

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.

<b>Address</b>	14073 S Julien Cove, Riverton, UT 84065	<b>Order ID</b>	8507494	<b>Property ID</b>	33525932
<b>Inspection Date</b>	11/08/2022	<b>Date of Report</b>	11/10/2022		
<b>Loan Number</b>	51729	<b>APN</b>	33-03-478-066		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Salt Lake		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	11.07.22 BPO	<b>Tracking ID 1</b>	11.07.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	TAMARA L NICHOLS	The subject is a 18 year old townhome with an attached 1 car garage. 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.
<b>R. E. Taxes</b>	\$2,270	
<b>Assessed Value</b>	\$395,500	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	VINTAGE ON THE BLUFF 801-708-0525	
<b>Association Fees</b>	\$200 / Month (Other: Club House; Pool; Sewer Paid; Snow Removal; Trash Paid; Water Paid)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	The neighborhood is generally an established area with the majority being single family detached housing. The location provides easy access to employment, recreational areas and typical suburban amenities. There are no similar recently sold comps and only 2 current similar active listings. Due to the lack of comps, it was necessary to expand search outside normal search criteria. Comps used were the absolute best and most similar.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$400,000 High: \$430,000	
<b>Market for this type of property</b>	Increased 9 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	14073 S Julien Cove	14078 S Julien Cv	14062 S Rutherford Ave	1048 W Azul Meadows Way
<b>City, State</b>	Riverton, UT	Riverton, UT	Riverton, UT	Bluffdale, UT
<b>Zip Code</b>	84065	84065	84065	84065
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.03 <sup>1</sup>	0.03 <sup>1</sup>	1.86 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$399,900	\$410,000	\$460,000
<b>List Price \$</b>	--	\$387,900	\$399,000	\$420,000
<b>Original List Date</b>		10/06/2022	10/05/2022	10/06/2022
<b>DOM · Cumulative DOM</b>	-- · --	31 · 35	34 · 36	33 · 35
<b>Age (# of years)</b>	18	18	17	3
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,406	1,475	1,569	1,380
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2 · 1	2 · 2
<b>Total Room #</b>	10	11	11	9
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	431
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.10 acres	0.01 acres	0.01 acres	0.02 acres
<b>Other</b>	NA	NA	NA	NA

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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. MLS remarks: LOCATION! This beautiful end-unit townhome is perfectly located near freeway access and close to silicon slopes. A great floorplan and a fully fenced backyard are great for entertaining. The community has wonderful amenities that include a park, playground, pool, clubhouse, and exercise room. Close to walking, biking trails, and so much more. Buyer to verify all info and MLS data including, but not limited to: schools, square footage, acres, all HOA info, etc...Information is not guaranteed. Agt Remarks: OFFER INSTRUCTIONS: Send to offers@soldwithjes.com with Pre-qual or Proof of Funds. Remove if doing Highest and Best: Offers received during the weekend will be responded to by Monday p.m. Please allow 1 full business day (M-F) for response. Call Showing time for showing and plan on providing feedback please. Thanks so much for showing!
- Listing 2** No concessions offered. MLS remarks: Price Improved\* Darling townhome located in a quiet community w/ easy access to Utah county and the south Valley of SL County. The amenities include a basketball court, park, playground pool and clubhouse with exercise room with affordable HOA fee. Great open floor plan. Upper floor offers 3 bedrooms and 2 bathrooms. Shower/tub combo, new carpet and vinyl flooring on the main, new paint, new stove and water heater.
- Listing 3** No concessions offered. Due to lack of comps, it was necessary to expand search outside normal search criteria. MLS remarks: This Beautifully designed Townhome has 2 Bedrooms and 2 Bathrooms and is perfect for anyone looking for a stylish and comfortable place to call Home. The Bluffdale location is ideal, with stunning Mountain views and easy access to all the best that Utah has to offer. The covered patio is perfect for rainy days, while the open patio is perfect for entertaining on a sunny day. Inside, the spacious living area and modern kitchen are both elegant and inviting. The townhome also includes an oversized 2 car garage. With so much to offer, this Townhome is sure to go fast! Contact us today to schedule a showing. Unfinished basement will allow for another Bedroom & Bathroom. Buyer/Buyers Agent to verify all.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	14073 S Julien Cove	15486 S Steel Lakes Way	15403 S Beryl Crest Way	15142 S Wild Horse Way
<b>City, State</b>	Riverton, UT	Riverton, UT	Bluffdale, UT	Bluffdale, UT
<b>Zip Code</b>	84065	84065	84065	84065
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.89 <sup>1</sup>	1.81 <sup>1</sup>	1.37 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$400,000	\$401,500	\$499,000
<b>List Price \$</b>	--	\$400,000	\$401,500	\$440,000
<b>Sale Price \$</b>	--	\$400,000	\$421,000	\$430,000
<b>Type of Financing</b>	--	Conventional	Conventional	Cash
<b>Date of Sale</b>	--	08/29/2022	05/27/2022	07/27/2022
<b>DOM · Cumulative DOM</b>	-- · --	21 · 32	28 · 29	66 · 78
<b>Age (# of years)</b>	18	3	4	2
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,406	1,153	1,153	1,280
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	2 · 2	2 · 2 · 1
<b>Total Room #</b>	10	9	9	9
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	95%	90%	0%
<b>Basement Sq. Ft.</b>		357	357	430
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.10 acres	0.02 acres	0.02 acres	0.03 acres
<b>Other</b>	NA	NA	NA	NA
<b>Net Adjustment</b>	--	+\$15,780	+\$20,780	+\$13,660
<b>Adjusted Price</b>	--	\$415,780	\$441,780	\$443,660

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Concessions: \$5,000. Basement has family room. Due to the lack of comps, it was necessary to expand search outside normal search criteria. MLS remarks: This one is going to "Steel" your heart the second you walk up to the front door! As you enter the home, the gorgeous upgrades and natural light will greet you with a warm welcome. The well thought out floor plan gives the perfect flow for all sorts of living situations. The living space has an open concept that flows seamlessly and is perfect for entertaining. The enormous front window accentuates the beautiful flooring, upgraded kitchen cabinets and elegant quartz countertops. Seat your guests at the bar so that they can watch you work your magic in this spacious kitchen that boasts stainless steel appliance and a gas range! An abundance of counter space will help you entertain your guests like a 5 star chef! The primary bedroom offers a walk in closet and a bright and airy primary bathroom that showcases a fantastic accent wall and large linen closet. The nicely sized second bedroom is on the main floor and is conveniently located next to a beautiful bathroom. The finished basement has loads of opportunities. You can use this space as a guest bedroom, family room, office, gym...You get to pick! Inclement weather will never be a problem with the attached two car garage. Easy freeway access, close to walking trails and shopping. The pride in ownership wraps this one up in the perfect package of functionality, beauty and location.
- Sold 2** No paid concessions. Basement has 1 bedroom. Due to the lack of comps, it was necessary to expand search outside normal search criteria. MLS remarks: All offers due 4/29/2022 by 8:00pm\*\*\* Townhouse in like-new condition and in a great location with quick easy access to Salt Lake & Utah Valleys, Point of the Mountain, I-15, Mountain View Corridor & Redwood Road. Many nearby trails, parks and also, a community garden. Really nice area. Townhouse has three bedrooms, two full bathrooms. Master bedroom with walk-in closet, double sinks and a large soaker size tub in the master bathroom. Granite countertops, fridge, stove, microwave & dishwasher in the main kitchen. Basement has a kitchenette. All appliances are included, along with a washer and dryer. Pets allowed. HOA fees cover snow removal, high speed internet, maintenance of common areas (grass, trees, planters, etc.). A two car garage with an opener, two remotes and a keypad. Square footage figures are provided as a courtesy estimate only. Buyer is advised to obtain an independent measurement.
- Sold 3** No paid concessions. Due to the lack of comps, it was necessary to expand search outside normal search criteria. MLS remarks: Beautiful new townhome facing large grass park and close to schools. Granite counter tops, range, dishwasher and refrigerator included. Nice blinds included. Two large master bedrooms with walk-in closets. Attached 2 car garage. Unfinished basement with room for bedroom and bath. Plumbed for water softener. Square footage figures are provided as a courtesy estimate only. Buyer is advised to obtain an independent measurement. \*Open House Wednesday June 15th 5:30-7:00\*

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Sold last 05/16/2005 for \$152,662.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$415,900	\$415,900
<b>Sales Price</b>	\$415,900	\$415,900
<b>30 Day Price</b>	\$395,000	--
<b>Comments Regarding Pricing Strategy</b>		
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 Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.



## Subject Photos



Front



Address Verification



Side



Side



Side



Back



## Subject Photos



Street



Street



Street

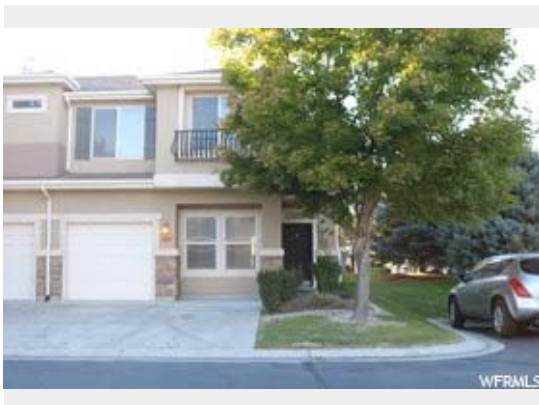
## Listing Photos

**L1** 14078 S Julien Cv  
Riverton, UT 84065



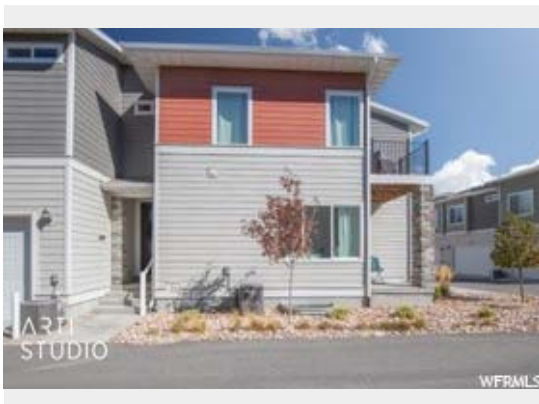
Front

**L2** 14062 S Rutherford Ave  
Riverton, UT 84065



Front

**L3** 1048 W Azul Meadows Way  
Bluffdale, UT 84065



Front

## Sales Photos

**S1** 15486 S Steel Lakes Way  
Riverton, UT 84065



Front



Front

**S3** 15142 S Wild Horse Way  
Bluffdale, UT 84065



Front

### ClearMaps Addendum

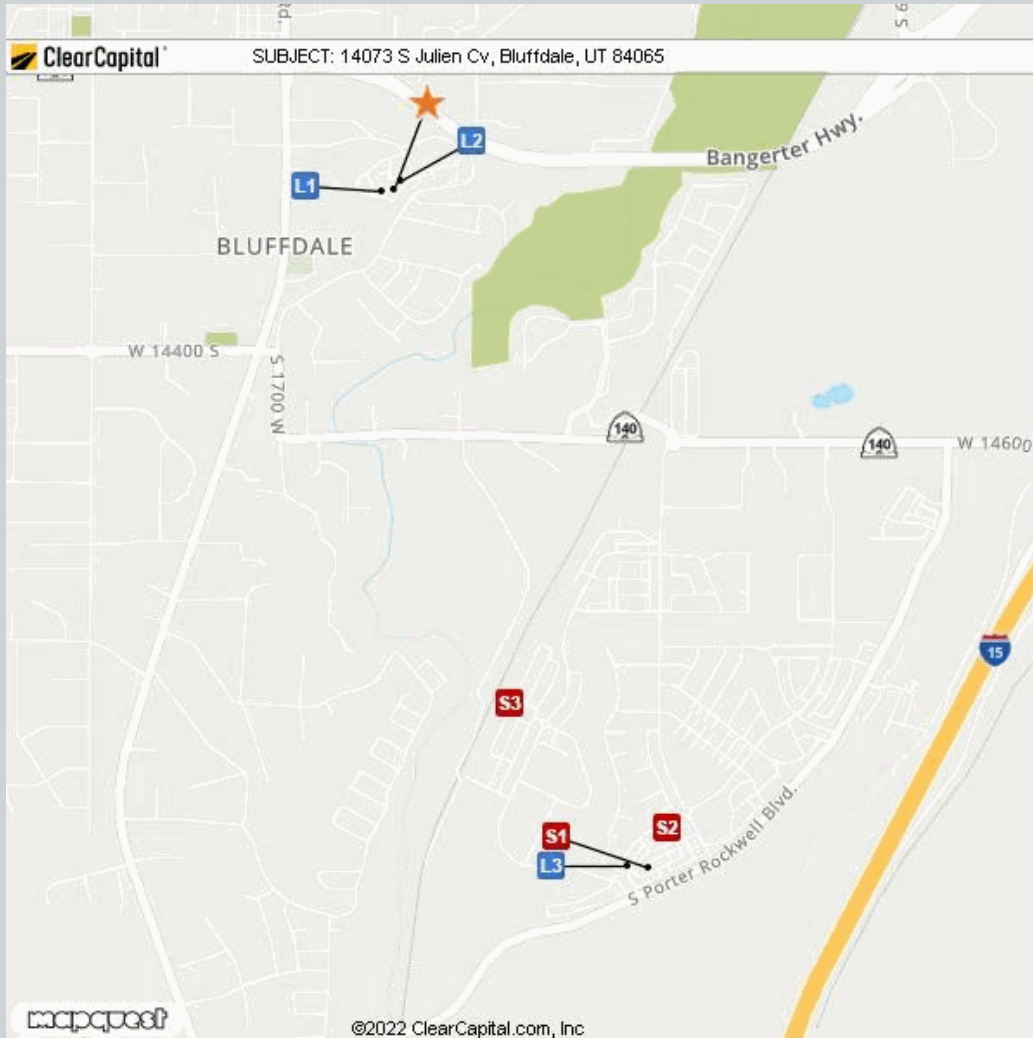
**Address** ★ 14073 S Julien Cove, Riverton, UT 84065

**Loan Number** 51729

**Suggested List** \$415,900

**Suggested Repaired** \$415,900

**Sale** \$415,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14073 S Julien Cove, Riverton, ut 84065	--	Parcel Match
L1 Listing 1	14078 S Julien Cv, Riverton, UT 84065	0.03 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	14062 S Rutherford Ave, Riverton, UT 84065	0.03 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1048 W Azul Meadows Way, Riverton, UT 84065	1.86 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	15486 S Steel Lakes Way, Riverton, UT 84065	1.89 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	15403 S Beryl Crest Way, Riverton, UT 84065	1.81 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	15142 S Wild Horse Way, Riverton, UT 84065	1.37 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Robyn Moody	<b>Company/Brokerage</b>	Salt Lake REO w/Realtypath South Valley
<b>License No</b>	6238053-SA00	<b>Address</b>	8962 S Duck Ridge Way West Jordan UT 84081
<b>License Expiration</b>	06/30/2024	<b>License State</b>	UT
<b>Phone</b>	8015668288	<b>Email</b>	Robyn@SaltLakeREO.com
<b>Broker Distance to Subject</b>	8.43 miles	<b>Date Signed</b>	11/10/2022

*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.**