51776 File # 33559441

	ose of this	summar	y appraisal repor	rt is to pro	ovide the le	ender/client	with an	accurate,	and adequ	ately sup	ported,	opinion o	f the	marke	t value	of the	subject pr	operty.
Property Add			S 7th Dr					City	Phoenix	,	, ,				A7	Zip Code	85045	.1. 7
Borrower			perties 2018	ПС	0	wner of Pub	lic Record		SLIE S GI	LIAM				ounty	Maric		03043	
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If Yes, repor	rt the total dolla	r amount a	nd describe the items	to be paid.														
Note: Race	and the racia	compositi	ion of the neighborh	ood are not appr	raisal factors.													
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Utilities Electricity Gas FEMA Speci Are the utiliti Are there an Title do  Source(s) U Source(s) U Other (c) Units S # of Stories Type S Existini Design (Styl Year Built Effective Agr Appliances Finished are Additional fer years;T car gara in tax re inspecti made th Are there an If Yes, descri Subject conditic are four	and best Public Public I and best Public I and best I and best I and I a	use is Other (  Area improvem conditions were n improvem contains:  energy efficient improvem contains: energy efficient improvem contains	as a residenti describe)  Yes ents typical for the ma or external factors (ear ot reviewed b ot revi	No FE riket area? sements, encroac ry the appra  Concrete: Full Basen Partial Bas Exterior Walls Roof Surface Gutters & Down Window Type Mindow Type Softens & Down Window Type A Rooms  Rooms  Rooms  Rooms	Water Sanitary Sewer MA Flood Zone Chments, enviror aiser. The Appraisal  General Desc Slab ment Sement In Manager Semen	pon the control of Public Publ	wurrent co Other (r O	FEMA  No If I uses, etc.) ily appa  Adia Str.  Fred  Radiar  Other  Foel  Centra  Individ  Other  Towave  A and it at 210s th count d. Internetigrity of the point of the point at point at point at a count d. Internetigrity of the point at a count d. Internetic	Map # Q. No, describe  rent adver  rent adver  ssessment and T. ssessment and T. surce for Gross L sating/Cooling HWBB  tt  Qas Air Conditioning ual  Qual Bath(s  t appears t st appears t	of St. All All All All All All All All All Al	ement    Willey   N   Pecephology   Pecephol	provements - Asphalt None  The prior of the	Type  Yeroach  Inspect S tax  Cov ered  Cov ered  Cov ered  Cov ered  The ex ex ex  The ex ex ex ex  The ex e	fee s in terms of the second s	None None None None None None None None	Publicate 1  If Yes, desired.  Car S  vay ::  urface e ::  rt ::  es in the tio, pool he GLA er an ex y assur yort.  No es the i	of Privation of Pr	2 crete 2 0
Utilities Electricity Gas FEMA Speci Are the utiliti Are there an Title do  Source(s) U Source(s) U Other (c) Units S # of Stories Type S Existini Design (Styl Year Built Effective Agr Appliances Finished are Additional fer years;T car gara in tax re inspecti made th Are there an If Yes, descri Subject conditic are four	and best Public Public I and best Public I and best I and best I and I a	use is Other (  Area improvem conditions were n improvem contains:  energy efficient improvem contains: energy efficient improvem contains	as a residenti describe)  Yes ents typical for the ma or external factors (ear ot reviewed b ot revi	No FE riket area? sements, encroac ry the appra  Concrete: Full Basen Partial Bas Exterior Walls Roof Surface Gutters & Down Window Type Mindow Type Softens & Down Window Type A Rooms  Rooms  Rooms  Rooms	Water Sanitary Sewer MA Flood Zone Chments, enviror aiser. The Appraisal  General Desc Slab ment Sement In Manager Semen	pon the control of Public Publ	wurrent co Other (r O	FEMA  No If I uses, etc.) ily appa  Adia Str.  Fred  Radiar  Other  Foel  Centra  Individ  Other  Towave  A and it at 210s th count d. Internetigrity of the point of the point at point at point at a count d. Internetigrity of the point at a count d. Internetic	Map # Q. No, describe  rent adver  rent adver  ssessment and T. ssessment and T. surce for Gross L sating/Cooling HWBB  tt  Qas Air Conditioning ual  Qual Bath(s  t appears t st appears t	of St. All All All All All All All All All Al	ement    Willey   N   Pecephology   Pecephol	provements - Asphalt None  ts or enc  ARML Ameniti  replace(s) # foodstove(s) atio/Deck  prince Block prince Block prince Block prince Block Blo	Type  Yeroach  Inspect S tax  Cov ered  Cov ered  Cov ered  Cov ered  The ex ex ex  The ex ex ex ex  The ex e	fee s in terms of the second s	None None None None None None None None	Publicate 1  If Yes, desired.  Car S  vay ::  urface e ::  rt ::  es in the tio, pool he GLA er an ex y assur yort.  No es the i	of Privation of Pr	2 crete 2 0

51776 File# 33559441

	There are 15 comparable	prope	rties curr	rently of	ffered f	or sale	in t	he subject	neighborhoo	d rangi	ng in	price	from \$ 49	0.000		to \$	040	000	
	10	sales		subject					welve months					9,000				3,900	
	There are 79 comparable FEATURE	Salta			neighbo			ne past t LE SALE # 1	Welve Illumina	rangin	-		ce from \$ LE SALE # 2	535,00	00			,100,000 E SALE # 3	) .
			SUBJECT					LE SALE # 1					LE SALE # Z						
	Address 15832 S 7th Dr				15810	) S 1s	t Ave			1623	4 S 14	th Dr			151 \	N Bria	rwood	l Ter	
	Phoenix, AZ 8504	45			Phoe	nix, A	Z 850	45		Phoe	nix, AZ	Z 850	45		Phoe	nix, A	Z 8504	45	
	Proximity to Subject				0.47 ı	miles l	E			0.36	miles S	SW			0.40	miles :	S		
	Sale Price	\$						\$	563,000				\$ 6	35,000	)			\$	885.000
	Sale Price/Gross Liv. Area	\$	330.28	g sq.ft.	\$ 2	282.06	sq.ft.			_	281.72	sq.ft.	-	,		332.71	sq.ft.		
	Data Source(s)		000.20					0;DOM	3/1				3;DOM 23					6;DOM 2	23
	Verification Source(s)																		
	VALUE ADJUSTMENTS		DESCRIPTION	ON		SCRIPTION		MLSTa	Adjustment		SCRIPTIO		RMLSTaxI +(-) \$ Adju			FZZ 190 ESCRIPTIO		MLSTax	djustment
	Sales or Financing		DESCRIP III	JIV			JIN .	T(-) Ø	Mujustilielit	_		IV	T (-) \$ Auju	SUITETIL	_		/IN	T(-) 4 A	ијизинени
	•				ArmL					ArmL					ArmL				
	Concessions				Conv	;3000				Conv	;0				Conv	<u>7;7200</u>			
	Date of Sale/Time				s09/2	2;c08	/22			s12/2	1;c11/	21	+	22,900	s03/2	22;c02	/22		+23,900
	Location	B;G	lfCse;		B;Glf	Cse;				B;Glf	Cse;				B;Glf	Cse;			
	Leasehold/Fee Simple	Fee	Simple	,	Fee S	Simple	;			Fee S	Simple				Fee S	Simple	:		
	Site		6 sf		8054				0	8621					9370				0
	View		tn;Res		N;Mtr					N;Mtr						n;Res			
	Design (Style)		1;S/Wes	-to								+					+		
	Quality of Construction		;S/vves	stern	DT1;	5/vves	stern				S/Wes	tern			_	S/Wes	stern		
		Q3			Q3					Q3					Q3				
	Actual Age	27			26				0	30				C	25				0
	Condition	C3			C3					C3					C3				
	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		-3,000
	Room Count	8	4	2.0	6	2	2.0		+10,000	7	3	2.0		C	8 (	3	2.1		0
	Gross Living Area		2,571	sq.ft.		1.996	sq.ft.		+83,400		2,254	sq.ft.	+	46.000	)	2,660	sq.ft.		0
	Basement & Finished	0sf			0sf	.,			,	0sf	_,			,	0sf	_,			
	Rooms Below Grade	331			331					331					"				
	Functional Utility	Δ			A					Δ					A				
	· · · · · · · · · · · · · · · · · · ·		rage		Avera					Avera	-				Avera				
_	Heating/Cooling		A/CAC		FWA					FWA					1	/CAC			
Ş	Energy Efficient Items	Mul	ti.Panes	S	Multi.	Panes	3			Multi.	Panes	;			Multi	.Panes	3		
õ	Garage/Carport	2ga	2dw		2ga2	wb				3ga3	wb			20,000	3ga3	dw			-20,000
\$	Porch/Patio/Deck	CvF	Patio		CvPa	tio				CvPa	tio/Scr	rnCv/		C	CvPa	atio			
Ř	Pool Features	Poc	l/Block/	/W.I.	Pool/	Block/	/W.I.			Pool/	Spa/Bl	lock/\		-5,000	Pool	/Block/	W.I.		
RISON	Upgrades	1	rades			Jpgrad			0	_	Jpgrad				_	Upgrad			0
	Exterior Features		/BBQ/F	:D	Avera		400		+5,000			100		+5,000					-5,000
ĕ	Net Adjustment (Total)	Avg	/DDQ/I		X		٦.	\$				٦.	\$				₹ -	\$	
SALES COMP.	Adjusted Sale Price				Net Adj.		47 - %	-	98,400	Net Adj.			•	48,900	Net Adj.	. <b>.</b>	_	Ψ	-4,100
₹							17.5 %				п .	7.7 %			1 .	ar.	0.5 %	•	
"	of Comparables	<u> </u>			Gross Ac		17.5 %		661,400	Gross A	<sup>IJ.</sup> 1	5.6 %	<sup>5</sup> 6	83,900	Gross A	aj.	5.9 %	\$	880,900
	I X did did not research the s	sale or t	ransfer histo	ory of the	subject p	roperty an	nd compa	rable sales. I	f not, explain										
	My research   did   did n	ot revea	al any prior s	sales or tr	ansfers of	the subje	ect prope	rty for the thr	ee years prior to	the effec	tive date of	f this app	oraisal.						
	Data Source(s) CoreLogic																		
	OUICEOGIC	ot revea	al any prior s	sales or tr	ansfers of	the comr	narable s	ales for the ve	ear prior to the o	late of sal	e of the co	mnarahi	e sale						
					unororo or	u10 00111	Jul 4010 01		our prior to the t		0 01 010 00	,,,parao	0 00.0.						
	OoloLogio	lucio of	Aba asias aa	la av trana	far biston	. af tha a	ibinat nee		maasabla aalaa	/vanauk au	ditional asi	lav aalaa	1\						
	Report the results of the research and ana	ysis of	tne prior sai			of the su	JDJect pro			• •	aitionai pri	or sales							
	ITEM		<b></b>	Sl	JBJECT			CC	MPARABLE SA	LE #1			COMPARABLE	SALE #2			COMPA	RABLE SALE	#3
	Date of Prior Sale/Transfer		<u> </u>																
	Price of Prior Sale/Transfer		i																
	Data Source(s)		CoreLo	ogic				CoreLog	ic		- (	CoreL	ogic			Corel	oaic		
	Effective Date of Data Source(s)		11/18/2					11/18/20					/2022				/2022		
	Analysis of prior sale or transfer history of	the sub			nnarable s	sales		11/10/20		annr			searched a	and ron	ortod				or tho
							41							•			•	•	
	previous 12 months and s				•			year pe	rioa, in co	mpılar	ice wit	n USI	PAP stand	ard 1-5	o. See	tne at	tacne	a adden	um
	for additional transfers for	the s	subect a	and co	mpara	able sa	ales.												
	Summary of Sales Comparison Approach		5	See att	tached	d adde	enda.												
	Indicated Value by Sales Comparison Appl	roach \$		68	30,000	)													
	Indicated Value by: Sales Comparison A	pproac	ch \$		680	0,000	(	Cost Approa	ch (if develope	d) \$			Inco	me Appro	ach (if de	veloped)	\$	0	
	The Sales Comparison Ar	alve	ic was i	aivon I		-	in the	formula	ation of a	final o	etimete	nd ma	arkot valuo	cinco t	thic on	nroad	n host		tho
	•													since	ınıs ap	proaci	i best	reliects	ıne
z	thinking and behavior of the	ie typ	וו cally li	IIIOIM	eu pur	cnase	ı, wnı	UTI IS THE	: most def	ensibl	e value	e opir	11011.						
9	This connection is made.								-164-	45.								harra 1	
RECONCILIATION	This appraisal is made as is												nypothetical co			improve		have been	4- 41-
Š	completed, subject to the												airs or altera		ve been	comple	ted, or	subject	to the
š	following required inspection bases	d on	the extr	raordinary	assum	iption t	hat the	condition	or deficien	cy doe:	s not	require	alteration or	repair:					
Y																			
									from at le					f work,	stateme			tions and	limiting
	conditions, and appraiser's cert	ificatio		. ,									-	s the		of this	repor	t is	
	\$ 680,000 , as of		11/18/	~~~		which	n in	ena data			4 +ha	affaatis:	re date of	thin on	meninal				

51776 File# 33559441

FEATURE		SUBJEC	T		CO	MPARAB	BLE SALE # 4		COI	MPARABLI	E SALE # 5		CO	MPARABL	E SALE # 6	
Address 15832 S 7th Dr				124 \	N Bria	arwoo	od Ter	160	38 S 1s	st Ave						
Phoenix, AZ 8504	45			Phoe	nix, A	XZ 850	045	Pho	enix, A	Z 8504	45					
Proximity to Subject				0.42	miles	SE		0.28	3 miles	E						
	\$						\$ 699,900				\$ 889,000				\$	
Sale Price/Gross Liv. Area	\$	330.2	8 sq.ft.	\$	278.9	6 sq.ft.	t.	\$	282.04	4 sq.ft.		\$		sq.ft.		
Data Source(s)				ı				ARI	MLS #6	46765	9;DOM 60					
Verification Source(s)				ARM	LSTa	xReco	ord	ARI	MLSTax	Reco	rd					
VALUE ADJUSTMENTS	D	ESCRIPT	ION	D	ESCRIPTI	ION	+(-) \$ Adjustment		DESCRIPTION	ON	+(-) \$ Adjustment	[	DESCRIPTI	ON	+(-) \$ Adjusti	tment
Sales or Financing				Listin	ıg			Listi	ing							
Concessions				Sp/L	p97%	;2099	-20,997	Sp/I	Lp97%;	26670	-26,670					
Date of Sale/Time				Activ	е			Acti	ve							
Location	B;Gl	fCse;		N;Re	s;		+20,000	B;G	lfCse;							
Leasehold/Fee Simple	Fee	Simple	е	Fee S	Simple	е		Fee	Simple	9						
Site	8696	sf		1164	4 sf		-9,400	808	5 sf		C					
View	N;Mt	n;Res	;	N;Mt	n;Res	;		N;M	ltn;Res							
Design (Style)	DT1;	;S/We	stern	DT1;	S/We	stern		DT2	2;S/Wes	stern	C					
View View View View View View View View	Q3			Q3				Q3								
Actual Age	27			27				28			C					
Condition	C3			СЗ				СЗ								
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	-3,000	Total	Bdrms.	Baths	-3,000	Total	Bdrms.	Baths		
Room Count	8	4	2.0	9	4	2.1	0	8	4	2.1	C					
GIOSS LIVING Area		2,57	1 sq.ft.		2,50	g sq.ft.	t. 0		3,152	sq.ft.	-84,200			sq.ft.		
Basement & Finished	0sf			0sf				0sf								
Rooms Below Grade												$\perp$				
Functional Utility	Aver	age		Aver	age			Ave	rage							
Heating/Cooling		VCAC			/CAC			FW	A/CAC							
Energy Efficient Items	Multi	i.Pane	s	Multi	.Pane	s		Mul	ti.Panes	s						
Garage/Carport	2ga2	2dw		2ga2	dw			3ga	3dw		-20,000					
Porch/Patio/Deck	CvPa	atio		CvPa	atio			CvF	Patio							
Pool Features	Pool	/Block	:/W.I.	Pool	/Block	(	0	Poc	l/Block	/W.I.						
Upgrades	Upgr	rades		Sim I	Upgra	ides	0	Sim	Upgra	des	C					
Exterior Features	Avg/	BBQ/I	-P	Aver	age		+5,000	Avg/	/FP/Rmo	da	C					
Net Adjustment (Total)					+	<b>X</b> -	\$ -8,397			_	\$ -133,870		] + [	-	\$	
Adjusted Sale Price				Net Adj.		1.2 %		Net Ac	dj.	15.1 %		Net Adj		%		
of Comparables				Gross A	dj.	8.3 %	\$ 691,503	Gross	Adj.	15.1 %	\$ 755,130	Gross /	Adj.	%	\$	
Report the results of the research and anal	lysis of th	he prior sa			y of the s	subject pr	roperty and comparable sales (	report	additional p							
ITEM			SI	JBJECT			COMPARABLE SALE	#	4	(	COMPARABLE SALE #	5		COMPAR	RABLE SALE #	6
Date of Prior Sale/Transfer							04/29/2022									
Price of Prior Sale/Transfer							\$750,000									
Data Source(s)	(	CoreL	ogic				CoreLogic			CoreL	.ogic					
Effective Date of Data Source(s)		11/18/					11/18/2022			11/18/	/2022					
Analysis of prior sale or transfer history of	the subj	ect prope	ty and cor	nparable	sales		The	app	raiser h	nas res	searched and rep	orted	the su	bject's	listing for th	he
previous 12 months and s	ales h	nistory	for the	e prec	eding	three	year period, in cor	nplia	ance wi	th USF	PAP standard 1-5	. See	the a	ttache	d Addendun	m
for additional transfers.																
							s in the market area									
Comparable #4 was adjus								n coi	unt, and	d inferi	or exterior feature	es. C	ompar	able #	5 was	
adjusted for superior bath	count	t, supe	erior G	LA, aı	nd sup	perior	parking.									
0																
<u> </u>																
<u> </u>																
20																
AVALY 813/ COMMEN 13																
₫																

51776 File # 33559441

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	alue estimate. These sales v	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	of the subject	t property. Adjustments are	
Clear Capital, Inc Arizona Registration/License No. 40011				
· · · · · · · · · · · · · · · · · · ·				
It should be noted that the difference in GLA from the subject property to the other the nearest \$100.	comparables sales in excess	of 100sf was	adjusted at \$145/sf and rou	unded to
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.	longer than normal market	ing times if tr	e property were to be sold,	, but
It should be noted that MLS photos may have been used for comparables	due to it being located in a	gated comm	unity, or not being able to s	see
the home from the road, picture not turning out, people in the picture, or to	show condition at time of s	ale. Therefo	re an MLS photo was used	d in
this report, based upon the above Fannie Mae/HUD guidelines.				
Due to the lack of more recent comparable sales in the subject market area it	was necessary to use comm	arable sales	in excess of 6 months ago. F	Even
though they are over 6 months they were adjusted for the appreciated value to			oxecco o, o monate ago	
The subject and 4 of the 5 comparable sales back a golf course but it does no	t annear to be currently in o	neration It w	as diven similar value as to l	hacking
a greenbelt area.	t appear to be currently in o	peration. It w	as giveri sirillar value as to i	Dacking
It should be noted the comparable sales were adjusted for lot size when a lot	size difference of over 25000	of occured If	a lot size difference of over 3	2500sf
occured an adjustment of \$3.00/SF for the difference between the subject and				200031
occurs an adjacenton or pological to the amoration between the caspet and	. comparable proportion trac	, made and i	randou to the mean out \$100.	
	(not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculations.				
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)	Th		ach is not required for this	
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	Th area because the subject	property is lo	cated in a tract home	
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	Th area because the subject his is not considered reliable.	property is lo	cated in a tract home	t
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	Th area because the subject his is not considered reliable.	property is lo	cated in a tract home ne insurance for the subject	
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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 property. The subject property has at least 30 years remaining economic lestimated. The subject property has at least 30 years remaining economic lestimated. Reproduction or Replacement cost new Source of cost data.  Quality rating from cost service Effective date of cost data.  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Estimated Remaining Economic Life (HUD and VA only) 52 Years  INCOME APPROACH TO VALUE. 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 for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?  Yes No	The area because the subject in a sis not considered reliable if e.    OPINION OF SITE VALUE	Sq.Ft. @ \$ O Sq.Ft. @ \$ Sq.Ft. @ \$ O Sq.Ft. @ \$ Functional  Oproperty there	cated in a tract home the insurance for the subject  = \$ = \$ = \$ = \$ = \$ = \$  External  = \$( = \$ = \$ = \$ Indicated Value by Incomerance for the subject of t	175,000 )

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 user, 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 the certifications are also not permitted. However, additional certifications that do not constitute material alterations 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 exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each 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 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reporting 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 presence 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 and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any 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 an environmental 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.

51776

The Appraiser certifies and agrees

APPRAISER'S CERTIFICATION:

- 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.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 200

51776 File # 33559441

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; resecondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state, obtain the appraiser's or supervisory appraiser's (if applicable)	eport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal uding, but not limited to, the public through advertising, public
	aisal report by me or the lender/client may be subject to certain isions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or n	market participants may rely on this appraisal report as part
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and lelivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or impriso Code, Section 1001, et seq., or similar state laws.	n this appraisal report may result in civil liability and/or inment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraise.	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the sceptable to perform this appraisal under the applicable state law.
<ol> <li>This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.</li> </ol>	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and lelivered containing my original hand written signature.
APPRAISER APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Signature	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 11/21/2022	Date of Signature
Effective Date of Appraisal 11/18/2022	State Certification #
State Certification # 21106	or State License #
or State License #	State  Evaluation Data of Contification or License
or Other (describe) State #	Expiration Date of Certification or License
Expiration Date of Certification or License 01/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
15832 S 7th Dr	Did inspect exterior of subject property from street
Phoenix, AZ 85045	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 680,000  LENDER/CLIENT	COMPARABLE 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	

#### Supplemental Addendum

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Borrower	Catamount Properties 2018 LLC							
Property Address	15832 S 7th Dr							
City	Phoenix	County	Maricopa	State	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc							

File No. 22550444

#### 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.

### • Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Most weight was given to comparables #1 and #2 because they are most like the subject property in sale conditions. The market has declined over the last 6 months at a rate of .7% per month per the 1004MC located in the appraiser's work file. There is not enought sale data to determine an adjustment for the last 3 months, therefore any comparable recording dates in excess of 3 months and less than 6 months will be adjusted at .7% per month from the date of contract. None of the comparable sales have these recording dates, but the 6-12 month time from shows a slightly lower median sale value therefore if the recording date was over 6 months a .3% per month positive adjustment was made. Minimal weight was given to comparable #3 because it was purchased at a time when homes were being purchased well over list price and appraised value in the market. Based upon the MLS listing it was listed at \$775,000 and was a recorded sale at \$885,000, the market is currently in a declining market therefore this sale is given minimal weight. Comparable #1 was adjusted for inferior bedroom count, inferior GLA, and inferior exterior features. Comparable #2 was adjusted for inferior GLA, superior parking, superior pool, and inferior exterior features. Comparable #3 was adjusted for superior bath count, superior parking, and superior exterior features. A fee is not disclosed because I have completed this appraisal as an employee of Clario Appraisal Services. No adjustments were made for the differences in bedroom count because the other comparable sales have dens that could easily be used as a 4th bedroom.

#### Market conditions:

The market is comprised of mostly re-sale homes competing with short sales, new construction, etc. MLS statistics show the market is declining over the last 6 months according to information on the 1004MC form (located in my work file), for the previous 12 months. The market had increased over the last 10 years but mortgage rates have doubled and that has caused values to fall over the last 6 months. Therefore comparable sales with recording dates 4-6 months prior to the effective date of this report will be adjusted for a negative time of sale adjustment. Values are higher for the 0-3 month versus 6-12 month period therefore positive adjustments will be made for that period.

51776 File No. 33559441

#### 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.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

Ω4

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.

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

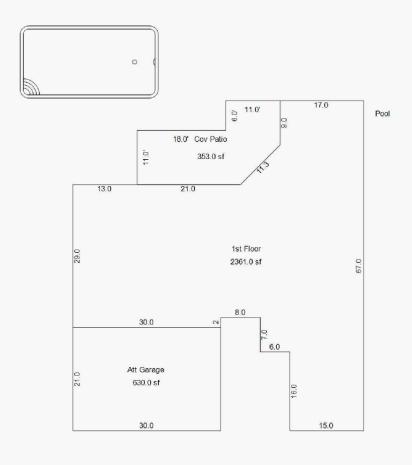
Abbreviations Used in Data Standardization Text

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
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions  Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	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
e	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 Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions  Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing  Recreational (Rec) Room	Sale or Financing Concessions  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
	•	

UAD Version 9/2011 (Updated 1/2014)



# Sketch Viewer: 300-95-181 | Page: 1



# **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC								
Property Address	15832 S 7th Dr								
City	Phoenix	County	Maricopa	St	ate	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc								



### **Subject Front**

15832 S 7th Dr Sales Price

 Gross Living Area
 2,571

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 B;GlfCse;

 View
 N;Mtn;Res

 Site
 8696 sf

 Quality
 Q3

 Age
 27

**Subject Rear** 



**Subject Street** 

### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	15832 S 7th Dr							
City	Phoenix	County	Maricopa	State	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc							



### Comparable 1

15810 S 1st Ave

Prox. to Subject 0.47 miles E Sales Price 563,000 Gross Living Area 1,996 Total Rooms 6 Total Bedrooms 2 Total Bathrooms 2.0 Location B;GlfCse; N;Mtn;Res View 8054 sf Site Q3 Quality Age 26



### Comparable 2

16234 S 14th Dr

Prox. to Subject 0.36 miles SW Sales Price 635,000 Gross Living Area 2,254 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location B;GlfCse; N;Mtn;Res View Site 8621 sf Quality Q3 Age 30



#### Comparable 3

151 W Briarwood Ter Prox. to Subject 0.40 miles S

Sales Price 885,000 Gross Living Area 2,660 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1 Location B;GlfCse; N;Mtn;Res View Site 9370 sf Quality Q3 Age 25

### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	15832 S 7th Dr							
City	Phoenix	County	Maricopa	State	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc							



### Comparable 4

124 W Briarwood Ter

Prox. to Subject 0.42 miles SE Sale Price 699,900 Gross Living Area 2,509 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Mtn;Res View 11644 sf Site Q3 Quality Age 27



### Comparable 5

16038 S 1st Ave

Prox. to Subject 0.28 miles E Sale Price 889,000 Gross Living Area 3,152 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location B;GlfCse; N;Mtn;Res View Site 8085 sf Quality Q3 Age 28

## Comparable 6

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

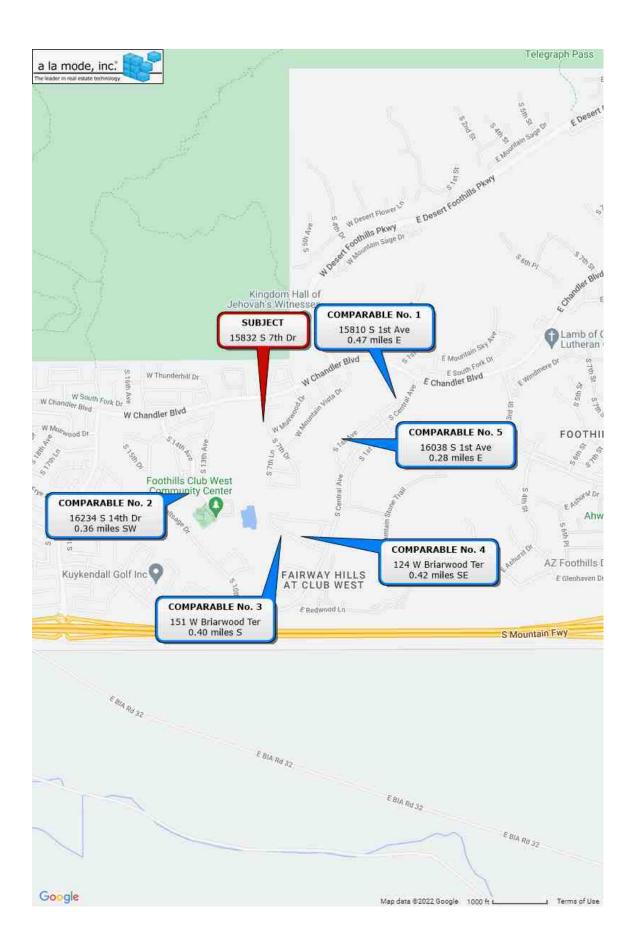
# **Plat Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	15832 S 7th Dr							
City	Phoenix	County	Maricopa	State	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc							



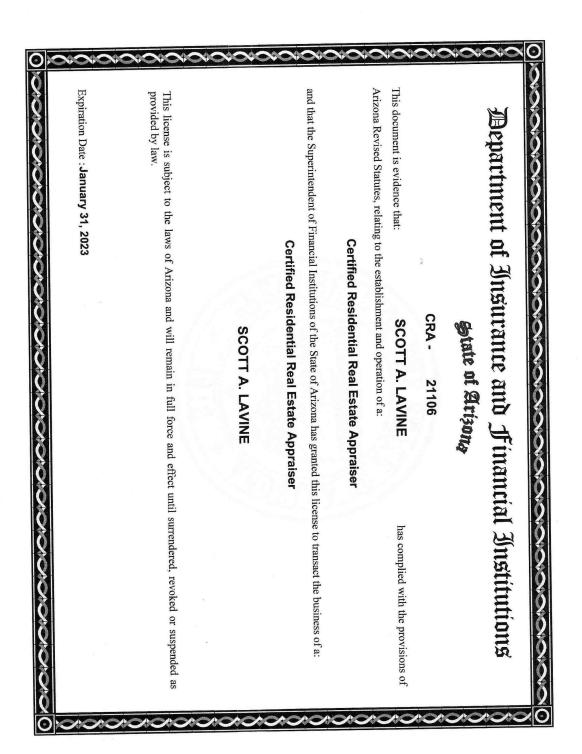
### **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	15832 S 7th Dr							
City	Phoenix	County	Maricopa	State	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc							



### License

Borrower	Catamount Properties 2018 LLC							
Property Address	15832 S 7th Dr							
City	Phoenix	County	Maricopa	State	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc							





#### CERTIFICATE OF LIABILITY INSURANCE

9/19/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100 Schaumburg IL 60173  Assurance, a Marsh & McLennan Agency LLC company 144(EARC. No. Ext): 312-625-5592 154(C. No. Ext): 312-625-5592 154	0-9123 NAIC#
Schaumburg IL 60173 Address: tcnen@assuranceagency.com INSURER(s) AFFORDING COVERAGE	NAIC#
INSURENCE COVERNOL	NAIC#
INSURER A : Indian Harbor ins Co	
INSURED CLEAHOL-02 CLEAHOL-02 INSURER B :	
ClearCapital Holdings, Inc.	
300 E 2nd Street INSURER D:	
Suite 1405	
Reno NV 89501	
COVERAGES CERTIFICATE NUMBER: 2073961948 REVISION NUMBER:	-
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICIES.	Y PERIOD
INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO W. CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL TH EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.	
INSR   ADDLISUBR   POLICY EFF   POLICY EXP	
DAMAGE TO RENTED	
CLAIMS-MADE OCCUR PREMISES (Ea occurrence) \$	
MED EXP (Any one person) \$	
PERSONAL & ADV INJURY \$	-
GENT AGGREGATE LIMIT APPLIES PER: GENERAL AGGREGATE \$	
POLICY PRODUCTS - COMP/OP AGG \$	
OTHER: \$  AUTOMORII EL IARII ITY  COMBINED SINGLE LIMIT   C	
(Ea accident)	
ANY AUTO  BODILY INJURY (Per person) \$  OWNED SCHEDULED BODILY INJURY (Per accident) \$	
AUTOS ONLY AUTOS	
AUTOS ONLY AUTOS ONLY (Per accident)	
S	
UMBRELLA LIAB OCCUR EACH OCCURRENCE \$	
EXCESS LIAB CLAIMS-MADE S	
DED RETENTION\$ \$	
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N	
ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICE/RMEMBER/EXECUTIVE   N/A   E.L. EACH ACCIDENT \$	
Mandatory in NH	
DÉSCRIPTION OF OPERATIONS below E.L. DISEASE - POLICY LIMIT \$	
A Professional Liability MPP904416301 9/18/2022 9/18/2023 Claim/Aggregate \$5,000,	,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)	
RE: PROOF OF INSURANCE	
It is agreed that the following is an Additional Insured, when required by written contract, on the Professional Liability policy.	
CERTIFICATE HOLDER CANCELLATION	
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLE	
THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIN	VEKED IN
Clario Appraisal Network, Inc.	
DDOOF OF INSUIDANCE	
1. Pliet-	
fine Paljak	

ACORD 25 (2016/03)

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#### USPAP ADDENDUM

51776 File No. 3355944

			File No. 33559441
Borro	Catamount Froperties 20	18 LLC	
Prope	rty Address 15832 S 7th Dr		
City	Phoenix	County Maricopa	State AZ Zip Code 85045
.ende			
Г			
	This report was prepared under the following L	SPAP reporting option:	
	Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	
		This years to see a year and in accordance with LICDAD Chanderde Dule 2 (2/b)	
	Restricted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).	
_			
	Reasonable Exposure Time		
- 1	•	ject property at the market value stated in this report is:	under 120 days
			under 120 days
L			
Γ	Additional Certifications		
- 1	I certify that, to the best of my knowledge and belief:		<b> </b>
		or in any other capacity, regarding the property that is the subject of this repor	rt within the
	three-year period immediately preceding accept	ance of this assignment.	
	THAY F norformed and a second	and the second of the second o	iin Ahna Ahnan unan
		n another capacity, regarding the property that is the subject of this report with	ши ине инее-уеаг
	period immediately preceding acceptance of this	s assignment. Those services are described in the comments below.	
	- The statements of fact contained in this repor	are true and correct.	
	- The reported analyses, opinions, and conclusi	ons are limited only by the reported assumptions and limiting condition	ns and are my personal, impartial, and unbiased
	professional analyses, opinions, and conclusion	<b>3.</b>	
- 1		or prospective interest in the property that is the subject of this report	and no personal interest with respect to the parties
- 1	involved.	, p. 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	
- 1		t is the subject of this report or the parties involved with this assignme	ent
- 1		ontingent upon developing or reporting predetermined results.	ont.
- 1		ent is not contingent upon the development or reporting of a predetern	mined value or direction in value that favore the cause of
- 1			1
- 1	· · · · · · · · · · · · · · · · · · ·	ttainment of a stipulated result, or the occurrence of a subsequent ever	
- 1		developed, and this report has been prepared, in conformity with the L	Uniform Standards of Professional Appraisal Practice that
	were in effect at the time this report was prepare		
- 1		sonal inspection of the property that is the subject of this report.	
- 1		ignificant real property appraisal assistance to the person(s) signing the	his certification (if there are exceptions, the name of each
	individual providing significant real property appr	aisal assistance is stated elsewhere in this report).	
L			
Г			
	Additional Comments		
L			
Λ	PPRAISER:	CHIDEBAIGUBA VDDD1	AISER: (only if required)
~		AL J	
	< 1 <del>4/18</del>	1/X/.	
Si	gnature:	Signature:	
	Ime: Scott Lavine	Name:	
	te Signed: 11/21/2022	Date Signed:	
		State Certification #:	
	ate Certification #: 21106 State License #:	or State License #:	·
	ate: AZ	State:	or Linnan.
		1/2023 Expiration Date of Certification of Supervisors Appraisant	
Ef	fective Date of Appraisal: 11/18/2022	Supervisory Appraiser Inspection	
		Did Not Exte	erior-only from Street Interior and Exterior

### 1004MC

## **Statistical Market Analysis**

Status	# Listings	List Volume	Sold Volume	Lis	st Price	Sold Price	Sale/List Price	Approx	List Price Per Approx Sold SQFT	Price Per Approx SQFT	Agent Days on Market	Cumulative Days on Market
Active	15	9,716,700	2	Avg 64	99,000 47,780 918,900	0 0 0	0.00 0.00 0.00	2,058 2,447 3,058	206.11 265.82 359.09	0.00 0.00 0.00	3 86 192	3 86 192
CCBS (Contract Contingent on Buyer Sale)	1	750,000	2	Avg 7	50,000 50,000 750,000	0 0 0	0.00 0.00 0.00	3,003 3,003 3,003	249.75 249.75 249.75	0.00 0.00 0.00	45 45 45	45 45
Pending	3	2,174,800	0.	Avg 72	49,900 24,933 965,000	0 0 0	0.00 0.00 0.00	2,209 2,488 2,912	234.60 288.24 331.39	0.00 0.00 0.00	6 14 27	5 13 27
Closed	79	54,408,055		Avg 68	94,000 88,710 049,990	479,000 697,552 1,100,000	0.94 1.01 1.17	2,050 2,559 3,090	200.37 270.50 418.49	193.61 274.11 399.42	0 35 154	0 35 154
Overall	98	67,049,555		Avg 68	94,000 84,179 049,990	479,000 697,552 1,100,000	0.94 1.01 1.17	2,050 2,544 3,090	200.37 270.12 418.49	193.61 274.11 399.42	0 43 192	0 42 192

Selection Criteria for Comparable Properties

Specified listings from the following search: Property type Residential; Status of 'Active', 'Closed', 'Coming Soon', 'Pending','UCB (Under Contract-Backups)','CCBS (Contract Contingent on Buyer Sale)', 'Dwelling Type of 'Single Family - Detached'; Dwelling Type of 'Buyer Sale)', 'Dwelling Type of 'Single Family - Detached'; Dwelling Styles of 'Detached'; Zip Code of '85045'; Approx SQFT between 2000 and 3100; Close of Escrow Date between '11/21/2021' and '11/21/2032'.

#### Fannie Mae 1004MC Statistics

Inventory Analysis	Prior 7-12 Months 11/21/2021 - 5/20/2022	Prior 4-6 Months 5/21/2022 - 8/20/2022	Current - 3 Months 8/21/2022 - 11/21/2022		
Total # of Comparable Sales (Settled)	47	18	14		
Absorption Rate (Total Sales/Months)	7.83	6.00	4.67		
Total # of Active Listings	3 (Active on 5/20/2022)	14 (Active on 8/20/2022)	16 (Active on 11/21/2022)		
Months of Housing Supply (Total Listings / Ab. Rate)	0.38	2.33	3.43		
Median Sale & list Price, Dom, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		
Median Comparable Sale Price	650,000	691,950	672,500		
Median Comparable Sales DOM	22	32	74		
Median Comparable List Price	537,000	609,250	635,000		
Median Comparable Listings DOM	88	112.5	77		
Wedan Comparable Listings DOW					

Propagated by Scott Lavines

All information about to everified by the recipient and none is guaranteed as accounts by ARMAS.

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DMCDA

DNDD (Do Not D liquity or D sickney) - the data in fields marked with DNDD is confidential, for agent use only, and may not be about with customers or clients in any manner rehabitories.

DMCDA

#### **PROPERTY HISTORY**

File No. 33559441

						00000		
Borrower	Catamount Properties 2018 LLC							
Property Address	15832 S 7th Dr							
City	Phoenix	County	Maricopa	State	ΑZ	Zip Code	85045	
Lender/Client	Wedgewood Inc							

#### \* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY \*

15832 S 7th Dr

-No transfer history.

 $^\star$  COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY  $^\star$  (may include properties that were considered but not utilized as comparables)

15810 S 1st Ave

-No transfer history.

16234 S 14th Dr

-No transfer history.

151 W Briarwood Ter -No transfer history.

124 W Briarwood Ter -Transferred on 04/29/2022 for \$750,000. It transferred from Hanlon Kevin J and Theresa M to Op Gold LLC and was a Warranty Deed (Document #379848).

16038 S 1st Ave

-No transfer history.