

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	1290 E 5425 S, Ogden, UT 84403	Order ID	8682099	Property ID	34070795
Inspection Date	04/04/2023	Date of Report	04/04/2023		
Loan Number	51390	APN	07-006-0010		
Borrower Name	Catamount Properties 2018 LLC	County	Weber		

Tracking IDs

Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO Citi-CS Update Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The subject is a typical rambler or ranch style of home for this neighborhood. No negative issues are noted, some of the roof and yard are snow covered at this time.
R. E. Taxes	\$2,813	
Assessed Value	\$437,000	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (on lock box)	
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

Location Type	Suburban	Neighborhood Comments This area of South Ogden will have a very wide range of uses and values. There will be a lot of town homes and condos in this area, along with some commercial and multi family uses.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$300,000 High: \$765,000	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1290 E 5425 S	5432 S 800 E	5055 Kiwana Dr	5649 S Crestwood Dr
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84403	84405	84403	84405
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.68 ¹	0.92 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,900	\$435,000	\$465,000
List Price \$	--	\$399,900	\$435,000	\$465,000
Original List Date		03/06/2023	03/20/2023	03/17/2023
DOM · Cumulative DOM	-- · --	28 · 29	12 · 15	13 · 18
Age (# of years)	53	63	58	48
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 ranch	1 Story ranch	Split split	Split split
# Units	1	1	1	1
Living Sq. Feet	1,592	1,092	1,285	1,428
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	2 · 2	3 · 2
Total Room #	8	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 1 Car	Carport 4 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	80%	90%	100%	90%
Basement Sq. Ft.	670	1,092	945	700
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.19 acres	.21 acres	.24 acres
Other	none	none	1 car garage also	none

* Listing 2 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.

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

Listing 1 This comparable property will need adjustments for the smaller overall size and for the year built and the bath and carport differences.

Listing 2 adjust for the garage and carport differences and for the year built differences and for the size differences, this comp has a pending offer at this time.

Listing 3 adjustments will be needed for the smaller overall size and for the year built differences, this comp has a pending offer at this time.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1290 E 5425 S	743 E Chambers St	5829 Main Point Blvd	740 E 5450 S
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84403	84403	84405	84405
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.78 ¹	0.56 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$539,900	\$460,000	\$359,900
List Price \$	--	\$539,900	\$460,000	\$359,900
Sale Price \$	--	\$446,400	\$450,205	\$375,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	12/30/2022	03/14/2023	03/24/2023
DOM · Cumulative DOM	-- · --	88 · 88	22 · 26	39 · 42
Age (# of years)	53	63	51	62
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 ranch	1.5 Stories tri level	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,592	1,668	1,201	1,204
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 1 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Carport 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	80%	100%	100%	60%
Basement Sq. Ft.	670	625	1,161	1,204
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.29 acres	.20 acres	.19 acres
Other	none	none	concessions , 3500	concessions , 12500
Net Adjustment	--	+\$12,575	+\$7,870	+\$14,600
Adjusted Price	--	\$458,975	\$458,075	\$389,600

* Sold 2 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** adjust this comp for the smaller overall size 15075, and for the larger garage -8000, also for the year built differences 3000, and the bath differences 2500
- Sold 2** This comparable property will need adjustments for the smaller overalls size 11970, and the year built -600, and for the seller concessions -3500
- Sold 3** adjustments will be needed for the concessions of -12500, and the year built differences 2700, and the bath 2500, and the size 9900, and for the carport 12000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The MLS shows the last sale on 8/19/1998			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$420,000	\$420,000
Sales Price	\$417,000	\$417,000
30 Day Price	\$400,000	--
Comments Regarding Pricing Strategy		
based on the currently available sold data and the direction of the market area, the subject will sell as noted. It looks like there may be some painting going on inside the home.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Side



Back

Subject Photos



Street



Street



Other

Listing Photos

L1 5432 s 800 e
Ogden, UT 84405



Front

L2 5055 kiwana dr
Ogden, UT 84403



Front

L3 5649 s crestwood dr
Ogden, UT 84405



Front

Sales Photos

S1 743 e chambers st
Ogden, UT 84403



Front

S2 5829 main point blvd
Ogden, UT 84405



Front

S3 740 e 5450 s
Ogden, UT 84405



Front

ClearMaps Addendum

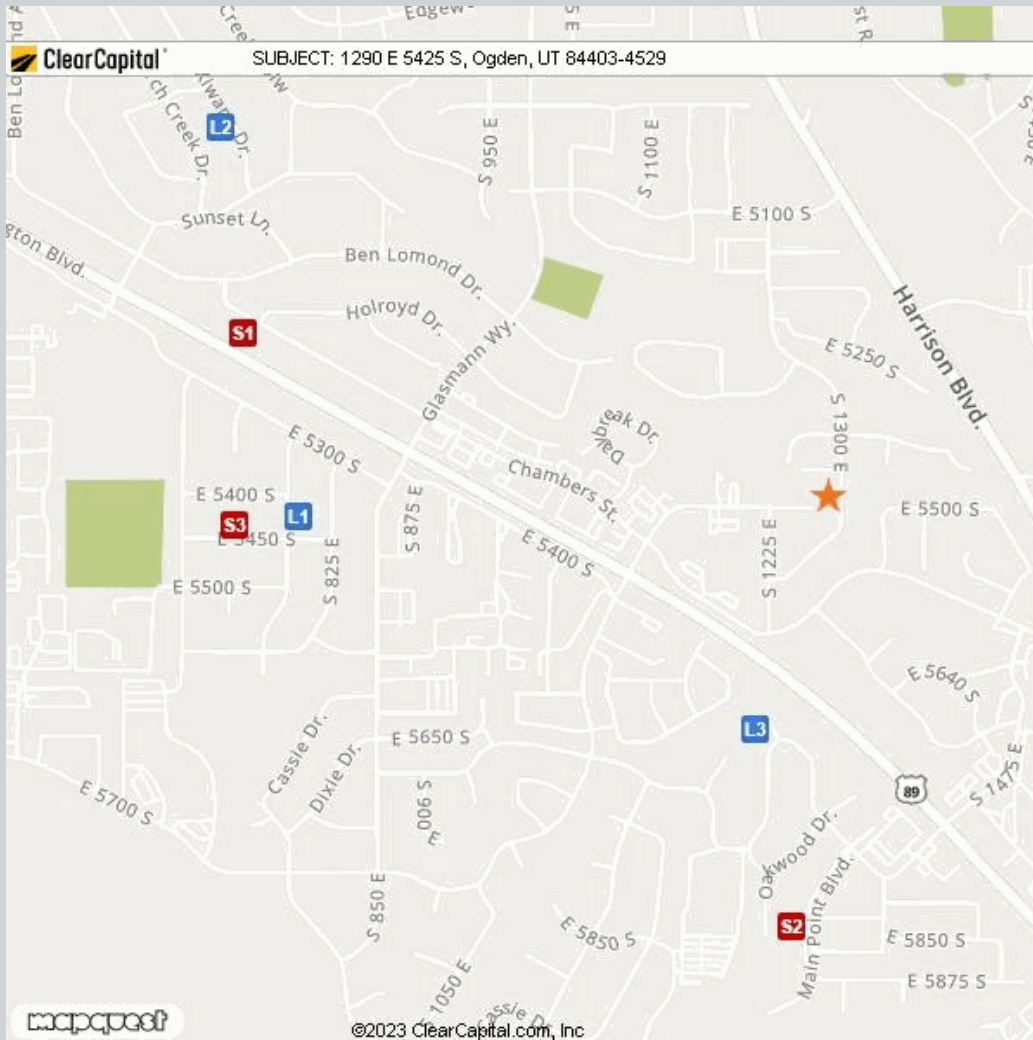
Address ★ 1290 E 5425 S, Ogden, UT 84403

Loan Number 51390

Suggested List \$420,000

Suggested Repaired \$420,000

Sale \$417,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1290 E 5425 S, Ogden, UT 84403	--	Parcel Match
L1 Listing 1	5432 S 800 E, Ogden, UT 84405	0.68 Miles ¹	Parcel Match
L2 Listing 2	5055 Kiwana Dr, Ogden, UT 84403	0.92 Miles ¹	Parcel Match
L3 Listing 3	5649 S Crestwood Dr, Ogden, UT 84405	0.32 Miles ¹	Parcel Match
S1 Sold 1	743 E Chambers St, Ogden, UT 84403	0.78 Miles ¹	Parcel Match
S2 Sold 2	5829 Main Point Blvd, Ogden, UT 84405	0.56 Miles ¹	Parcel Match
S3 Sold 3	740 E 5450 S, Ogden, UT 84405	0.77 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	Randy Benoit	Company/Brokerage	Agent For Discover Realty
License No	5482786-AB00	Address	3687 N 2225 E Layton UT 84040
License Expiration	11/30/2024	License State	UT
Phone	8015641625	Email	benoit3418@msn.com
Broker Distance to Subject	3.74 miles	Date Signed	04/04/2023

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.