APPRAISAL OF REAL PROPERTY



LOCATED AT

2395 W Longmeadow Dr Taylorsville, UT 84129 LOT 15, STEADMAN ESTATES #4 4807-0648

FOR

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

OPINION OF VALUE

AS OF

06/16/2022

BY

Beckie N Salee Beckie Salee 3253 S. Abbey Glen Way, Unit - D West Valley City, UT 84128 801-865-1413 b.salee@comcast.net

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The purpose	of this sur	nmary appraisal	l report	is to	provide the	lender/clie	ent with a	n accu	urate, and adequa	ately suppo	rted, opini	ion of th	ne mark	et value	of the	subject	property.
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File # 22-2078

There are 3 comparable	properties currently o	ffered for sale in	the subject neighborhoo	d ranging in	price	from \$ 529,999		to \$ 50	65,000	
There are 24 comparable	sales in the subject	neighborhood within	the past twelve months	ranging in	sale pr	ice from \$ 410.00	0	to \$	606,000	
FEATURE	SUBJECT		BLE SALE # 1			LE SALE # 2	Ĭ		ABLE SALE # 3	
							0.400			
2000 W Longino		2425 W Longme		2318 W B				S Tamra I		
Taylorsville, UT 8	34129	Taylorsville, UT	84129	Taylorsvill	e, UT	84129	Taylo	rsville, UT	84129	
Proximity to Subject		0.04 miles NW		0.25 miles	NE		0.28 r	miles NW		
Sale Price	\$		\$ 582,000			\$ 547,000			\$ 520	,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 546.99 sq.ft			3 sq.ft.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_	126.93 sq.		,
Data Source(s)		UREMLS#18056				77;DOM 4			0656;DOM 4	
Verification Source(s)										
()	DECODIDATION		Ext. Observation			Ext. Observation			, Ext. Observati	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustme	ent
Sales or Financing		ArmLth		ArmLth			ArmL	th		
Concessions		FHA;1670	-1.670	Cash;0			Conv:	:0		
Date of Sale/Time		s05/22;c04/22	, , ,	s05/22;c0	4/22			2;c04/22		
Location	N;Res;	N:Res:		N:Res:	7/22		N;Res			
Leasehold/Fee Simple										
· · · · · · · · · · · · · · · · · · ·	Fee Simple	Fee Simple		Fee Simpl	ie			Simple		
Site	6970 sf	6970 sf		6970 sf			8276	sf		0
View	N;Res;	N;Res;		N;Res;			N;Res	s;		
Design (Style)	DT1;Rambler	DT1;Rambler		DT1;Raml	bler		DT1;F	Rambler		
Quality of Construction	Q4	Q4		Q4			Q4			
Actual Age	43	43		45		0	45			0
Condition		C3	-29.100			+ 0			.00	
	C4		-29,100		р.:	-	C5	Dd-ma D ::		,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-	Total Bdrms.	Baths		Total	Bdrms. Baths		
Room Count	4 2 1.1	5 2 1.0	+2,500	4 2	1.0	+2,500	_	2 2.0		,000
Gross Living Area	1,064 sq.ft.	1,064 sq.ft		1,16	4 sq.ft.	-2,800		1,218 sq.	ft4	,300
Basement & Finished	1064sf1064sfin	1064sf1064sfin		1164sf116	34sfin			sf1071sfin	· [0
Rooms Below Grade	1rr1br1.0ba0o	1rr2br1.0ba0o	-1 500	1rr2br1.0b				r1.0ba1o		,500
Functional Utility			-1,500			-1,500				,500
Heating/Cooling	Average	Average		Average	41	+	Avera			
• •	FWA/Central	FWA/Central		FWA/Cen	ıral	-		Central		
Energy Efficient Items	Dbl.Pane	Dbl.Pane	1	Dbl.Pane				Noted	+3	,500
Garage/Carport	2ga3dw	2ga2dw	0	2ga2dw		0	2ga2d	wb		0
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Pat	io		Porch	/Dk/Patio		0
Fireplace/Wood Stove	2-FP	2-FP		2-FP			2-FP			
Landscaping/Pool/Hot Tub	TyplLdscpg	TyplLdscpg		Part Ldscr	20	+2,000	_	deena		
8			0					uscpy		
Other Net Adjustment (Total)	Shed,RV	RV		None Note		_	Shed	. —	•	0
(0		<u></u> + 🗶 -	-29,770		<u>X - </u>	\$ -600				,700
Adjusted Sale Price of Comparables		Net Adj. 5.1 %		Net Adj.	0.1 %		Net Adj.	4.2 9		
of Comparables		Gross Adj. 6.0 %		Gross Adj.	1.8 %	\$ 546,400	Gross Ad	^{ij.} 7.8 ⁹	[%] \$ 541	,700
I X did did not research the s	sale or transfer history of the	subject property and comp	arable sales. If not, explain							
I did did not research the	sale or transfer history of the	subject property and comp	arable sales. If not, explain							
did id not research the s	sale or transfer history of the	subject property and comp	arable sales. If not, explain							
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File # 22-2078

The appraiser has prepared this appraisal in full compliance with apparticipated in, or been associated with any activity in violation of the		dence Requireme	nts and has not perl	ormed,
Data and/or verification sources for the subject property consist of a				
street. Data and/or verification sources for the comparable properties		exterior observation	ons from the public s	streets,
available county records, listing or selling agents and or photo tours	- wnen available.			
The intended users of this report are Wedgewood Inc., its Agents are	ad Assignage No additions	I Intended Hears	are identified by the	appraisor
The interided users of this report are wedgewood inc., its Agents at	iu Assignees. No additiona	i iiiteilueu Oseis	are identified by the	арргаізсі.
For this report the total compensation, paid to the Appraiser, is \$280	0.00 and the total compensa	tion retained by 0	Clear Capital is \$370	0.00.
All of the adjusted sales/list prices were considered in the final estin	nate of market value, and we	ere weighted base	ed on their time of s	ale etc. A
weighted average was also considered in determining the estimated		-		
price for each comparable is used as a measure of the relative qual	•			
each comp is used to calculate the weight each comp should have.				
n				
I have not performed any services, as an appraiser or in any other c		ch is the subject of	of the appraisal repo	rt under
review, within the three year period immediately preceding acceptar	ice of this assignment.			
M (IID 11 E T. IIC II 12 A			20.1	
My opinion of "Reasonable Exposure Time" for the subject property	at the market value stated i	n this report is 1-	90 days.	
I have not performed any services, as an appraiser or in any other c review, within the three year period immediately preceding acceptar My opinion of "Reasonable Exposure Time" for the subject property APPRAISER INDEPENDENCE				
No employee, director, officer, or agent of the Seller, or any other th	ird party acting as joint vent	ure partner inder	pendent contractor	appraisal
company, appraisal management company, or partner on behalf of				
reporting, result, or review of this assignment through coercion, exto				
or in any other manner.	, , , , , , , , , , , , , , , , , , , ,		,	
	TO VALUE (not required by Fannie Mae)			
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended 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 price is not affected by under 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: 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, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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
The state of the s	oort to: the borrower; another lender at the request of the ortgage 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 provis- that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or me	market participants may rely on this appraisal report as part
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 nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	
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 stappraisal 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 eptable 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 signa	cord" 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 livered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Beckiell, Sales	,
	Signature Name
Name Beckie N Salee Company Name Beckie Salee	Company Name
Company Address 3253 S. Abbey Glen Way, Unit - D	Company Address
West Valley City, UT 84128	
Telephone Number <u>801-865-1413</u>	Telephone Number
Email Address b.salee@comcast.net	Email Address
Date of Signature and Report 06/17/2022 Effective Date of Appraisal 06/16/2022	Date of Signature State Certification #
State Certification # 5491343-CR00	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State UT	CHD IECT DRODERTY
Expiration Date of Certification or License 04/30/2023 ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
2395 W Longmeadow Dr	Did not inspect exterior of subject property
Taylorsville, UT 84129	Did inspect exterior of subject property from street
APPRAISED VALUE OF SUBJECT PROPERTY \$ 545,000	Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 545,000 LENDER/CLIENT	Did inspect exterior of subject property from street
LENDER/CLIENT Name Clear Capital	Did inspect exterior of subject property from street Date of Inspection
LENDER/CLIENT	Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES

Email Address

		Exterior-Uniy ii	ispection Reside	entiai Appr	aisai	нерогі	File #	22-2078	
FEATURE	SUBJECT	COMPARAE	LE SALE # 4	CO	MPARABL	E SALE # 5		COMPARABL	E SALE # 6
Address 2395 W Longme	adow Dr	2231 W Longme	adow Dr	2365 W Lo	ngme	adow Dr			
Taylorsville, UT 8	34129	Taylorsville, UT	84129	Taylorsville	e, UT 8	34129			
Proximity to Subject		0.16 miles E		0.03 miles	NE				
Sale Price	\$		\$ 529,999			\$ 565,000			\$
Sale Price/Gross Liv. Area	\$ sq.ft	\$ 518.59 sq.ff		\$ 550.6	8 sq.ft.		\$	sq.ft.	
Data Source(s)		UREMLS#1816	370;DOM 21	UREMLS#		36;DOM 3			
Verification Source(s)		MLS. Tax Data.	Ext. Observation	MLS. Tax I	Data. E	Ext. Observation			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI		+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sales or Financing		Listing		Listing					
Concessions									
Date of Sale/Time		Active		Active					
Location	N;Res;	N:Res:		N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple					
Site	6970 sf	6970 sf		6970 sf					
View	N;Res;	N;Res;		N;Res;					
Design (Style)	DT1;Rambler	DT1;Rambler		DT1;Ramb	lor				
Quality of Construction	Q4	Q4		Q4	леі				
Actual Age				42		0			
Condition	43	41	0			0			
Above Grade	C4	C4		C4	D-#		Total	D-th-	
	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	4 2 1.1	4 2 1.0	+2,500		1.0	+2,500			
Gross Living Area	1,064 sq.ft	1,022 sq.ff				0		sq.ft.	
Basement & Finished	1064sf1064sfin	1008sf1008sfin	0	1026sf872	sfin	0			
Rooms Below Grade	1rr1br1.0ba0o	0rr2br1.0ba0o	0	1rr2br1.0b	a0o_	-1,500			
Functional Utility	Average	Average		Average					
Heating/Cooling	FWA/Central	FWA/Central		FWA/Evap	/Cntl	0			
Energy Efficient Items	Dbl.Pane	None Noted	+3 500	Dbl.Pane	,, 01114	, and the second			
Garage/Carport	2ga3dw	2ga2dw		2ga3dw					
Porch/Patio/Deck	Porch/Patio	Porch/Patio	0	Porch/Pati					
		1-FP		2-FP	0				
Fireplace/Wood Stove	2-FP		0						
Landscaping/Pool/Hot Tub	TyplLdscpg	TyplLdscpg		TyplLdscpg	g	_			
Other	Shed,RV	None Noted	_	Shed	_	0		. —	•
Net Adjustment (Total)		X + □ -	\$ 6,000			\$ 1,000	Ш	+	\$
Adjusted Sale Price		Net Adj. 1.1 %		Net Adj.	0.2 %		Net Adj.	%	_
of Comparables		Gross Adj. 1.1 %			0.7 %		Gross Ad	ij. %	\$
Report the results of the research and ana	· · · · · · · · · · · · · · · · · · ·		* * * * * * * * * * * * * * * * * * * *						
ITEM		UBJECT	COMPARABLE SAL	E# 4		COMPARABLE SALE #	5	COMPAR	RABLE SALE # 6
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)	MLS/County	Records	UtahRealEstate.c	om	UtahF	RealEstate.com			
Effective Date of Data Source(s)	06/16/2022		06/16/2022		06/16	/2022			
Analysis of prior sale or transfer history of	the subject property and co	mparable sales	Uta	h is a Non-l	Disclos	sure state. Sales	and tra	ansfer data	is taken from
UtahRealEstate.com.com.	No prior transfe	rs, of the subject	property, within the	past thirty	six mo	onths, were found.	No p	rior sales, c	f the
comparable properties, wi									
or Short Sales. Compara	<u> </u>	· · · · · · · · · · · · · · · · · · ·				,			
,			<u> </u>						
Analysis/Comments The ab	ove "Comparable	L istings" are not	a settled sale and	are not ren	resent	ed as such. They	were	nrovided as	additional
support of the estimated n				are not rep	1636111	eu as sucii. They	WCIC	provided as	additional
support of the estimated h	iarket value of the	subject property	•						

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
Ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
	Covered	
CV		Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
		Basement & Finished Rooms Below Grade
in	Interior Only Stairs	
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale of Financing Concessions Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
Evap.	Evaporative Cooling	Cooling / Sales Grid
Dk	Deck	Sales Grid
		

UAD Version 9/2011 (Updated 1/2014)

Supplemental Addendum

File No.	22-20	78
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Borrower	Catamount Properties 2018 LLC							
Property Address	2395 W Longmeadow Dr							
City	Taylorsville	County	Salt Lake	State	UT	Zip Code	84129	
Lender/Client	Wedgewood Inc.							

SUBJECT SECTION

The subject's occupancy could not be verified as only an exterior observation, from the public street, was performed. The subject is not currently listed on UtahRealEstate.com, Multiple Listing Service and no signs were noted on the property. CONTRACT SECTION

No additional comments.

NEIGHBORHOOD SECTION

No additional comments.

SITE SECTION

A plat map, for the subject property, could not be obtained from the Salt Lake County Recorder due to current closures. IMPROVEMENTS SECTION

No additional comments.

SALES COMPARISON APPROACH SECTION

Site

Although the lots vary in means of size, they are similar in means of utility. No adjustments, for differences in site area, were deemed necessary.

Age/Condition

The subject's interior and rear were not viewed by the appraiser and the interior condition, room count, appliances, heating and air conditioning, fireplaces, etc. could not be verified. Interior condition was estimated based on the condition of the subject's exterior. Adjustments for differences in age are made based on effective age. No adjustments are made for differences in chronological age, as market reaction is to effective age and condition. Comparable sale number one is superior to the subject in overall condition (recent updates to kitchen, flooring and lighting) and comparable number three is inferior to the subject in condition (no updates an some deferred maintenance was noted). These sales were adjusted five percent of their sales prices for the differences. Adjustments were made for the differences, based on market reaction.

Gross Living Area

Adjustments for substantial differences in Gross Living Area were made at \$28.00 per square foot (rounded). Differences in Basement Area were adjusted at \$8.00 per square foot (rounded). Basements finish adjustments were made per room. Other Adjustments

Adjustments for differences in heating cooling, auto storage, energy efficient items, porch, deck, patio, landscaping, pool, hot tub and other amenities are made based on the size and quality of the item and to the market's reaction to the particular amenity. Solar panels were noted on the subject's rear and garage roofs. No adjustments were made for the solar panels and not enough information was available to support an adjustment.

This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal, COVID-19 was beginning to have widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analyses and value opinion in this appraisal are based on the data available to the appraiser at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value.

Market Conditions Addendum to the Appraisal Report

File No.

22-2078 he 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 eighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. State UT ZIP Code 84129 City Taylorsville 2395 W Longmeadow Dr Catamount Properties 2018 LLC nstructions: 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. Prior 7-12 Months ventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend 1 Increasing Total # of Comparable Sales (Settled) Stable Declinina 9 5 10 Absorption Rate (Total Sales/Months) Increasing Stable Declining 1.5 1.67 3.33 Increasing Total # of Comparable Active Listings Declining Stable 0 3 Months of Housing Supply (Total Listings/Ab.Rate) Stable Declining ✓ Increasing 0 0.6 0.9 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price Increasing Stable Declining \$509,750 \$550,000 \$533.500 Declining
Increasing Increasing Median Comparable Sales Days on Market Stable 6 4.5 Median Comparable List Price Stable Declining 0 \$405,900 \$540,000 Increasing Median Comparable Listings Days on Market Declining Stable 0 14 22 Increasing Median Sale Price as % of List Price Stable Declining 102.61 100.02 105.26 Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining Increasing 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 The WFRMLS MLS indicates there were 24 closed sales during the past 12 months and 4 of those sales contained seller concessions which is 17% of the total transactions in this market area. Prior Months 7-12: 9 Sales; 1 with concessions; 11% of sales for this period. 4-6: 5 Sales; 1 with concessions; 20% of sales for this period. 0-3: 10 Sales; 2 with concessions; 20% of sales for this period. The concessions ranged between \$1,000 and \$4,850. The median concession amount is \$1,835. 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). The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. Cite data sources for above information. The WFRMLS MLS was the data source used to complete the Market Conditions Addendum. Effective Date: Friday, June 17, 2022 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, If the subject is a unit in a condominium or cooperative project, complete the following: Project Name Prior 7-12 Months Prior 4-6 Months Current - 3 Months Subject Project Data Overall Trend Total # of Comparable Sales (Settled) Increasing Absorption Rate (Total Sales/Months) Stable Increasing Declining Stable Total # of Active Comparable Listings Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of oreclosed properties Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Supervisory Appraiser Name Beckie N Salee Company Name Beckie Salee Company Address Company Address 3253 S. Abbey Glen Way, Unit - D, West Valley City State UT State License/Certification # 5491343-CR00 Email Address Email Address b.salee@comcast.net

Freddie Mac Form 71 March 2009

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	2395 W Longmeadow Dr							
City	Taylorsville	County	Salt Lake	State	UT	Zip Code	84129	
Lender/Client	Wedgewood Inc.							



Subject Front

Subject Side

2395 W Longmeadow Dr

Sales Price

 Gross Living Area
 1,064

 Total Rooms
 4

 Total Bedrooms
 2

 Total Bathrooms
 1.1

 Location
 N;Res;

 View
 N;Res;

 Site
 6970 sf

 Quality
 Q4

 Age
 43









Photograph Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	2395 W Longmeadow Dr							
City	Taylorsville	County	Salt Lake	State	UT	Zip Code	84129	
Lender/Client	Wedgewood Inc.							





Subject Street

Subject Side

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	2395 W Longmeadow Dr							
City	Taylorsville	County	Salt Lake	State	UT	Zip Code	84129	
Lender/Client	Wedgewood Inc							



Comparable 1

2425 W Longmeadow Dr Prox. to Subject 0.04 miles NW 582,000 Sale Price Gross Living Area 1,064 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View N;Res; 6970 sf Site Q4 Quality Age 43



Comparable 2

2318 W Broderick Dr

Prox. to Subject 0.25 miles NE Sale Price 547,000 Gross Living Area 1,164 Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 6970 sf Q4 Quality Age 45



Comparable 3

6499 S Tamra Dr

Prox. to Subject 0.28 miles NW Sale Price 520,000 Gross Living Area 1,218 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 8276 sf Quality Q4 Age 45

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	2395 W Longmeadow Dr							
City	Taylorsville	County	Salt Lake	State	UT	Zip Code	84129	
Lender/Client	Wedgewood Inc							



Comparable 4

2231 W Longmeadow Dr Prox. to Subject 0.16 miles E 529,999 Sale Price Gross Living Area 1,022 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View N;Res; 6970 sf Site Q4 Quality Age 41



Comparable 5

2365 W Longmeadow Dr 0.03 miles NE Prox. to Subject Sale Price 565,000 Gross Living Area 1,026 Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 6970 sf Quality Q4

42

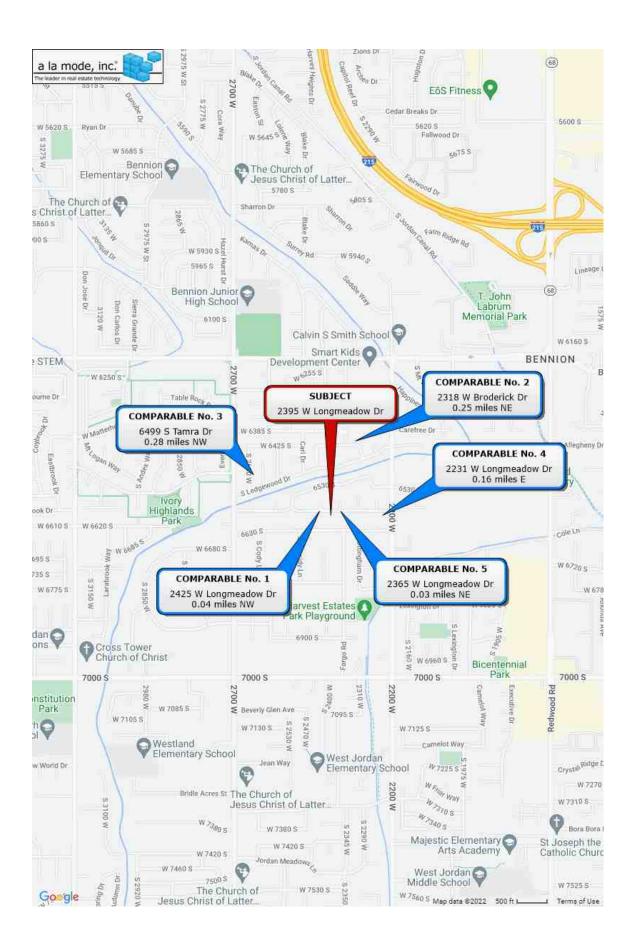
Comparable 6

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

Age

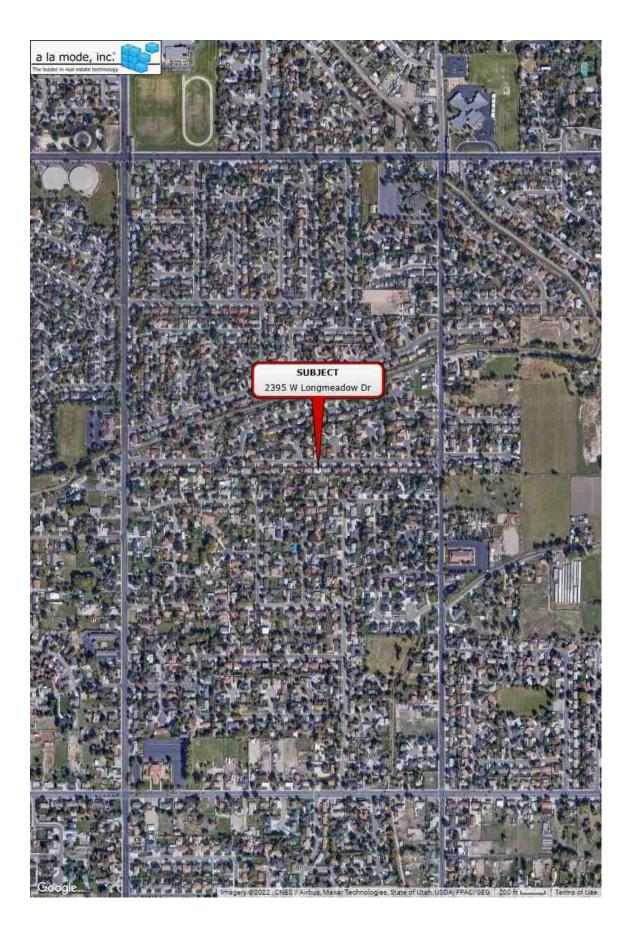
Comparable Properties Map

Borrower	Catamount Properties 2018 LLC							
Property Address	2395 W Longmeadow Dr							
City	Taylorsville	County	Salt Lake	State	UT	Zip Code	84129	
Lender/Client	Wedgewood Inc							



Aerial Map

Borrower	Catamount Properties 2018 LLC								
Property Address	2395 W Longmeadow Dr								
City	Taylorsville	County	Salt Lake	5	State	UT	Zip Code	84129	
Lender/Client	Wedgewood Inc								



Appraiser's License

STATE OF UTAH DEPARTMENT OF COMMERCE DIVISION OF REAL ESTATE

ACTIVE LICENSE

DATE ISSUED: 04/12/2021

EXPIRATION DATE: 04/30/2023

LICENSE NUMBER: 5491343-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: BECKIE N SALEE

3253 S ABBEY GLEN WAY

UNIT D

WEST VALLEY CITY UT 84128

IVISION DIRECTOR

Form