

Exterior-Only Inspection Residential Appraisal Report

File # 32861613

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **13234 S Meadowside Dr** City **Herriman** State **UT** Zip Code **84096**
 Borrower **Catamount Properties 2018 LLC** Owner of Public Record **Vincent and Christie Vargas** County **Salt Lake**
 Legal Description **LOT E-57, HERRIMAN TOWNE CENTER PL E PH 3. 10276-8168 10274-6601 10332-8**
 Assessor's Parcel # **26-36-378-016-0000** Tax Year **2021** R.E. Taxes \$ **3,457**
 Neighborhood Name **Herriman Towne Center E P** Map Reference **26-36-378** Census Tract **1131.13**
 Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) **Asset Valuation**
 Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **Per WFRMLS, there are no known listings of the subject property in the prior 36 months.**

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	400	Low 1	Multi-Family	5 %		
Neighborhood Boundaries The neighborhood is bound by 13400 S to the North, 15600 to the South		1,380	High 120	Commercial	5 %		
Bangerter Highway to the East and 6000 West to the West.		700	Pred. 25	Other	5 %		

Neighborhood Description **The immediate neighborhood is well accessed by major arterial roads and no negative influences were noted. The downtown Salt Lake business district is approximately 25 miles or 35 minutes away. Employment stability appears to be average. Residential growth remains stable while commercial growth is slow. Most properties are similar in size, appeal and quality of construction.**
 Market Conditions (including support for the above conclusions) **Property values have been increasing throughout the Salt Lake County with some areas seeing significant value increases. This is due to a high demand for housing combined with a shortage in housing supply. The market appears to be stable currently. Marketing time is projected to be less than 3 months. Interest rates are very competitive; however, lending guidelines have been**

Dimensions **See title report for plat map** Area **7405 sf** Shape **Regular** View **N;Res;**
 Specific Zoning Classification **1105** Zoning Description **Residential**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____
 Utilities **Public Other (describe)** **Public Other (describe)** **Off-site Improvements - Type** **Public Private**
 Electricity Water Street **Asphalt**
 Gas Sanitary Sewer Alley **None**
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **49035C0419G** FEMA Map Date **09/25/2009**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe _____
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe _____
Typical public utility easements exist on property perimeter. No negative influences were apparent. Improvements are in compliance with zoning and no special assessments were noted.

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) _____ Data Source for Gross Living Area **MLS/County records**

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> None
# of Stories 2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 4
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Conc	Driveway Surface Conc
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Stucco, St/Gd	Fuel Ntl Gas	<input type="checkbox"/> Porch None	<input checked="" type="checkbox"/> Garage # of Cars 3
Design (Style) Contemp	Roof Surface Asphalt/Gd	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 2015	Gutters & Downspouts Alum/Gd	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence Wood	<input type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 5	Window Type Vinyl/Gd	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)		
Finished area above grade contains:	7 Rooms	4 Bedrooms	2.1 Bath(s)	2,349 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) **None noted. This is an exterior inspection and the appraiser is assuming the data provided from the County records, as well as Spark and Realist are considered accurate and reliable.**
 Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). **C3; The appraiser is assuming that the subject is a C3 condition rating, however this appraisal is an exterior only and no interior inspection was performed.**

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No
 If Yes, describe.
This appraisal is an Exterior Drive by Appraisal. No interior inspection was performed.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe.

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There are 12 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 724,999 to \$ 849,000		There are 57 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 703,187 to \$ 916,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	13234 S Meadowside Dr Herriman, UT 84096	4513 W Meadow Bend Dr Herriman, UT 84096-1213	4914 W Tower Height Dr Unit 13 Riverton, UT 84065	4612 W Birkdale Dr Herriman, UT 84096			
Proximity to Subject		1.73 miles SE	0.53 miles NE	2.35 miles SE			
Sale Price	\$	\$ 705,000	\$ 708,000	\$ 715,000			
Sale Price/Gross Liv. Area	\$ 141.44 sq.ft.	\$ 318.86 sq.ft.	\$ 315.23 sq.ft.	\$ 276.49 sq.ft.			
Data Source(s)		WFRMLS #1805578;DOM 39	WFRMLS #1796496;DOM 1	WFRMLS #1776337;DOM 49			
Verification Source(s)		Doc #	Doc #11329-1782/Realist	Doc #11280-2308/Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s05/22;c04/22		s04/22;c03/22		s12/21;c11/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7405 sf	7405 sf		4792 sf	+2,500	6970 sf	+500
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2:Contemp	DT2:Contemp		DT2:Contemp		DT2:Contemp	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	7	6	0 5		0 3		0
Condition	C3	C3		C3		C3	
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	6 3 2.1	0	7 4 2.1	
Gross Living Area	2,349 sq.ft.	2,211 sq.ft.	+6,900	2,246 sq.ft.	+5,200	2,586 sq.ft.	-11,900
Basement & Finished Rooms Below Grade	1177sf0sfin	967sf967sfin 1rr1br1.0ba0o	-21,000 0	1213sf0sfin	0	1216sf0sfin	0
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Thermopane	Thermopane		Thermopane		Thermopane	
Garage/Carport	3gbi4dw	2gbi2dw	+5,000	2ga2dw	+5,000	3ga3dw	0
Porch/Patio/Deck	Prch,Patio	Prch,Patio		Prch,Patio		Prch,Patio	
Fireplaces	No FP	No FP		1 FP	-2,000	No FP	
Pool Features	NoPool	NoPool		NoPool		NoPool	
LS,SS	LS,SS	LS,SS		LS,SS		LS,SS	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -9,100		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,700		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -11,400	
Adjusted Sale Price of Comparables		Net Adj. 1.3 % Gross Adj. 4.7 % \$ 695,900		Net Adj. 1.5 % Gross Adj. 2.1 % \$ 718,700		Net Adj. 1.6 % Gross Adj. 1.7 % \$ 703,600	
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.							
Data Source(s) Realist							
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.							
Data Source(s) Realist							
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).							
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3			
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	WFRMLS	Realist	Realist	Realist			
Effective Date of Data Source(s)	06/09/2022	06/09/2022	06/09/2022	06/09/2022			
Analysis of prior sale or transfer history of the subject property and comparable sales Per public records, the Subject transferred on 08/23/2021 (Warranty Deed - Doc #11226-8869). It also transferred on 08/05/2019 (Warranty Deed - Doc #10812-4296). 4513 W Meadow Bend Dr has no known 12-month prior transfer history. 4914 W Tower Height Dr Unit 13 has no known 12-month prior transfer history. **4217 W Paladin Way Unit 616 Public Records Not Found.							
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. All adjustments were derived through paired sale theory and regression analysis using the sales and listings provided. This appraisal is a "Drive By" Exterior only inspection and the subject information and characteristics were taken from Salt Lake City County records.							
Indicated Value by Sales Comparison Approach \$ 710,000							
Indicated Value by: Sales Comparison Approach \$ 710,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$ 0							
The estimated market value is best determined by the Sales Comparison Analysis approach. Inadequate data exists to complete a reliable Income Approach. No personal property is included in the estimate of value.							
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. This appraisal is made "as is" with no necessary repairs or alterations necessary.							
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 710,000, as of 06/08/2022, which is the date of inspection and the effective date of this appraisal.							

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ADDITIONAL COMMENTS

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 appraiser's inspection of the property is for valuation purposes only and is strictly for the purpose of assisting the lender/client (and only the lender/client) in evaluating the property for a mortgage finance transaction. The appraiser's inspection of the property was limited to an Exterior from the street only. Most importantly, the appraiser's inspection of the property is far different from and much less intensive than the type of inspections performed to discover property defects. The appraiser is not a home inspector, building contractor, pest control specialist or structural engineer. An appraisal is not a substitute for a home inspection or an inspection by a qualified expert in determining issues such as, but not limited to, foundation settlement or stability, moisture problems, wood destroying (or other) insects, rodents or pests, radon gas or lead-based paint. The client is invited and encouraged to employ the services of appropriate experts to address any area of concern. Highest and Best Use Summary- After analysis the highest and best use for the subject is "as improved" as the remaining economic life of the structure still has significant contributory value and in which the cost to raze and rebuild any other legal/feasible structure would exceed the net value from the change (not maximally productive). The appraiser has not performed any prior valuation services on this property over the last 36 months. *Reasonable Exposure Time* A reasonable exposure time for the subjects property type at the estimate of value given or within a reasonable range would be estimated to be less than 90 days.

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) The cost approach was not considered necessary to produce a credible result as the results may vary depending on the construction age and quality of the subject improvements. Fannie Mae no longer requires the cost approach be completed.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	250,000
Source of cost data	DWELLING	Sq.Ft. @ \$	=\$ 0
Quality rating from cost service	Effective date of cost data	Sq.Ft. @ \$	=\$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			
	Garage/Carport	Sq.Ft. @ \$	=\$ 0
	Total Estimate of Cost-New		=\$ 0
	Less Physical	Functional	External
	Depreciation	0	= \$(0)
	Depreciated Cost of Improvements		=\$ 0
	"As-is" Value of Site Improvements		=\$
Estimated Remaining Economic Life (HUD and VA only)	58 Years	INDICATED VALUE BY COST APPROACH	=\$ 0

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	0	Indicated Value by Income Approach
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	Data source(s)

Was the project created by the conversion of 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.

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature _____
 Name Christian A. Peterson
 Company Name www.clearcapital.com
 Company Address 300 E 2nd St. Ste 1405
Reno, NV 89501
 Telephone Number 801-558-5758
 Email Address christian.peterson@clarioappraisal.com
 Date of Signature and Report 06/10/2022
 Effective Date of Appraisal 06/08/2022
 State Certification # 5452857-CR00
 or State License # _____
 or Other (describe) _____ State # _____
 State UT
 Expiration Date of Certification or License 08/31/2023

ADDRESS OF PROPERTY APPRAISED
13234 S Meadowside Dr
Herriman, UT 84096
APPRAISED VALUE OF SUBJECT PROPERTY \$ 710,000

LENDER/CLIENT
 Name Clear Capital
 Company Name Wedgewood Inc
 Company Address 2015 Manhattan Beach Blvd Suite 100,
Redondo Beach, CA 90278
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Borrower	Catamount Properties 2018 LLC	File No. 32861613
Property Address	13234 S Meadowside Dr	
City	Herriman	County Salt Lake State UT Zip Code 84096
Lender/Client	Wedgewood Inc	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, 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.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

0-90 Days

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

APPRAISER:

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
Name: Christian A. Peterson

State Certification #: 5452857-CR00
or State License #: _____

State: UT Expiration Date of Certification or License: 08/31/2023

Date of Signature and Report: 06/10/2022

Effective Date of Appraisal: 06/08/2022

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 06/08/2022

Signature: _____
Name: _____

State Certification #: _____
or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

Exterior-Only Inspection Residential Appraisal Report

File # 32861613

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	13234 S Meadowside Dr Herriman, UT 84096	4354 W Aspen Cottage Ln Riverton, UT 84096-1246								
Proximity to Subject		1.22 miles E								
Sale Price	\$	\$ 725,000			\$			\$		
Sale Price/Gross Liv. Area	\$ 141.44 sq.ft.	\$ 279.28 sq.ft.			\$	sq.ft.	\$	sq.ft.	\$	sq.ft.
Data Source(s)		WFRMLS #1817651;DOM 8								
Verification Source(s)		Realist								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Listing								
Date of Sale/Time		Active								
Location	N;Res;	N;Res;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	7405 sf	6970 sf	+500							
View	N;Res;	N;Res;								
Design (Style)	DT2;Contemp	DT2;Contemp								
Quality of Construction	Q3	Q3								
Actual Age	7	4	0							
Condition	C3	C3								
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	7 4 2.1	7 3 2.1	0							
Gross Living Area	2,349 sq.ft.	2,596 sq.ft.	-12,400	sq.ft.		sq.ft.		sq.ft.		
Basement & Finished Rooms Below Grade	1177sf0sfin	1170sf0sfin	0							
Functional Utility	Typical	Typical								
Heating/Cooling	FWA/CAC	FWA/CAC								
Energy Efficient Items	Thermopane	Thermopane								
Garage/Carport	3gb4dw	2ga3dw	+5,000							
Porch/Patio/Deck	Prch,Patio	Prch,Patio								
Fireplaces	No FP	1 FP	-2,000							
Pool Features	NoPool	NoPool								
LS,SS	LS,SS	LS,SS								
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -8,900	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 1.2%		Net Adj. %		Net Adj. %		Net Adj. %		
		Gross Adj. 2.7%	\$ 716,100	Gross Adj. %	\$	Gross Adj. %	\$	Gross Adj. %	\$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE 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 comparable sales										
4612 W Birkdale Dr has no known 12-month prior transfer history.										
4354 W Aspen Cottage Ln was not found through the MLS. Utah is a non disclosure state and any sales not through the MLS are unavailable										
Analysis/Comments										

Market Conditions Addendum to the Appraisal Report

File No. 32861613

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **13234 S Meadowside Dr** City **Herriman** State **UT** ZIP Code **84096**

Borrower **Catamount Properties 2018 LLC**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	27	16	14	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	4.50	5.33	4.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	2	1	12	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.4	0.2	2.6	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$750,000	\$735,500	\$732,091	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	12	7	8	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$716,970	\$700,000	\$754,950	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	142	5	20	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	100%	100%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **An analysis was performed on 57 competing sales over the past 12 months. For those sales, a total of 21.1% were reported to have seller concessions. This analysis shows a change of -5.7% per month.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 57 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. **Information reported in the WFRMLS system (using an effective date of 06/08/2022) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

An analysis was performed on 57 competing sales over the past 12 months. The sales within this group had a median sale price of \$750,000. This analysis shows a change of -0.2% per month. Based on all sales in this same group, there is a 2.5 month supply. This analysis shows a change of -4.2% per month. These sales had a median DOM of 9. This analysis shows a change of +3% per month.

If the subject is a unit in a condominium or cooperative project, complete the following: **Project Name:**

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name Christian A. Peterson	Supervisory Appraiser Name
Company Name www.clearcapital.com	Company Name
Company Address 300 E 2nd St. Ste 1405, Reno, NV 89501	Company Address
State License/Certification # 5452857-CR00 State UT	State License/Certification # State
Email Address christian.peterson@clarioappraisal.com	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

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

File No. 32861613

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						

appraisal AMC# - Utah

ClearCapital.com, Inc. - 7381470-AMCO

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**

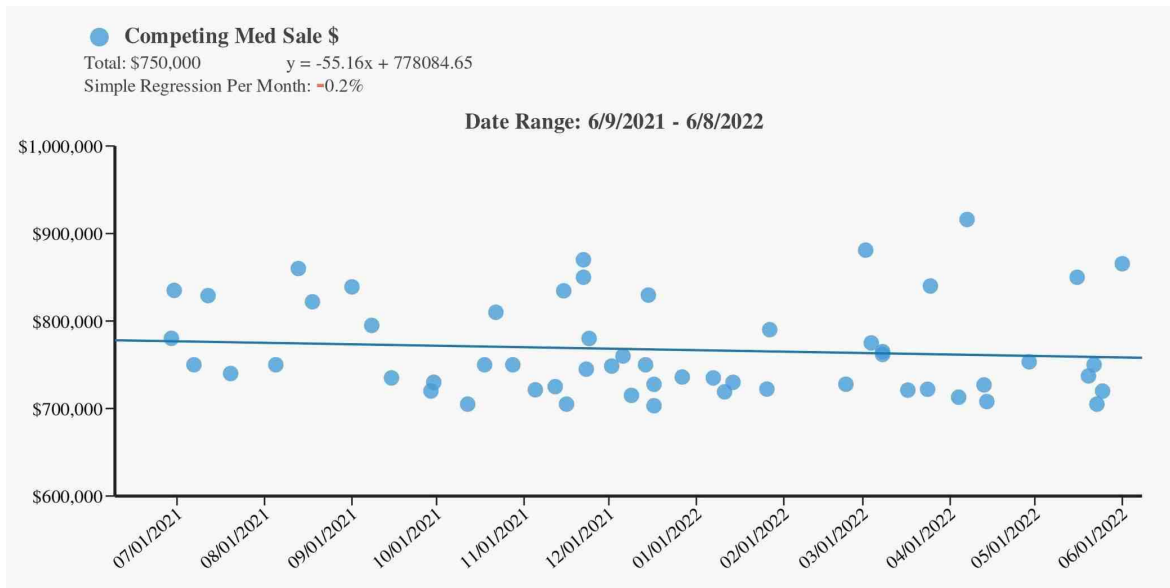
All comparables used are the best currently available to the appraiser that are the most similar in size, condition, utility, and appeal. Comparables were adjusted at 5,000 per bathroom. 3,000 for 1/2 bathrooms. Comparables were selected from competing market areas. The appraiser had to extend guidelines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

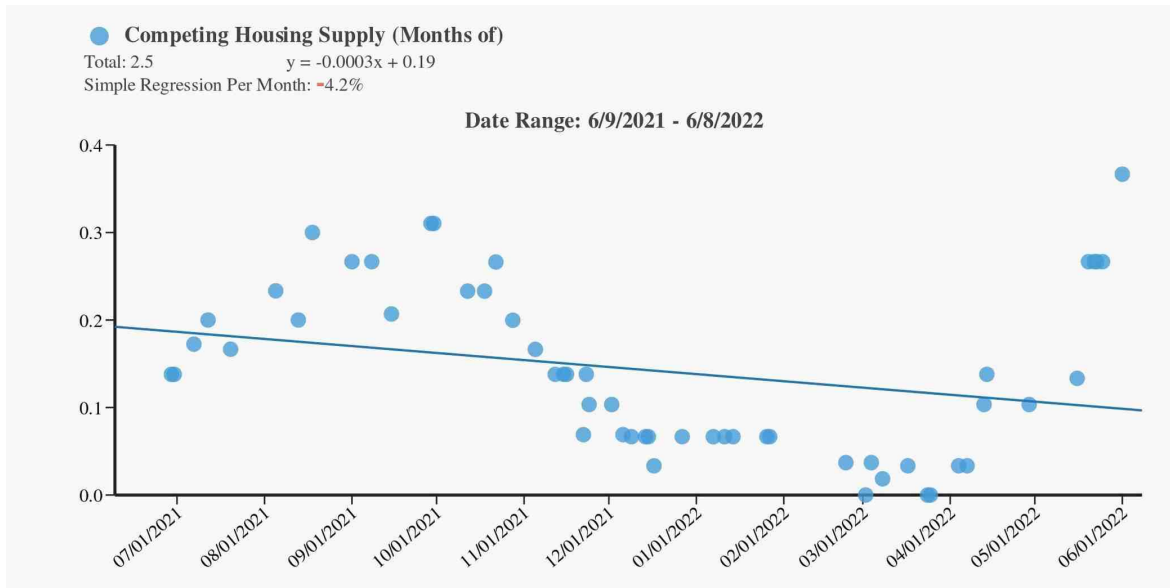
Note: a price point of value that is higher or lower than the predominant value is not an over improvement or and under improvement.

Market Conditions Charts - Page 1

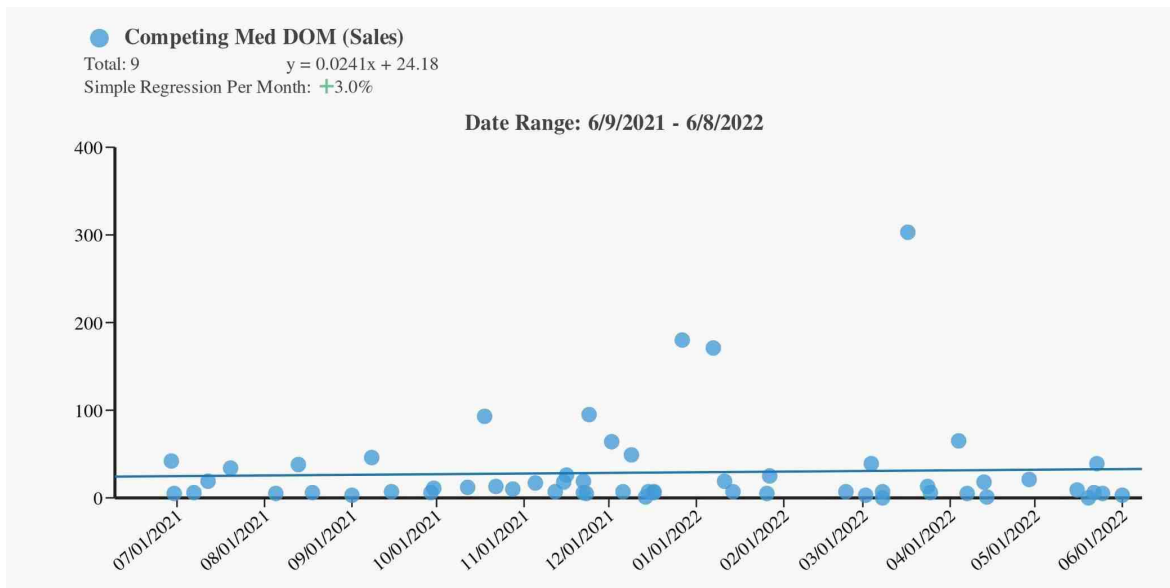
Borrower	Catamount Properties 2018 LLC				
Property Address	13234 S Meadowside Dr				
City	Herriman	County	Salt Lake	State	UT
Lender/Client	Wedgewood Inc	Zip Code	84096		



Median \$



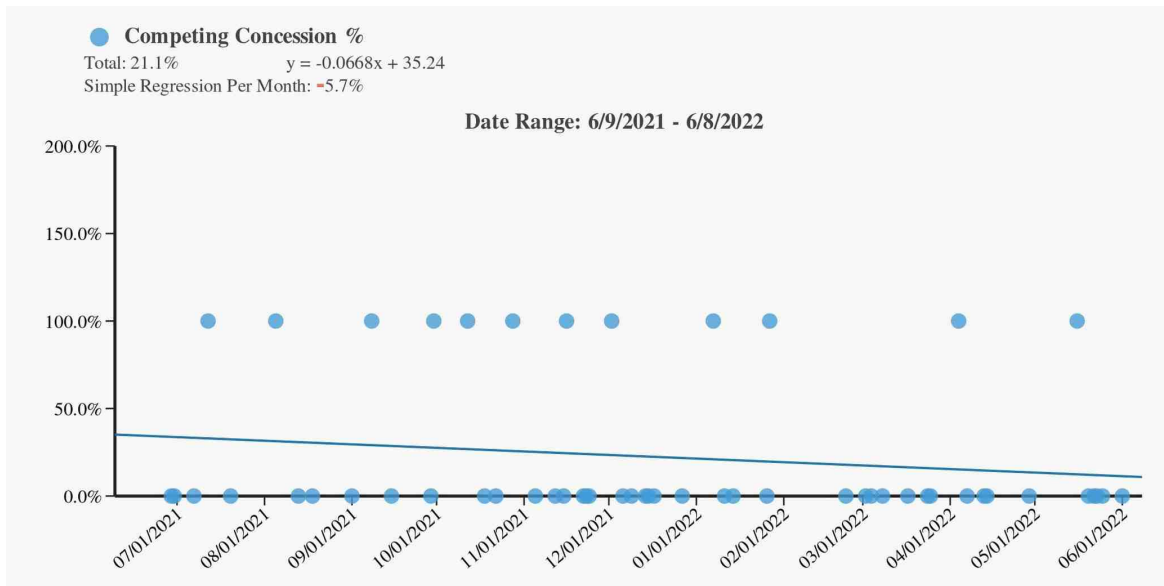
Housing Supply



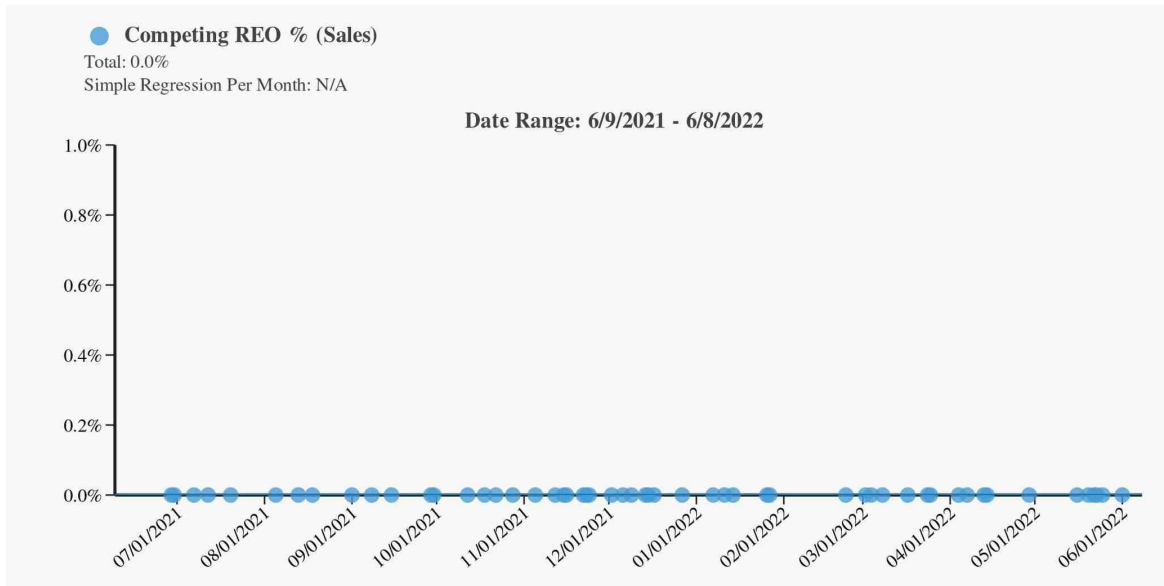
Sales DOM

Market Conditions Charts - Page 2

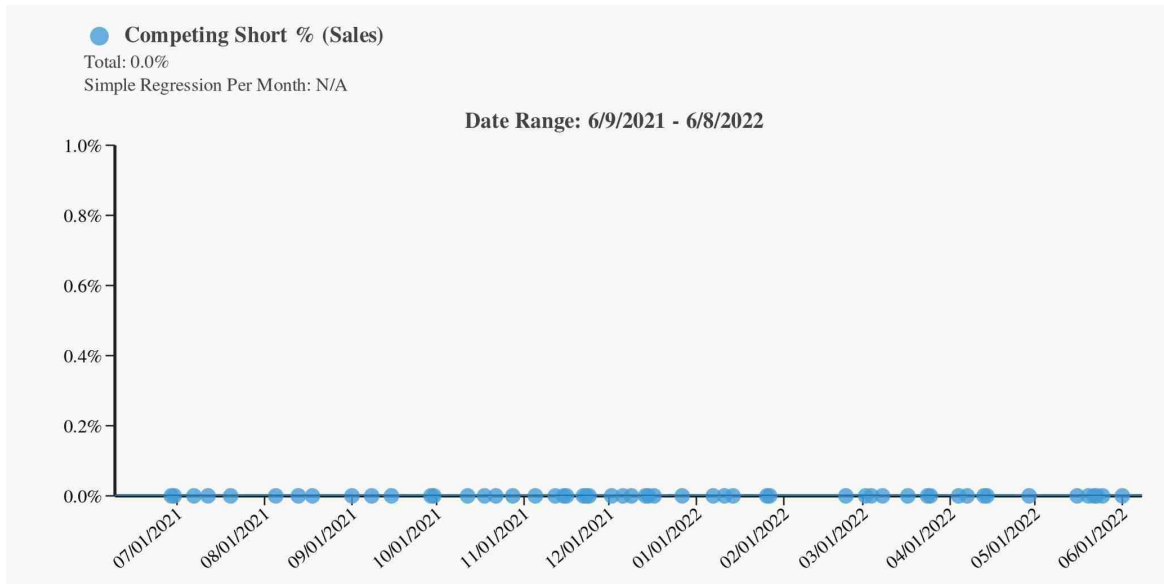
Borrower	Catamount Properties 2018 LLC						
Property Address	13234 S Meadowside Dr						
City	Herriman	County	Salt Lake	State	UT	Zip Code	84096
Lender/Client	Wedgewood Inc						



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	State	UT
Lender/Client	Wedgewood Inc	Zip Code	84096		



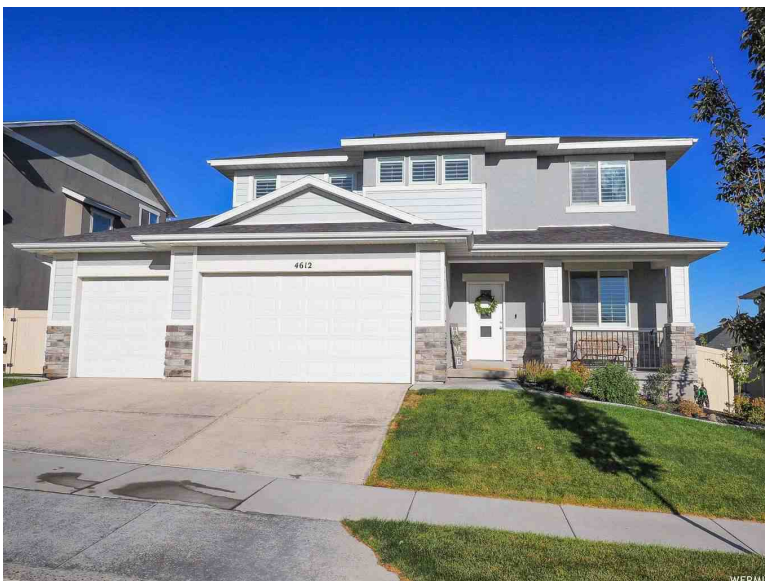
Comparable 1

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



Comparable 2

4914 W Tower Height Dr Unit 13
 Prox. to Subject 0.53 miles NE
 Sale Price 708,000
 Gross Living Area 2,246
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 4792 sf
 Quality Q3
 Age 5

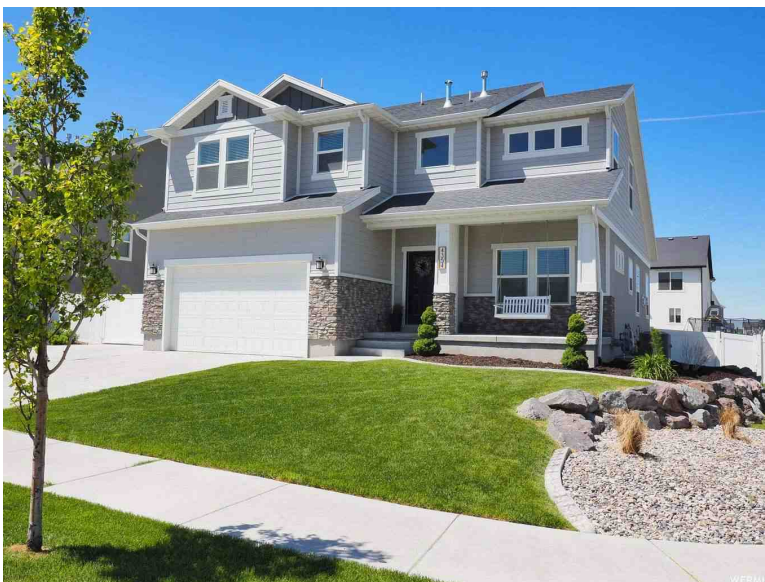


Comparable 3

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;
 View N;Res;
 Site 6970 sf
 Quality Q3
 Age 3

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 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 6970 sf
 Quality Q3
 Age 4

Comparable 5

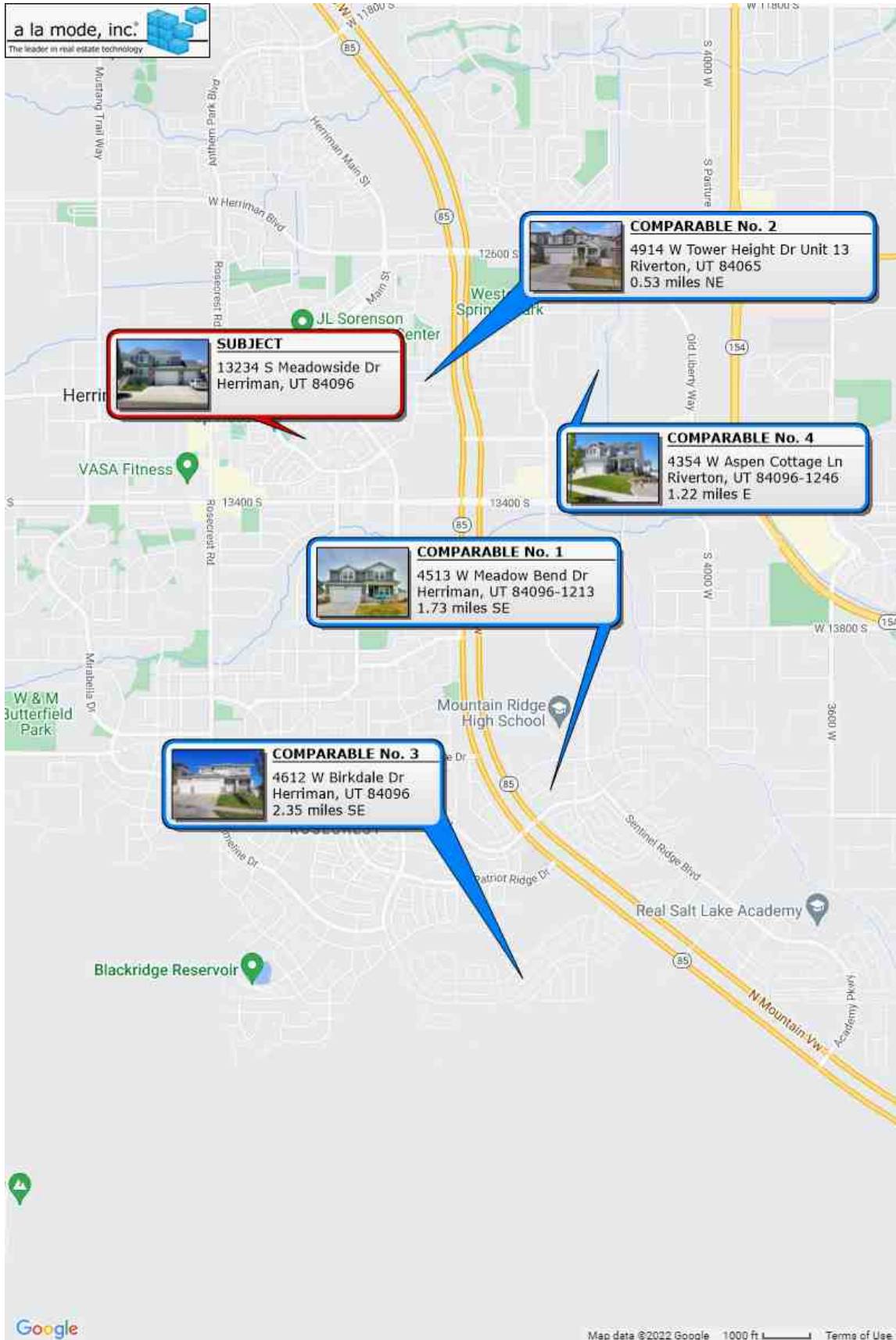
Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

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
Lender/Client	Wedgewood Inc			Zip Code	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 <small>Appraiser may be charged a technology fee for the assignment</small>	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.

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

This is not an invoice