

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	6316 S Cyclamen Circle, West Jordan, UT 84081	Order ID	8463091	Property ID	33419654
Inspection Date	10/10/2022	Date of Report	10/10/2022		
Loan Number	51423	APN	20-24-127-012		
Borrower Name	Catamount Properties 2018 LLC	County	Salt Lake		

Tracking IDs					
Order Tracking ID	10.07.22 BPO	Tracking ID 1	10.07.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	PAMELA NEFF	Condition Comments The 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 exterior features and property appear generally maintained.
R. E. Taxes	\$2,538	
Assessed Value	\$387,600	
Zoning Classification	RESIDENTIAL	
Property Type	SFR	
Occupancy	Occupied	
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 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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$370,000 High: \$525,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6316 S Cyclamen Circle	5096 Loomis Lane	4839 Diamondleaf Way	6687 Cyclamen Drive
City, State	West Jordan, UT	West Jordan, UT	West Jordan, UT	West Jordan, UT
Zip Code	84081	84081	84081	84081
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.95 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$465,000	\$495,000
List Price \$	--	\$432,000	\$450,000	\$469,000
Original List Date		09/01/2022	08/18/2022	08/09/2022
DOM · Cumulative DOM	-- · --	39 · 39	53 · 53	51 · 62
Age (# of years)	42	35	36	37
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	988	912	1,210	900
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	98%
Basement Sq. Ft.	936	816	552	836
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.14 acres	0.14 acres	0.17 acres
Other	NA	NA	NA	NA

* 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 concessions offered. Basement has 3 beds, 1 bath, family room and 2nd kitchen. MLS Remarks: 2 Kitchens & Rental income potential in basement. FURNITURE IN HOME IS INCLUDED!!! New 30 Yr Architectural Shingle Roof. HUGE Back Deck for Entertaining. Fridge is included. 2 New Window AC Units. Large Bay Windows. Good size master bedroom with double closets. Super Long RV parking for Boat or Trailer storage. Also good parking if you rent the basement out to keep tenants off the street. Upgraded Rod Iron Railing. 5th bed in basement is small & does not have a window but bed in the room is included.
- Listing 2** No concessions offered. Basement has 1 bed, 1 bath and office. MLS Remarks: This clean and cozy home has an awesome covered back deck perfect for entertaining or peace and quiet in the shade. Sellers made 2 bedrooms into 1 for a large master suite. It can be made back into 2 separate rooms if needed, but the extra space is fantastic. 1 bedroom downstairs plus a flex room that can be used for an office, craft room, storage, or den. The roof is 2 years old. Rain gutters have leafguard. Lawn mower and snow blower are included. Please allow at least 1 hour notice . 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 3** No concessions offered. Basement has 2 bed, 1 bath and family room. MLS Remarks: IMPROVED PRICE!!!! Welcome home! This home features 4 bedrooms, 2 bathrooms, and a fully finished basement. Mature trees to give shade in these hot summers. RV PARKING on the side of the house as well as extra large driveway . Square footage figures are provided as a courtesy estimate only. Buyer is advised to obtain an independent measurement.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6316 S Cyclamen Circle	6569 Lotus Way	5370 Daffodil Avenue	6383 Cyclamen Way
City, State	West Jordan, UT	West Jordan, UT	West Jordan, UT	West Jordan, UT
Zip Code	84081	84081	84081	84081
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 ¹	0.32 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$519,900	\$415,000	\$479,500
List Price \$	--	\$420,000	\$415,000	\$479,500
Sale Price \$	--	\$400,000	\$415,000	\$479,500
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	09/23/2022	07/29/2022	08/09/2022
DOM · Cumulative DOM	-- · --	81 · 114	28 · 28	25 · 40
Age (# of years)	42	38	42	42
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	988	1,122	906	936
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	2 · 1	2 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	None	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	90%	95%
Basement Sq. Ft.	936	792	840	936
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.12 acres	0.17 acres	0.19 acres
Other	NA	NA	NA	NA
Net Adjustment	--	-\$14,090	+\$10,270	-\$3,180
Adjusted Price	--	\$385,910	\$425,270	\$476,320

* 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** No paid concessions. Basement has 1 bed and half bath. Add \$3600 bsmt sq ft. Subtract \$4690 sq ft up, \$8000 bed count, \$5000 more garage stalls. MLS Remarks: Back on the market!! Buyer walked at no fault of the seller after 2 days UC! Seller is Super, Super Motivated! Bring us an offer!!! Price reduced! Seller is ready to go back to the East Coast with her dogs. Beautiful remodeled home with brand new flooring (no carpet!) and new paint throughout. Enjoy nice relaxing nights out by the fire pit, hangout by the bar on the 12x14 deck, or look at the beautiful view of the mountains and sunrise off your balcony. New grass has been planted in the backyard, and the home has gardens in front and back consisting of tomatoes, raspberries, strawberries, onions, potatoes, lemon balm and much more. The home has a log fireplace, new hot water heater, and the roof is a little over 5 years old. This is a must see! Call for a showing today!
- Sold 2** No paid concessions. Basement has 1 bed, 1 bath and family room. Add \$2870 sq ft up, \$5000 no garage, \$2400 basement sq ft. MLS Remarks: Large Driveway with abundant parking. Basement Entrance door is ideal for having a basement tenant with potential for adding a second basement kitchenette. Central Air. 2 Family Rooms. Was a 4 bedroom home. Basement master was added by combining both basement bedrooms into 1 larger one with 3 closets.
- Sold 3** No paid concessions. Basement has 2 bed, 1 bath and family room. Add \$1820 sq ft up. Subtract \$5000 more garage stalls. MLS Remarks: A must see!!! This home has character along with endless opportunities to make it the home you want it to be. It has the potential to turn the basement into a MOTHER-IN-LAW apartment with it's own entrance. It has a beautiful covered trex porch, a shaded yard with fully mature trees, and an extra large garage. To add to this, it is straight across the street from the elementary school making it the perfect home to raise a family. Windows have been updated and many rooms have been recently remodeled. Come see what this home has to offer!!!! Square footage figures are provided as a courtesy estimate only and were obtained from an independent party. Buyer is advised to obtain an independent measurement.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NA			
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	\$435,900	\$435,900
Sales Price	\$435,000	\$435,000
30 Day Price	\$420,000	--
Comments Regarding Pricing Strategy		
Pricing is based on recent sold comps minus paid concessions and taking into consideration current active listings. Market is still somewhat strong, however days on market are increasing and values are stabilizing. There are still some sellers who are attempting higher prices but are finding themselves in price reduction situations as the market is shifting.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



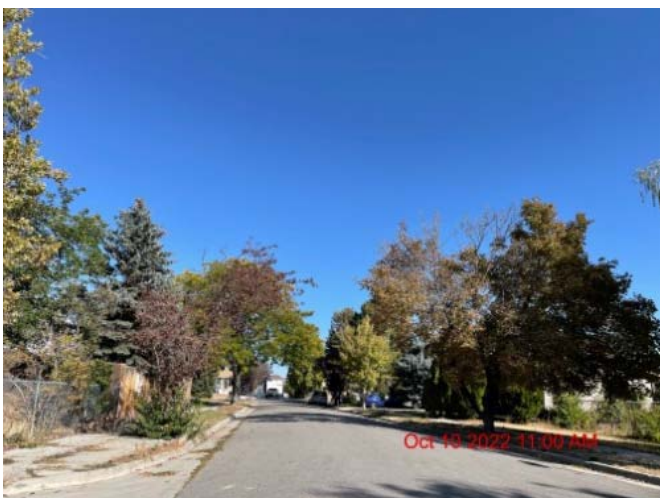
Address Verification



Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 5096 Loomis Lane
West Jordan, UT 84081



Front

L2 4839 Diamondleaf Way
West Jordan, UT 84081



Front

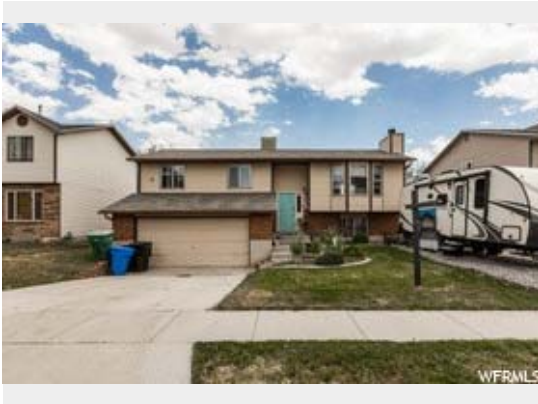
L3 6687 Cyclamen Drive
West Jordan, UT 84081



Front

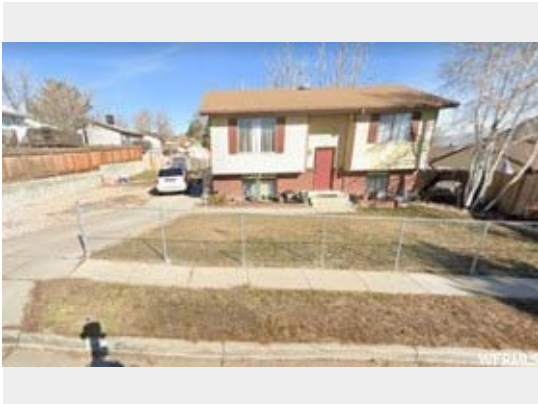
Sales Photos

S1 6569 Lotus Way
West Jordan, UT 84081



Front

S2 5370 Daffodil Avenue
West Jordan, UT 84081



Front

S3 6383 Cyclamen Way
West Jordan, UT 84081



Front

ClearMaps Addendum

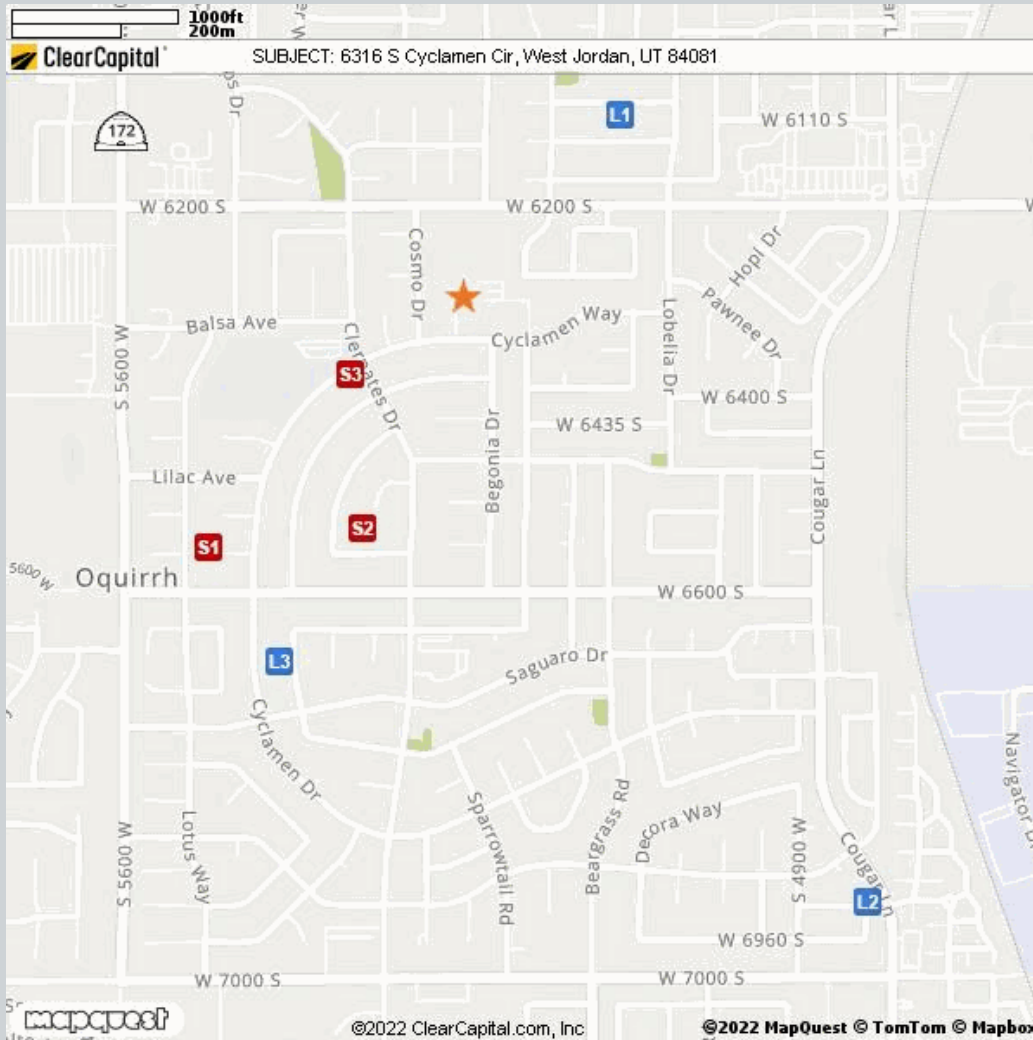
Address ★ 6316 S Cyclamen Circle, West Jordan, UT 84081

Loan Number 51423

Suggested List \$435,900

Suggested Repaired \$435,900

Sale \$435,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6316 S Cyclamen Circle, West Jordan, UT 84081	--	Parcel Match
L1 Listing 1	5096 Loomis Lane, West Jordan, UT 84081	0.32 Miles ¹	Parcel Match
L2 Listing 2	4839 Diamondleaf Way, West Jordan, UT 84081	0.95 Miles ¹	Parcel Match
L3 Listing 3	6687 Cyclamen Drive, West Jordan, UT 84081	0.52 Miles ¹	Parcel Match
S1 Sold 1	6569 Lotus Way, West Jordan, UT 84081	0.45 Miles ¹	Parcel Match
S2 Sold 2	5370 Daffodil Avenue, West Jordan, UT 84081	0.32 Miles ¹	Parcel Match
S3 Sold 3	6383 Cyclamen Way, West Jordan, UT 84081	0.16 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.

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.
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.

Report Instructions - cont.

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	3.47 miles	Date Signed	10/10/2022

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.