Clario Appraisal Network

Exterior-Onl	v Inspection	Residential	Annraisal	Rer

08.17.22 Appraisal

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	The purpose of	this summ	ary appraisal report	is to pr	rovide the	lender/client with	an a	accurate, and adequate	ely supported,	, opinion of the	market value		ubject property.
	Property Address		W Becker Ln					^{City} Surprise		-	State AZ		85379
	Borrower Cata		operties 2018 L	LC		Owner of Public Record	i	Nancy A Phist	ry	(County Mario		
	Legal Description		0 MOUNTAIN		IASE 1 A	ND PHASE 2	MCF		1				
	Assessor's Parcel #	501	-39-829					Tax Year 2021		F	R.E. Taxes \$	3,157	
F	Neighborhood Name	Μοι	untain Gate Pha	ase 1 And	Phase 2			Map Reference	38060	(Census Tract	0610.39	
SUBJEC	Occupant 🛛 🗙 (Tenant 🗌 Vacar	nt	:	Special Assessments \$		0	Σ	PUD HOA \$	98	per year	per month
SUB	Property Rights Appr		Fee Simple	Leaseho		Other (describe)							
••	Assignment Type	Puri	chase Transaction	Refin	ance Transacti		er (des	^{cribe)} Servicing	g				
	Lender/Client	Wedgew						lanhattan Beach	Blvd, Suit	e 100, Redonc	lo Beach , C		
			red for sale or has it bee	n offered for sa	ale in the twelve	e months prior to the ef	fective	date of this appraisal?				Yes 🗙 N	0
	Report data source(s	s) used, offering	price(s), and date(s).		Per A	RMLS, there a	are r	no known listings	of the sub	ject property in	n the prior 1	2 months.	
	l did performed.	did not analyze	the contract for sale for	the subject pur	chase transact	tion. Explain the results	of the a	analysis of the contract for	sale or why the	analysis was not			
	periornieu.												
ACT	Contract Price \$		Date of Contrac	t		Is the property seller	the ow	ner of public record?		Yes No Da	ta Source(s)		
CONTRACT		assistance (loa			wnnavment ass			ny party on behalf of the bo	rrower?		(a 000100(0)		Yes No
000	-		and describe the items t	-	inpuymont use	biotanioo, oto.) to bo par	u by u	ly party on bonan or allo bon					
				o oo pala.									
	Note: Race and the	racial compos	ition of the neighborho	od are not ann	oraisal factors.								
			d Characteristics				e-Unit	Housing Trends		One-Ur	nit Housing	Presen	nt Land Use %
	Location 🗌 Ui			Rural	Property Val			Stable	Declining	PRICE	AGE	One-Unit	
		ver 75%	<u> </u>	Under 25%	Demand/Su			In Balance	Over Supp		(yrs)	2-4 Unit	<u>75 %</u> 5 %
0				Slow	Marketing T		·		Over 6 mt		Low O	Multi-Family	<u> </u>
8	Neighborhood Bound				-			Buren St, on the		000	High 24	Commercial	<u> </u>
80			the east by Co					,	s sound by	1,000	Pred. 18	Other	<u> </u>
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			ct property as improved i		,			,	·	Yes	No If No, desc	ribe Cu	urrent
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SITE	Utilities Pu Electricity	ublic Other	r (describe)] Public/Leasec]	d Solar	Water	Public Other		cribe)	Street	mprovements - Type Asphalt None	FEMA Map D	Public	Private
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Exterior-Only Inspection Residential Appraisal Report

08.17.22 Appraisal

							••••••			aioai		File #	3319 ⁻	1539		
There are 26 comparable	prope	rties curi	rently of	ffered f	for sale ir	n th	he subject neighbor	ood rar	nging in	price	from \$ 518,000		to \$	1,1	00,000	
There are 130 comparable	sales	in the	subject	neighbo	orhood withi	in th	he past twelve mo	ths ran	ging in	sale prio	ce from \$ 410,0	00	t	0\$ g	89,625	
FEATURE		SUBJECT	Г		COMPA	ARABI	LE SALE # 1				LE SALE # 2	Í	C01		E SALE #	
Address 14283 W Becker				1455			Cove Rd	140	80 W E	Deelver	1	1420	39 W B			
14200 W Beeker																
Surprise, AZ 853	79				rise, AZ 8		79		prise, A		79		orise, A		79	
Proximity to Subject				0.47	miles NV	N		0.24	1 miles	E		0.20	miles	W		
Sale Price	\$						\$ 800,0	0			\$ 989,62	5			\$	815,000
Sale Price/Gross Liv. Area	\$	330.2	8 sq.ft.	\$	238.17 8	sq.ft.		\$	313.2	7 sq.ft.		\$	242.63	sq.ft.		
Data Source(s)			-				4;DOM 112				5;DOM 4		1LS #63			42
Verification Source(s)																
VALUE ADJUSTMENTS		DESCRIPTI	ON		FIZ40898 ESCRIPTION	8/AI			DESCRIPTI				#12581 Descriptio			axRecord
		DESCRIPTI	UN		ESCRIPTION		+ (-) \$ Adjustment	_	DESCRIPTI	UN	+ (-) \$ Adjustment		JESURIPTIU	JN .	+(-) >	Adjustment
Sales or Financing				ArmL	.th			Arm	nLth			Arm	Lth			
Concessions				Conv	r;0			VA;	0			Con	v;0			
Date of Sale/Time				s11/2	21;c10/21	1	+56.0	0 \$05	/22;c03	3/22		s11/	21;c10/	/21		+57,100
Location	NIC	ated;B	avPd					0 B:G			20.00		ated;Bs			0.,.00
Leasehold/Fee Simple			_		,		-20,0	- 1-	,		-20,00			-		
		Simple	9		Simple				Simple	e			Simple			
Site	430	12 sf		4300	0 sf			0 430	06 sf) 4302	21 sf			C
View	N;M	ltn;Res		N;Mtr	n;Res			N;N	ltn;Res			N;M	tn;Res			
Design (Style)	DT1	I;S/We	stern	DT1:	S/Weste	rn		DT	I;S/We	stern		DT1	;S/Wes	stern		
Quality of Construction	Q3			Q3				Q3				Q3				
Actual Age	18			18				18				18				
								_				-				
Condition	C3			C3	1			C3	-			C3	, · ·			
Above Grade	Total	Bdrms.	Baths	Total	Bdrms. Ba	aths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	8	3	2.1	8	3 2	2.1		8	5	2.1		8 (4	2.1		C
Gross Living Area		3,359			3,359	sq.ft.			3,159	g sq.ft.	+20,00)	3,359	sq.ft.		
Basement & Finished	0sf	3,500		0sf	-,			0sf	2,100		20,00	0sf	2,000			
Rooms Below Grade	051			051								051				
												-			-	
Functional Utility		rage		Avera	age			Ave	rage			Ave	rage			
Heating/Cooling	FW	A/CAC		FWA	/CAC			FW	A/CAC			FW/	A/CAC			
Energy Efficient Items	MP	anes/Ls	sdSlr	Mpane	es/OwnSol	lar	-15.0	0 MP	anes/Ls	sdSlr		MPa	nes/Ls	dSlr		
Garage/Carport		3dw		3ga3			,.	-	4dw		-15,00	-				
Porch/Patio/Deck												10				- 000
		Patio		CvPa					atio/Ra		· · · · · · · · · · · · · · · · · · ·		tio/Ran			-5,000
Pool Features	Poo	ol/Spa/E	Block	Pool/	Spa/Bloo	ck		Poc	l/Block) Poo	l/Spa/B	lock		
Upgrades	Upg	rades		Sim l	Jpgrades	s		0 Sim	Upgra	des) Sim	Upgrad	des		C
Exterior Features	Ava	/BBQ		Avg/E	3BQ			Ava	/BBQ/S	SC	-2.50	Avg/	BBQ			
Net Adjustment (Total)	1.1.9					-	\$ 21,0			X -	\$ -22,50	-	<u>1</u> + [٦.	\$	52,100
Adjusted Sale Price				Net Adj.		6 %	21,0	Net Ad	_	2.3 %	-22,30	Net Ad				52,100
Aujustou balo i noo				I NOL AUJ.	2.0	h ″ I						I NOL AU				
at Osmannikian									A.II		•			6.4 [%]	•	
of Comparables				Gross Ad	^{dj.} 11.4	4 %	\$ 821,0		Adj.	6.3 [%]	\$ 967,12	Gross	Adj.	6.4 [%] 7.6 [%]	\$	867,100
	sale or t	transfer hist	tory of the		^{dj.} 11.4	4 %	\$ 821,0 rable sales. If not, explain		Adj.		\$ 967,12	Gross	Adj.	6.4 % 7.6 %	\$	867,100
	sale or t	ransfer hist	tory of the		^{dj.} 11.4	4 %			Adj.		\$ 967,12	Gross	Adj.	6.4 % 7.6 %	\$	867,100
	sale or t	transfer hist	tory of the		^{dj.} 11.4	4 %			Adj.		\$ 967,12	Gross	Adj.	6.4 [%] 7.6 [%]	\$	867,100
I 🔀 did 🗌 did not research the				subject p	dj. 11.4 roperty and co	4 % ompar	rable sales. If not, explain	Gross		6.3 %		Gross	Adj.	6.4 [%] 7.6 [%]	\$	867,100
I did did not research the	not revea			subject p	dj. 11.4 roperty and co	4 % ompar		Gross		6.3 %		Gross	Adj.	6.4 [%] 7.6 [%]	\$	867,100
I X did did not research the search the search My research X did did not research Data Source(s) CoreLogic	not revea	al any prior	sales or tr	subject p	dj. 11.4 roperty and co f the subject p	4 [%] ompai	rable sales. If not, explain ty for the three years priv	Gross	ective date	6.3 [%]	praisal.	Gross	Adj.	6.4 [%] 7.6 [%]	\$	867,100
I X did did not research the search the search My research X did did not research the search Data Source(s) CoreLogic My research X did did not research	not revea	al any prior	sales or tr	subject p	dj. 11.4 roperty and co f the subject p	4 [%] ompai	rable sales. If not, explain	Gross	ective date	6.3 [%]	praisal.	5 Gross J	Adj.	6.4 [‰] 7.6 [%]	\$	867,100
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

08.17.22 Appraisal

							ispectio		inclui	•••		-	File #	3319		
FEATURE		SUBJECT	ſ		COI	NPARAB	LE SALE #	4		CO	MPARABLI	E SALE # 5		CO	MPARABL	E SALE # 6
Address 14283 W Becker	Ln			1408	3 W D	eser	Cove Ro	1								
Surprise, AZ 853	79			Surp	rise, A	Z 85	379									
Proximity to Subject					miles											
Sale Price	\$						\$	899,990				\$				\$
Sale Price/Gross Liv. Area	\$	330.2	8 ^{sq.ft.}	\$	267.93	3 sq.ft			\$		sq.ft.		\$		sq.ft.	
Data Source(s)							17;DOM (62								
Verification Source(s)					LSTax											
VALUE ADJUSTMENTS	[DESCRIPTI	ON		ESCRIPTIO			djustment	DE	SCRIPTI	ON	+ (-) \$ Adjustment	D	ESCRIPTIO	ON	+ (-) \$ Adjustment
Sales or Financing				Listin	a											
Concessions					פי p100%	6·0										
Date of Sale/Time				Activ		.,0	1									
Location	NIG	ated;B	svRd				1	-20,000								
Leasehold/Fee Simple		Simple	-		Simple	<u>د</u>	1	-20,000								
Site		12 sf		4301		,	1	0								
View		tn;Res			n;Res		+	0								
Design (Style)		;S/We			S/Wes	stern	+									
Quality of Construction	Q3	,0/179	516111	Q3	5, 116	510111	-									
Actual Age	18			19				0								
Condition	10 C3			19 C3			1	0								
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	-		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count							+		rutdi	ourrib.	υαυιδ		ruidi	oamið.	Jaulo	
Gross Living Area	8	3	2.1	8	3	2.1					sq.ft.			I	sq.ft.	
Basement & Finished	0.1	3,359	g sq.ft.	0.7	3,359	, sy.ft					ઠપુ.ાા.				ઠપુ.11.	
Rooms Below Grade	0sf			0sf												
							-									
Functional Utility	Aver			Avera	-											
Heating/Cooling		A/CAC														
Energy Efficient Items		anes/Ls	sdSlr		.Panes	S		0								
Garage/Carport Porch/Patio/Deck	3ga3			3ga3												
, ,	CvP			CvPa												
Pool Features		I/Spa/E	slock		Block		+	0								
Upgrades		rades			Upgra		+	0								
Exterior Features	Avg/	/BBQ		Avg/E	BBQ/S		\$	-2,500			_	\$	-	1+ [_	\$
Net Adjustment (Total)				Net Adj.	+			-22,500		+ [φ	Not Ad:	1 · L	- %	φ
Adjusted Sale Price				· ·	di	2.5 %	¢	077	Net Adj. Gross Ad	4i	% %	\$	Net Adj. Gross A			¢
of Comparables	voia of *	the price at	lo or tree -	Gross A for bictor		2.5 %		877,490	UIUSS A	J.			Gross A	iuj.	%	\$
Report the results of the research and anal ITEM	ysis of t I	ure prior sa		ter histor	y ur tile Si	uoject pi		PARABLE SAL							004045	
Date of Prior Sale/Transfer		<u></u>		JUJEUI					E# 4			UUWIFANADLE SALE #	5		UUWIPAH	ABLE SALE # 6
Price of Prior Sale/Transfer		09/18/2	2020				03/31/20	22								
		\$0					\$0									
Data Source(s)		CoreL					CoreLog									
Effective Date of Data Source(s)		08/19/2		nnarable	calco		08/19/20							L		
Analysis of prior sale or transfer history of						41-						searched and repo			-	-
previous 12 months and sa	aies l	nistory	ror the	e prec	eding	Inree	year per	iva, in co	npilar	ice wi	IN USF	-AP standard 1-5	. See	e ine a	uache	u Aaaendum
for additional transfers.																
Analysis/Comments Compa	ng h l	. щл :	on - *	hue !"	tim -: ·	46		4al == ''	a	at l	ate -! '	the existent of the	h.#-'			usted for
Compa					ung of	the s	same moo	uel as the	subje	CLIOC	ated in	the subject subd	IVISIO	n. Itw	as ad	usted for
superior location and supe	erior e	exterior	reatu	res.												

Exterior-Only Inspection Residential Appraisal Report

			File # 33191539	
The comparable sales are believed to be the best available for comparison wi chosen for a variety of reasons including the relatively recent transaction date		e time of the v	value estimate. These	e sales were
The market sales utilized within this report are considered reliable indicators a considered reliable and reflective of the market data.	nd are within close proximity	y of the subjec	ct property. Adjustme	nts are
Clear Capital, Inc Arizona Registration/License No. 40011				
It should be noted that the difference in GLA from the subject property to the or the nearest \$100.	comparables sales in excess	s of 100sf was	s adjusted at \$100/sf	and rounded to
The subject property and all comparable sales used in this report are located high than normal noise levels. If this is of concern to the borrower they can ob appear to affect marketability and could be some external obsolescense, but i	tain more information from t	he Arizona Bo	oard of Real Estate. I	t does not
It should be noted that the subject property exceeds the predominant value estimated value for properties within the market area and may experience is not considered an over improvement for the market area.				
It should be noted that MLS photos may have been used for comparables the home from the road, picture not turning out, people in the picture, or to this report, based upon the above Fannie Mae/HUD guidelines.				
The subject property has a solar electric generating system. It is a leased appear to effect marketability. Based on the fact it is a leased system, Far systems.				
Due to the lack of more recent comparable sales in the subject market area it though they are over 6 months they were adjusted for the appreciated value to			in excess of 6 month	is ago. Even
	(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)				
assignment. Site value is required, there were no similar lots in the market subdivision, therefore the land value is estimated based upon extraction, the	area because the subject	property is lo		e
property. The subject property has at least 30 years remaining economic l	ife.			•
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data	OPINION OF SITE VALUE	 Sq.Ft. @ \$		=\$ 200,000 =\$
Quality rating from cost service Effective date of cost data		0 Sq.Ft. @\$		=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				=\$
	Garage/Carport Total Estimate of Cost-New	Sq.Ft. @ \$		=\$
	TOTAL ESTITUTE OF COST-INGM			
	Less Physical	Functional	External	=\$
	Less Physical Depreciation	Functional		
	Depreciation Depreciated Cost of Improvements	Functional	=	=\$ =\$() =\$
	Depreciation	Functional	=	=\$
Estimated Remaining Economic Life (HUD and VA only) 52 Years	Depreciation Depreciated Cost of Improvements	Functional		=\$ =\$() =\$
INCOME APPROACH TO VALL	Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae)	Functional		=\$ =\$() =\$ =\$ =\$
INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier	Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH	0		=\$ =\$ =\$ =\$ =\$ s s s s s s s s s s s s s
INCOME APPROACH TO VALL Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) This is required for this assignment.	Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH IE (not required by Fannie Mae) 0 = \$ not an income producing [0		=\$ =\$ =\$ =\$ =\$ s s s s s s s s s s s s s
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INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) This is required for this assignment. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project Total number of phases Total number of units Total number of units for sale Was the project contain any multi-dwelling units? Yes No Data Source(s)	Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) 0 = \$ not an income producing j IFOR PUDs (if applicable) No Unit type(s) X Detacher y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	0 property there	Indicated Va	=\$ =\$ =\$ =\$ =\$ s s s s s s s s s s s s s
INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ O X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) This is required for this assignment. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project Total number of units Total number of units rented Vas the project created by the conversion of existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Does the project contain any multi-dwelling units? Yes No	Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) 0 = \$ not an income producing j IFOR PUDs (if applicable) No Unit type(s) X Detacher y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	0 property there	Indicated Va	=\$ =\$ =\$ =\$ =\$ s s s s s s s s s s s s s
INCOME APPROACH TO VALL Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) This is required for this assignment. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Does the project contain any multi-dwelling units? Are the units, common elements, and recreation facilities complete?	Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) 0 = \$ not an income producing] IFOR PUDs (if applicable) No Unit type(s) Detached y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of completion.	0 property there	Indicated Va	=\$ =\$ =\$ =\$ =\$ s s s s s s s s s s s s s

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 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 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 prosence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as a newformental 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 that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report. I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is 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 mortgage 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Stott Nine	Signature
Name Scott Lavine	Name
Company Name Clario Appraisal Network	Company Name
Company Address 6999 W Antelope Dr	Company Address
Peoria, AZ 85383	
Telephone Number (602) 695-1491	Telephone Number
Email Address scott.lavine@clarioappraisal.com	Email Address
Date of Signature and Report 08/21/2022	Date of Signature
Effective Date of Appraisal 08/18/2022	State Certification #
State Certification # 21106	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State AZ	
Expiration Date of Certification or License 01/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
	Did inspect exterior of subject property from street
14283 W Becker Ln	Date of Inspection
Surprise, AZ 85379 APPRAISED VALUE OF SUBJECT PROPERTY \$ 865.000	
	COMPARABLE SALES
LENDER/CLIENT	CONIFARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach , CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

	Suppl	ementa	l Addendum		F	^{ile No.} 33191	539	
Borrower	Catamount Properties 2018 LLC							
Property Address	14283 W Becker Ln							
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379	
Lender/Client	Wedgewood Inc							

SUBJECT SECTION

No External, Functional, or Physical inadequacies were noted. The construction of the structure is typical to homes of this quality and design built in this time period. Based on condition and comparison to competing neighborhoods the estimated effective age is less than the actual age. The subject was built using average quality materials and workmanship.

Flood Zone information was obtained through the internet data flood search service provided through "a la mode, inc." software. For loan purposes, the lender/client obtains Flood Zone certification from a third party vendor.

INTENDED USE

The Intended User of the appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Value as defined in the report.

SCOPE OF THE APPRAISAL

The scope of the appraisal includes the process of collecting, confirming, analyzing and reporting various data used in developing my opinion of value. The opinions rendered in this report are solely those of the the analyst acting as a disinterested third party. The certification section of this report states the conditions under which this report has been prepared.

The report is not considered a home inspection and if this is desired by the borrower, they should contact a licensed professional home inspector.

This report is completed based upon the extraordinary assumption that all plumbing, electrical, and appliances are in good working order and there are no hidden structural deficiencies in the subject property.

A fee is not disclosed because I have completed this appraisal as an employee of Clario Appraisal Services.

SIGNED CERTIFICATION

The following paragraph is an excerpt from a memorandum issued by The Appraisal Foundation dated 08/03/1995:

Any software program used to electronically transfer report must provide, at a minimum, a digital signature security feature for all appraiser signing a report. The appraiser(s) should ensure the signature(s) are protected and that only the appraiser(s) maintain control of the signature. This control may be maintained by passwords, hardware devices or other means. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report.

Appraisal Standards Board, Adopted 07/18/1995 Effective 01/01/1996.

Please note that the appraiser signature(s) appearing on this report are electronic signatures. They are password-protected and accessible only by the appraiser(s) to which they belong.

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.

UAD Version 9/2011 (Updated 1/2014)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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.

Q4

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.

UAD Version 9/2011 (Updated 1/2014)

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
CV	Covered	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)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
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 or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	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
L		

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	14283 W Becker Ln							
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379	
Lender/Client	Wedgewood Inc							



Subject Front

14283 W Becker	' Ln
Sales Price	
Gross Living Area	3,359
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Gated;BsyRd
View	N;Mtn;Res
Site	43012 sf
Quality	Q3
Age	18

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC						
Property Address	14283 W Becker Ln						
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379
Lender/Client	Wedgewood Inc						



Comparable 1

14554 W Desert	Cove Rd
Prox. to Subject	0.47 miles NW
Sales Price	800,000
Gross Living Area	3,359
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;Gated;
View	N;Mtn;Res
Site	43000 sf
Quality	Q3
Age	18





Comparable 2

14080 W Becke	r Ln
Prox. to Subject	0.24 miles E
Sales Price	989,625
Gross Living Area	3,159
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	2.1
Location	B;Gated;
View	N;Mtn;Res
Site	43006 sf
Quality	Q3
Age	18

Comparable 3

14389 W Becker	Ln
Prox. to Subject	0.20 miles W
Sales Price	815,000
Gross Living Area	3,359
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Gated;BsyRd
View	N;Mtn;Res
Site	43021 sf
Quality	Q3
Age	18

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	14283 W Becker Ln							
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379	
Lender/Client	Wedgewood Inc							



Comparable 4

14083 W Desert	Cove Rd
Prox. to Subject	0.30 miles NE
Sale Price	899,990
Gross Living Area	3,359
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;Gated;
View	N;Mtn;Res
Site	43016 sf
Quality	Q3
Age	19

Comparable 5

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

Comparable 6

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

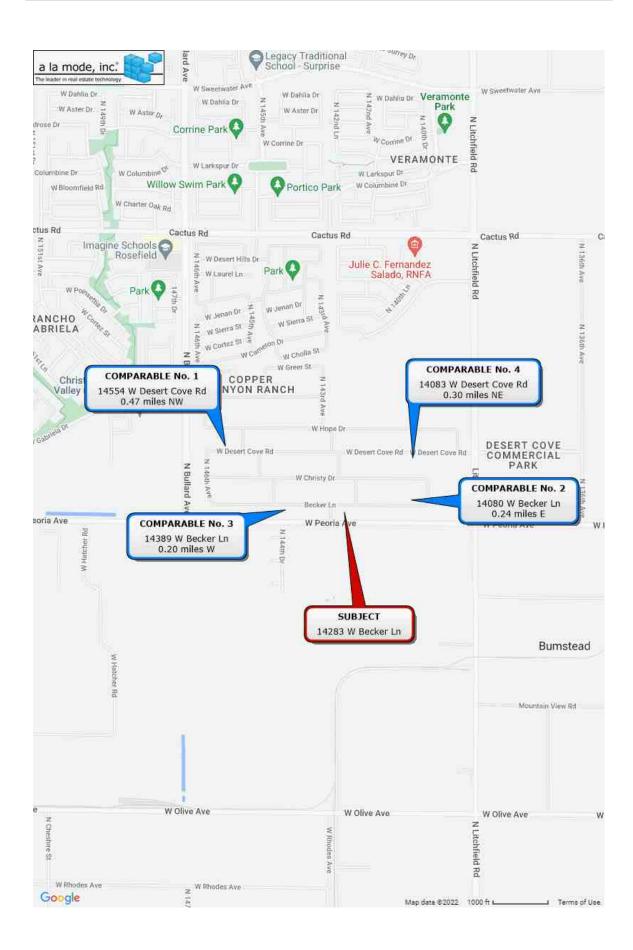
Plat	Map
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Borrower	Catamount Properties 2018 LLC							
Property Address	14283 W Becker Ln							
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379	
Lender/Client	Wedgewood Inc							



Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	14283 W Becker Ln							
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379	
Lender/Client	Wedgewood Inc							



			License					
Borrower	Catamount Properties 2018 LLC							
Property Address	14283 W Becker Ln							
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379	
Lender/Client	Wedgewood Inc							

Expir	This provi			and th		This d Arizoi		
Expiration Date : January 31, 2023	This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or provided by law.			and that the Superintendent of Financial Institutions of the State of Arizona has granted this license to transact the business of a: Certified Residential Real Estate Appraiser		This document is evidence that: SCOTT A. LAV Arizona Revised Statutes, relating to the establishment and operation of a:		Department of Insurance and Financial Institutio State of Arizony
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uary 3	ct to th			ndent c		lence th 1tes, rel		mei
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Ž	in full		SCOTT A. LAVINE	Arizon	l Esta	SCOTT A. LAVINE ent and operation of a:	21106	And
<u> </u>	force at		INE	ancial Institutions of the State of Arizona has granted the Certified Residential Real Estate Appraiser	Certified Residential Real Estate Appraiser	NE		rance and Fi State of Arizony
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E & O Insurance

							_ г	DATE	(MM/DD/YYYY)
ACORD C	ER	TIF	ICATE OF LIA	BILI	TY INSI	JRANC	E		/11/2021
THIS CERTIFICATE IS ISSUED AS A CERTIFICATE DOES NOT AFFIRMAT BELOW. THIS CERTIFICATE OF IN REPRESENTATIVE OR PRODUCER, A	IVEL	Y OR	NEGATIVELY AMEND, DOES NOT CONSTITUT	EXTER	ID OR ALTE	R THE CO	VERAGE AFFORDED E	TE HOL	DER. THIS
IMPORTANT: If the certificate holder If SUBROGATION IS WAIVED, subjec this certificate does not confer rights	t to th	he te	rms and conditions of th	e polic	y, certain po	licies may r			
PRODUCER				CONTA NAME:		055			
Assurance, a Marsh & McLennan Age	ency l	LLC	company		Ext): 312-62		FAX	(847) 4	40-9123
20 N Martingale Road Suite 100					ss: fchen@a			10.1.7	
Schaumburg IL 60173				ADDRE			DING COVERAGE		NAIC #
2.				INCLIDE	RA: AXA Insi		where we are a set of the set of		31127
INSURED			CLEAHOL-02	INSURE		and too bornp	any		UTILI
ClearCapital.com, Inc.				INSURE					
ClearCapital Holdings, Inc. 300 E 2nd Street				INSURE	o Official				
Suite 1405				INSURE	1953 M				
Reno NV 89501				INSURE					
COVERAGES CEF	TIFI	CATE	NUMBER: 667417962	INSURE	<u>Kr.</u>	1	REVISION NUMBER:		
THIS IS TO CERTIFY THAT THE POLICIES		_		VE BEE	N ISSUED TO			HE POL	ICY PERIOD
INDICATED. NOTWITHSTANDING ANY R CERTIFICATE MAY BE ISSUED OR MAY EXCLUSIONS AND CONDITIONS OF SUCH	PERT	REME	NT, TERM OR CONDITION THE INSURANCE AFFORD	OF ANY	CONTRACT	OR OTHER DESCRIBED	OCUMENT WITH RESPE	CT TO	WHICH THIS
INSR	ADDL	SUBR		DEENP	POLICY EFF	POLICYEXP			
LTR TYPE OF INSURANCE	INSD	WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)			
							EACH OCCURRENCE DAMAGE TO RENTED	\$	
CLAIMS-MADE OCCUR							PREMISES (Ea occurrence)	\$	
							MED EXP (Any one person)	\$	
							PERSONAL & ADV INJURY	\$	
GEN'L AGGREGATE LIMIT APPLIES PER:						5	GENERAL AGGREGATE	\$	
POLICY PRO- JECT LOC							PRODUCTS - COMP/OP AGG	\$	
OTHER:	_	-	2				COMBINED SINGLET IMIT	\$	
							COMBINED SINGLE LIMIT (Ea accident)	\$	
ANY AUTO OWNED SCHEDULED							BODILY INJURY (Per person)	\$	
AUTOS ONLY AUTOS HIRED NON-OWNED							BODILY INJURY (Per accident) PROPERTY DAMAGE	\$	
AUTOS ONLY AUTOS ONLY							(Per accident)	\$	
	_	-						\$	
UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
EXCESS LIAB CLAIMS-MAD							AGGREGATE	\$	
DED RETENTION \$	_	_						\$	
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N							PER OTH- STATUTE ER		
ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBEREXCLUDED?	N/A						E.L. EACH ACCIDENT	\$	
(Mandatory in NH) If yes, describe under							E.L. DISEASE - EA EMPLOYEE	\$	
DESCRIPTION OF OPERATIONS below		_	n Taran a sa ang kana a sa ang kana ang				E.L. DISEASE - POLICY LIMIT	\$	
A Professional Liability			MPP9044163		10/18/2021	10/18/2022	Claim/Aggregate	\$5,00	00,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (A	CORD	101, Additional Remarks Schedu	le, may be	attached if more	space is require	ed)		
RE: PROOF OF INSURANCE									
It is agreed that the following is an Addition	nal Ins	sured,	, when required by written of	contrac	, on the Profe	essional Liabi	lity policy.		
									2
CERTIFICATE HOLDER				CANC	ELLATION				
Clario Appraisal Network,	Inc			THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE C REOF, NOTICE WILL Y PROVISIONS.		
PROOF OF INSURANCE			9	AUTHO		Juak			
				010	se l	m Our			
ACORD 25 (2016/03)	т	he A	CORD name and logo ar	e regis			ORD CORPORATION.	All rigi	hts reserved.

USPAP ADDENDUM

Borrower	Catamount Properties 2	018110						3319130	<i>)</i> 5
Property Address		010 LLC							
City	14283 W Becker Ln	C(ounty	Maniaana		State	A 7	Zip Code	05070
Lender	Surprise		Junty	Maricopa		otato	AZ	210 0000	85379
	Wedgewood Inc								
This report w	as prepared under the following	USPAP reporting option:							
	Depart	This report was prepared in seas		with UCDAD Ctenderde Dule (0.0(a)				
Appraisa	пкероп	This report was prepared in acco	ruarice	WILLI USPAP Standards Rule	2-2(d).				
Restricte	d Appraisal Report	This report was prepared in acco	rdance	with USPAP Standards Rule	2-2(b).				
Description									
	Exposure Time								
iviy opinion of a	a reasonable exposure time for the su	ibject property at the market value si	tated ir	i this report is:		unc	der 120	days	
Additional Ce									
I certify that, to	the best of my knowledge and belief	:							
I have NO	T performed services, as an appraise	er or in any other capacity, regarding	g the pr	operty that is the subject of th	is report within the				
	r period immediately preceding acce								
		, and the second s							
I HAVE pe	erformed services, as an appraiser or	in another capacity, regarding the p	ropert	y that is the subject of this rep	ort within the three-ye	ar			
period im	mediately preceding acceptance of th	nis assignment. Those services are o	describ	ed in the comments below.					
- The statem	ents of fact contained in this repo	ort are true and correct							
	d analyses, opinions, and conclus		orted :	assumptions and limiting or	onditions and are m	v ners	onal imr	nartial and	unhiased
	analyses, opinions, and conclusio					y poro	una, imp	Janual, and	unbiasou
	rwise indicated, I have no presen		anart	, that is the subject of this	report and no narrow	nal in	toroot wit	h raanaat t	a the partice
	rwise indicated, i nave no presen	t of prospective interest in the pr	openy		report and no perse	111al 111	lerest wit	in respect t	J uie parues
involved.									
	as with respect to the property th	· · ·			signment.				
	nent in this assignment was not	• • • •		• •					
	sation for completing this assign	• •							
the client, the	amount of the value opinion, the	attainment of a stipulated result,	or the	e occurrence of a subseque	ent event directly rela	ited to	the inten	ided use of	this appraisal.
- My analyse	s, opinions, and conclusions wer	e developed, and this report has	been	prepared, in conformity wit	th the Uniform Stand	lards (of Profess	sional Appr	aisal Practice that
were in effect	at the time this report was prepa	red.							
- Unless othe	rwise indicated, I have made a p	ersonal inspection of the propert	y that	is the subject of this repor	t.				
- Unless othe	rwise indicated, no one provided	significant real property appraisa	al assi	stance to the person(s) sig	ning this certificatio	n (if th	here are e	exceptions,	the name of each
individual pro	viding significant real property ap	praisal assistance is stated elsev	vhere	in this report).					
·									
Additional Co	omments								
APPRAISER:				SUPERVISORY /	APPRAISER: (only	if re	quired)		
	$\langle \mathcal{A} \rangle$	$\#$ \mathcal{A} ·							
Signatura	N/M/	V Namo		Cianatura					
Signature:		100		Signature:					
	t Lavine	6		Name:					
Date Signed:	08/21/2022			Date Signed:					
State Certification #	21106			State Certification #:					
or State License #:				or State License #:					
State: AZ	-		-	State:					
	ertification or License: 01/	/31/2023		Expiration Date of Certi	ification or License:				
Effective Date of Ap				- Supervisory Appraiser	Inspection of Subject Pro	perty:			
				Did Not	Exterior-only from St		Γ	Interior an	d Exterior

Ма	arket Conditions Ad	dendum to the Ap	praisal Report		File No.	08.17.22 33191539	
The purpose of this addendum is to provide the lender/client with a neighborhood. This is a required addendum for all appraisal reports	-		ins prevalent in the subject				
	S WILLI ALL ETTECTIVE UALE OIT OF ALLER P			s	^{tate} AZ	ZIP Code 8	E270
Property Address 14283 W Becker Ln Borrower Catamount Properties 2018 LLC	<u>^</u>	^{City} Surprise				ZIF GOUG 8	5379
Instructions: The appraiser must use the information required on the		iclusions, and must provide sup	port for those conclusions, regard	ing			
housing trends and overall market conditions as reported in the Nei				-			
it is available and reliable and must provide analysis as indicated be	elow. If any required data is unavaila	able or is considered unreliable,	he appraiser must provide an				
explanation. It is recognized that not all data sources will be able to	provide data for the shaded areas l	below; if it is available, however,	the appraiser must include the da	ta			
in the analysis. If data sources provide the required information as	an average instead of the median, t	he appraiser should report the av	ailable figure and identify it as an				
average. Sales and listings must be properties that compete with the	ne subject property, determined by a	applying the criteria that would b	e used by a prospective buyer of t	the			
subject property. The appraiser must explain any anomalies in the o	data, such as seasonal markets, ne	w construction, foreclosures, etc					
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend	
Total # of Comparable Sales (Settled)	69	39	22		Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	11.50	13.00	7.33		Increasing	Stable	Declining
Total # of Comparable Active Listings	10	6	26		Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.9	0.5	3.5		Declining	Stable	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	\$545,000	\$581,500	\$592,500			Stable	Declining
Median Comparable Sales Days on Market	31	21	25		Declining	Stable	Increasing
Median Comparable List Price	\$582,450	\$609,440	\$597,450		Increasing	Stable Stable	Declining
Median Comparable Listings Days on Market	14	6	35	╞	Declining	Stable	Increasing
Median Sale Price as % of List Price	100%	100%	100%	╞	Increasing	Stable Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 month	Yes	NO	of huvdowne, clocker acate		Declining	X Stable	Increasing
Are foreclosure sales (REO sales) a factor in the market? An analysis was performed on 130 competitotal of 0.0% of these sales were reported total of 0.0% of these sales were reported Cite data sources for above information.		ast 12 months. For t		0.0%	were rep		
the results noted on this addendum. Any Summarize the above information as support for your conclusions an analysis of pending sales and/or expired and withdrawn listings, An analysis was performed on 130 compe \$570,050. This analysis shows a change analysis shows a change of +0.6% per m	percent change result in the Neighborhood section of the to formulate your conclusions, pro- eting sales over the pa- of +0.8% per month.	s noted in these con appraisal report form. If you use wide both an explanation and su ast 12 months. The s Based on all sales ir	anments are based on d any additional information, such opport for your conclusions. sales within this group, this same group, the	simj as o hao ere is	ble regress d a mediar a 2.4 mo	sion. n sale price nth supply.	of This
the results noted on this addendum. Any Summarize the above information as support for your conclusions an analysis of pending sales and/or expired and withdrawn listings, An analysis was performed on 130 compet \$570,050. This analysis shows a change	percent change result in the Neighborhood section of the to formulate your conclusions, pro- eting sales over the pa- of +0.8% per month.	s noted in these con appraisal report form. If you use wide both an explanation and su ast 12 months. The s Based on all sales ir	anments are based on d any additional information, such opport for your conclusions. sales within this group, this same group, the	simj as o hao ere is	ble regress d a mediar a 2.4 mo	sion. n sale price nth supply.	of This
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Freddie Mac Form 71 March 2009

PROPERTY HISTORY

					00101000			
Borrower	Catamount Properties 2018 LLC							
Property Address	14283 W Becker Ln							
City	Surprise	County	Maricopa	State	AZ	Zip Code	85379	
Lender/Client	Wedgewood Inc							

* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY *

14283 W Becker Ln -Transferred on 09/18/2020 for \$0. It transferred from Phistry Samuel G III to Phistry Nancy A and was a Warranty Deed (Document #877509). -Transferred on 09/18/2020 for \$0. It transferred from Phistry Living Trust to Phistry Nancy A and was a Warranty Deed

(Document #877508).

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY *

(may include properties that were considered but not utilized as comparables)

14554 W Desert Cove Rd -No transfer history.

14080 W Becker Ln -No transfer history.

14389 W Becker Ln -No transfer history.

14083 W Desert Cove Rd

-Transferred on 03/31/2022 for \$0. It transferred from Gunn Patrick J Sr to Gunn Lynn M and was a Affidavit (Document #290161).