

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

Address	5047 S Westwind Way, Salt Lake City, UT 84118	Order ID	8303611	Property ID	33007694
Inspection Date	06/29/2022	Date of Report	06/30/2022		
Loan Number	50406	APN	20-12-404-011		
Borrower Name	Catamount Properties 2018 LLC	County	Salt Lake		

Tracking IDs					
Order Tracking ID	06.29.22 BPO	Tracking ID 1	06.29.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	ROBERTON GROUP LC	The exterior of subject property appears to have been in typical condition for the location. No apparent recent updates, such as roof, windows or siding, but not signs of any significant neglect either. The interior based on MLS pics from recent MLS photos and from very low sales price will need updating and repairs. MLS photo sheet has been attached.
R. E. Taxes	\$2,189	
Assessed Value	\$316,300	
Zoning Classification	Residential 1106	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Visual; Sold MLS pics as of 6/28/22)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The neighborhood is generally an established area with the majority being single family detached housing. The location provides easy access to employment, recreational areas and typical suburban amenities. No comps in similar condition as subject home. Necessary to use comps in slightly better condition.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$365,000 High: \$490,000	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5047 S Westwind Way	5083 S Lewis Clark Cir	5439 W Heath Ave	5039 W 5400 S
City, State	Salt Lake City, UT	Salt Lake City, UT	Salt Lake City, UT	Salt Lake City, UT
Zip Code	84118	84118	84118	84118
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.49 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$400,000	\$460,000	\$459,900
List Price \$	--	\$400,000	\$445,000	\$459,900
Original List Date		06/09/2022	06/08/2022	06/16/2022
DOM · Cumulative DOM	-- · --	20 · 21	14 · 22	13 · 14
Age (# of years)	44	44	46	43
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry
# Units	1	1	1	1
Living Sq. Feet	894	894	916	1,041
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	6	6
Garage (Style/Stalls)	None	None	Attached 3 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	30%	100%	25%	100%
Basement Sq. Ft.	864	894	888	975
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.21 acres	0.13 acres	0.15 acres
Other	None	Deck, Fence	Fence	Porch, Fence

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

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

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

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

Current Listings - Cont.

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

- Listing 1** No paid concessions. Basement has 2 beds, 1 bath and family room. No comps in similar condition as subject home. Necessary to use comps in slightly better condition. MLS remarks: OPEN HOUSE - SATURDAY JUNE 11TH FROM 12:00 - 3:00 PM. Cute, well-taken care of home! Has 4 bedrooms, 2 bathrooms and a great big space out back. Square footage figures are provided as a courtesy estimate only and were obtained from County Records. Buyer is advised to obtain an independent measurement.
- Listing 2** No paid concessions. Basement has 1 bedroom. No comps in similar condition as subject home. Necessary to use comps in slightly better condition. MLS remarks: BEAUTIFUL HOME LISTED UNDER \$450,000! If you have been looking for the perfect home that will allow you to grow equity, this is it! This home has wonderful curb appeal and a massive garage that is perfect for the car lover or someone who needs space for a great workshop. So many possibilities! Enjoy harvesting apples, cherries and pears from the fruit trees and put your skills to work in finishing the basement to create a space that you will love. The fridge, washer, dryer and dog run are all included! Make your appointment to tour this home today!
- Listing 3** No paid concessions. Basement has 2 beds and 1 bath. No comps in similar condition as subject home. Necessary to use comps in slightly better condition. MLS remarks: An excellent opportunity just hit the market. This well maintained home has a separate entrance with mother in law basement. Come check it out.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5047 S Westwind Way	4951 S Jeremiah Cir	5279 W Woodstep Ave	4468 S Red Blossom Cir
City, State	Salt Lake City, UT	Salt Lake City, UT	West Valley City, UT	West Valley City, UT
Zip Code	84118	84118	84120	84120
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.51 ¹	0.85 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$449,000	\$395,000
List Price \$	--	\$399,900	\$449,000	\$395,000
Sale Price \$	--	\$415,000	\$450,000	\$450,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	04/19/2022	05/23/2022	04/20/2022
DOM · Cumulative DOM	-- · --	4 · 18	26 · 26	6 · 38
Age (# of years)	44	40	43	46
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry
# Units	1	1	1	1
Living Sq. Feet	894	1,139	922	894
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	6	5	5
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	30%	99%	95%	100%
Basement Sq. Ft.	864	494	864	860
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.17 acres	0.17 acres	0.17 acres
Other	None	Fence	Fence	None
Net Adjustment	--	-\$36,735	-\$36,894	-\$45,050
Adjusted Price	--	\$378,265	\$413,106	\$404,950

* Sold 3 is the most comparable sale to the subject.

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

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

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

Recent Sales - Cont.

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

- Sold 1** No concessions offered. Basement has 1 bed and 1 bath. Sub \$20,000 condition, \$8575 sq ft up, \$10,000 garage, \$7410 bsmt % fin; Add \$9250 bsmt sq ft. No comps in similar condition as subject home. Necessary to use comps in slightly better condition. MLS remarks: Multiple Offers Received - Offer Deadline 4PM Monday April 4th** Welcome Home! This is the perfect starter home and is ready for you to make your own. Enjoy cul-de-sac living with a large, fenced backyard with a firepit area & endless possibilities, and a freshly painted deck overlooking the Wasatch Mountains. The kitchen has updated cabinetry, pantry, dining area, and offers a gas range/oven for cooking. Home has Central A/C and double pane windows. The 3rd bedroom in the basement has essentially an extra room attached (currently used as 4th bedroom). Plenty of storage in the oversized shed & attached garage. Located minutes from Mountain View Corridor and Bangerter Highway and a short drive to USANA Amphitheater. *DISCLAIMER: Square footage & acreage figures are provided as a courtesy estimate only and were obtained from County records. Buyer is advised to obtain an independent measurement to verify all.
- Sold 2** No concessions offered. Basement has 1 bed, 1 bath, family room and den. Sub \$20,000 condition, \$5000 garage, \$11,894 bsmt % fin. No comps in similar condition as subject home. Necessary to use comps in slightly better condition. MLS remarks: Just around the corner from Ironwood and Woodledge Parks, nestled in a quiet and established neighborhood. The home offers an updated kitchen with an 85,000 BTU 5 burner convection gas range and a ton of counter prep space. Great energy savings with a high-efficiency furnace and A/C. And let's talk internet. This home is wired for UTOPIA Fiber to all bedrooms, the office, the living room, and the family room. You can get speeds up to 10 Gbps! The home is sold as-is. Square footage figures are provided as a courtesy estimate only and were obtained from County Records. The buyer is advised to obtain an independent measurement.
- Sold 3** No concessions offered. Basement has 2 beds and 1 bath. Sub \$20,000 condition, \$10,000 garage, \$15,050 bsmt % fin. No comps in similar condition as subject home. Necessary to use comps in slightly better condition. MLS remarks: MULTIPLE OFFER RECEIVED!!!! NO MORE SHOWING, WILL BE REVIEWING OFFER TONIGHT AND SELLER WILL BE MAKING A DECISION TOMORROW NIGHT. THANK YOU FOR YOUR PATIENCE!! THIS BEAUTIFUL SPLIT-ENTRY OFFERS A 4 BED 2 BATH LOCATED AT THE END OF A CUL-DE-SAC. VERY CLOSE TO ELEMENTARY AND JR. HIGH. GREAT SPACIOUS BACK YARD AND A 2 CAR GARAGE.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sold last 06/28/2022 for \$365,000.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/15/2022	\$359,600	--	--	Sold	06/28/2022	\$365,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$395,900	\$395,900
Sales Price	\$395,000	\$395,000
30 Day Price	\$365,000	--
Comments Regarding Pricing Strategy		
Pricing is based off recent sold comps minus paid concessions and taking into consideration current active listings. Current market area is still somewhat strong, however days on market are starting to slightly increase and values are stabilizing. There is still somewhat a high demand for homes under \$500,000, but not as many homes have crazy amounts of multiple offers and buyers paying thousand over list price. As is price is based solely off exterior.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Side

Subject Photos



Back



Street



Street

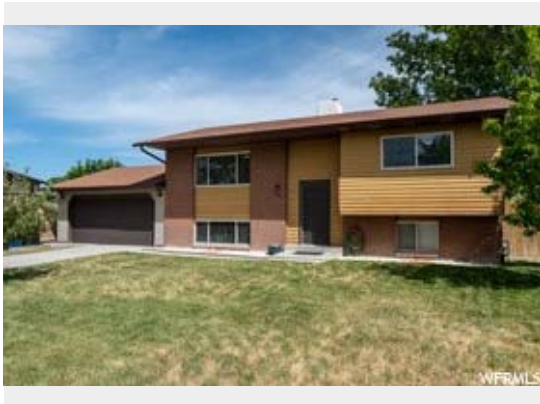
Listing Photos

L1 5083 S Lewis Clark Cir
Salt Lake City, UT 84118



Front

L2 5439 W Heath Ave
Salt Lake City, UT 84118



Front

L3 5039 W 5400 S
Salt Lake City, UT 84118



Front

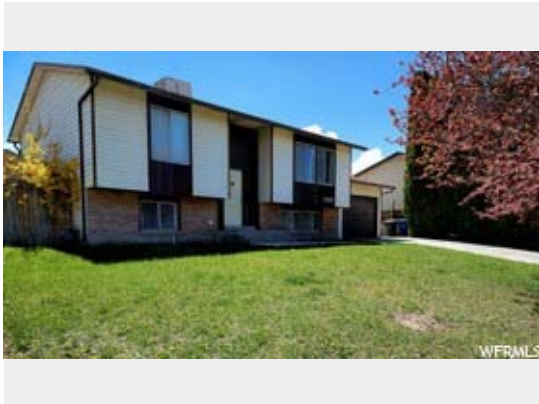
Sales Photos

S1 4951 S Jeremiah Cir
Salt Lake City, UT 84118



Front

S2 5279 W Woodstep Ave
West Valley City, UT 84120



Front

S3 4468 S Red Blossom Cir
West Valley City, UT 84120



Front

ClearMaps Addendum

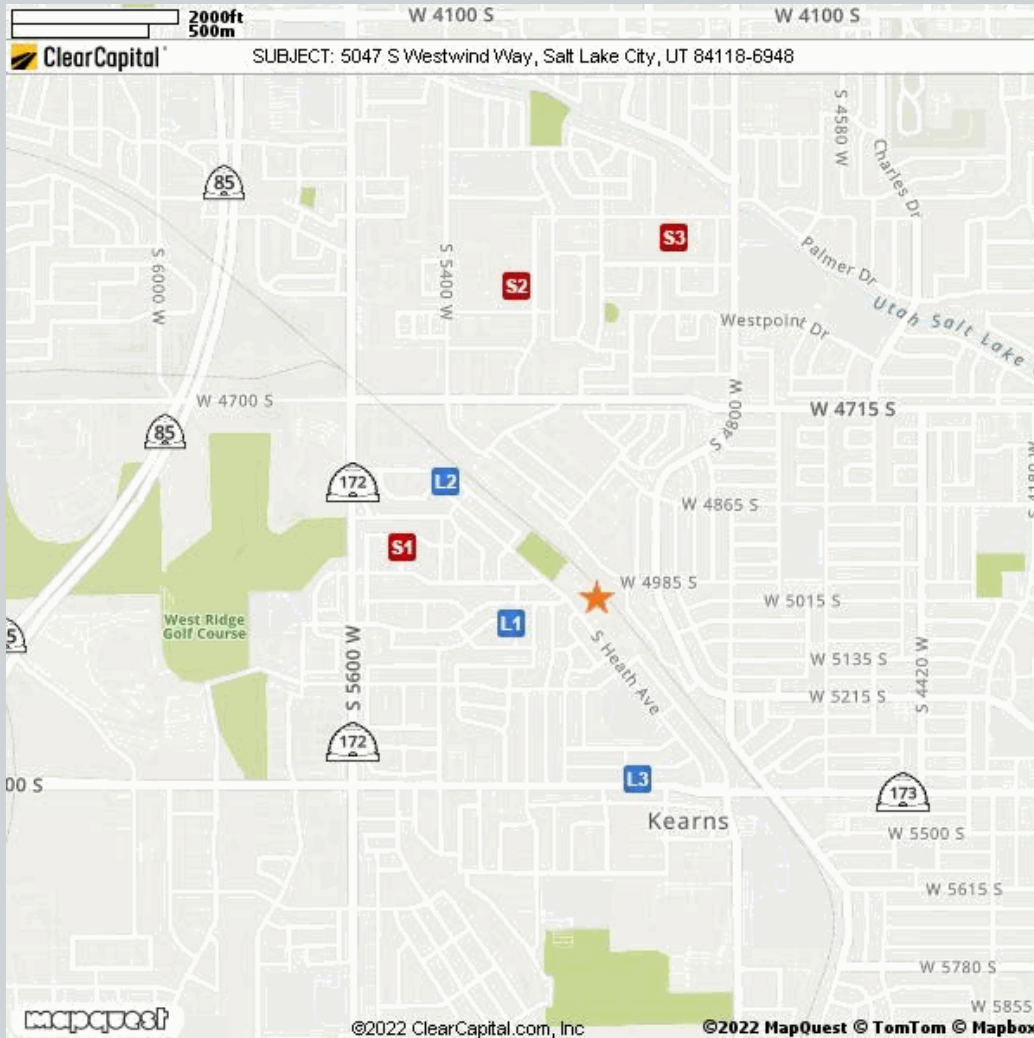
Address ★ 5047 S Westwind Way, Salt Lake City, UT 84118

Loan Number 50406

Suggested List \$395,900

Suggested Repaired \$395,900

Sale \$395,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5047 S Westwind Way, Salt Lake City, UT 84118	--	Parcel Match
L1 Listing 1	5083 S Lewis Clark Cir, Salt Lake City, UT 84118	0.21 Miles ¹	Parcel Match
L2 Listing 2	5439 W Heath Ave, Salt Lake City, UT 84118	0.49 Miles ¹	Parcel Match
L3 Listing 3	5039 W 5400 S, Salt Lake City, UT 84118	0.47 Miles ¹	Parcel Match
S1 Sold 1	4951 S Jeremiah Cir, Salt Lake City, UT 84118	0.51 Miles ¹	Parcel Match
S2 Sold 2	5279 W Woodstep Ave, West Valley City, UT 84120	0.85 Miles ¹	Parcel Match
S3 Sold 3	4468 S Red Blossom Cir, West Valley City, UT 84120	0.98 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

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

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

Report Instructions - cont.

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

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

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

Broker Information

Broker Name	Robyn Moody	Company/Brokerage	Salt Lake REO w/Realtypath South Valley
License No	6238053-SA00	Address	8962 S Duck Ridge Way West Jordan UT 84081
License Expiration	06/30/2024	License State	UT
Phone	8015668288	Email	Robyn@SaltLakeREO.com
Broker Distance to Subject	5.04 miles	Date Signed	06/30/2022

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

Disclaimer

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

Unless otherwise specifically agreed to in writing:

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