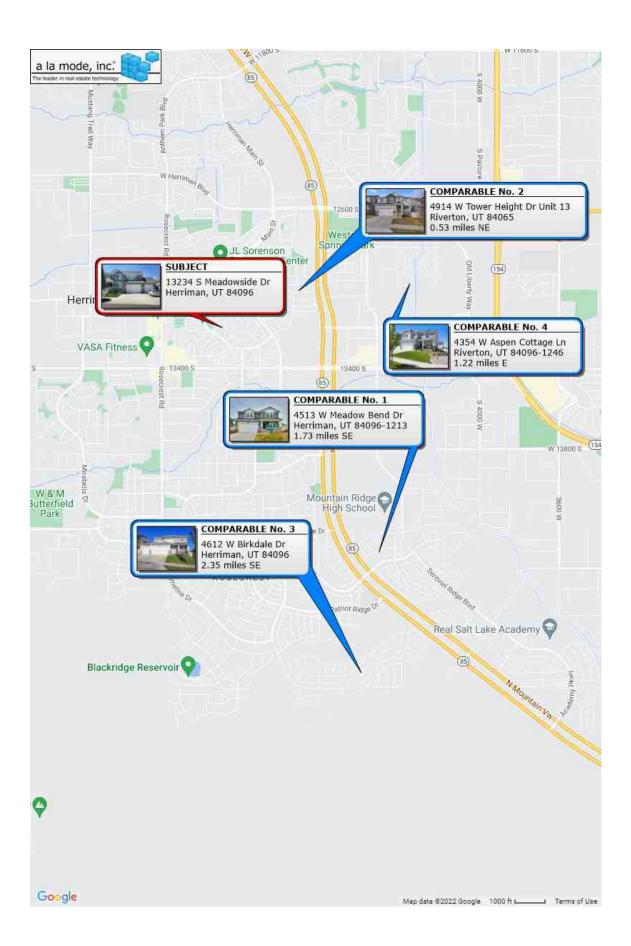
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

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

Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	13234 S Meadowside Dr							
City	Herriman	County	Salt Lake	State	UT	Zip Code	84096	
Lender/Client	Wedgewood Inc							





13234 S Meadowside Dr, Herriman, UT 84096

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	32861613			
Loan #	50130			
Borrower	Catamount Properties 2018, Llc			
Property Address	13234 S Meadowside Dr, Herriman, UT 84096			
Appraiser Name	Christian Peterson			
Appraiser Compensation Appraiser may be charged a technology fee for the assignment	N/A - Report completed by a Clear Capital-affiliated, staff appraiser			
Appraisal Management Fee	\$370			
Total Fee	\$650			

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

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This is not an invoice

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