

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	1742 E Abbedale Lane, Sandy, UT 84092	Order ID	8592838	Property ID	33841431
Inspection Date	01/24/2023	Date of Report	01/25/2023		
Loan Number	52315	APN	2809451006		
Borrower Name	Catamount Properties 2018 LLC	County	Salt Lake		

Tracking IDs

Order Tracking ID	01.24.23 BPO Request	Tracking ID 1	01.24.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	LINDLEY, TERRY LEE & SANDRA LEE	Condition Comments The subject property appears to have been in typical condition for the location. No apparent recent updates, such as roof, windows or siding, but not signs of any significant neglect either. The exterior features and property appear generally maintained.
R. E. Taxes	\$2,782	
Assessed Value	\$523,800	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The neighborhood is generally an established area with the majority being single family detached housing. The location provides easy access to employment, recreational areas and typical suburban amenities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$470,000 High: \$710,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1742 E Abbedale Lane	10579 S Primrose Dr	1756 E Sego Lily Dr	9699 S Sitzmark Dr
City, State	Sandy, UT	Sandy, UT	Sandy, UT	Sandy, UT
Zip Code	84092	84094	84092	84092
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	0.33 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,900	\$599,000	\$589,900
List Price \$	--	\$479,999	\$589,800	\$589,900
Original List Date		11/09/2022	01/05/2023	01/04/2023
DOM · Cumulative DOM	-- · --	77 · 77	20 · 20	21 · 21
Age (# of years)	45	50	36	47
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Split Level	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,583	1,026	1,336	1,334
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	3 · 2	3 · 2
Total Room #	8	6	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	95%	100%	100%	100%
Basement Sq. Ft.	702	900	650	650
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.18 acres	0.18 acres	0.22 acres
Other	NA	NA	NA	NA

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** No concessions offered. Basement has 1 bed, 1 bath and family room. MLS remarks: SELLER OFFERING 1.5% CASH BACK TO BUYER to help with closing costs/rate buy down. With a newly renovated kitchen, flooring, and paint, this home is move in ready. The location of this house is perfect, located in Sandy at the center of everything; less than 5 minutes away from the freeway, a brand new gas station just around the corner, numerous great places to eat within minutes too. This property has a great backyard, a deck, and great living space to entertain your family and friends. Square footage figures are provided as a courtesy estimate only. Buyer is advised to obtain an independent measurement. Updates noted on MLS does not change overall condition from average to good. Although agent mls remarks indicate updated, this term is overused in today's market and does not necessarily reflect a better condition.
- Listing 2** No concessions offered. Basement has 1 bed, 1 bath and family room. MLS remarks: OPEN HOUSE SAT 1/20 from 1-4:00PmAwesome Eastside Sandy home... Spacious 4-bedroom 3-bathroom home, open floor plan, new appliances, flooring, fixtures and paint. New windows, solid Hardwood floors on main, solid wood door trims and doors. Newer furnace, A/C, water heater, and water softener. Extra large garage, RV parking, Hot Tub hookups, SOLAR installed in 2019 and so much more. Come see!! Neighborhood is mature & quiet with close proximity to grocery stores, shopping mall, schools, movie theaters, freeway and hospital and Dimple Dell. Only 20-minute drive to ski resorts and airport.
- Listing 3** No concessions offered. Basement has 1 bed, 1 bath and family room. MLS remarks: New Double Pane Vinyl Windows & Sliding glass door. New Quartz Countertop in Kitchen. Real Hardwood Floors. Exquisite Craftsmanship & Wainscoting. Custom Railing & Newel Post. Central Air. 2 Brand New Bathrooms. Custom Tile Kitchen Backsplash. Stainless Steel Appliances. Large newly stained deck. Gorgeous custom tile master shower. Master Bedroom has his & her closets. New Carpet & New Paint. Neat RV Parking off the Cul De Sac. Great Mtn views & shady yard.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1742 E Abbedale Lane	9816 S Kramer Dr	1655 E 9800 S	9838 S 2240 E
City, State	Sandy, UT	Sandy, UT	Sandy, UT	Sandy, UT
Zip Code	84092	84092	84092	84092
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.34 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$549,000	\$560,000	\$630,000
List Price \$	--	\$529,000	\$560,000	\$599,000
Sale Price \$	--	\$529,000	\$555,000	\$570,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/08/2022	12/06/2022	01/24/2023
DOM · Cumulative DOM	-- · --	24 · 45	39 · 39	61 · 82
Age (# of years)	45	44	45	46
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Split Level	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,583	1,330	1,421	1,410
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	95%	75%	100%	100%
Basement Sq. Ft.	702	650	741	728
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.19 acres	0.19 acres	0.20 acres
Other	NA	\$2500 pd conc	NA	\$5000 pd conc
Net Adjustment	--	+\$12,780	+\$5,670	+\$1,055
Adjusted Price	--	\$541,780	\$560,670	\$571,055

* Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Concessions: \$2,500. Basement has family room and den. Add \$8855 sq ft up, \$4875 bsmt % fin, \$1550 bsmt sq ft. Subtract \$2500 pd conc. MLS Remarks: OPEN HOUSE SATURDAY 11/12/22 11:00 AM - 2:00 PM. This beautiful home is located on the east bench in Sandy. It is in the perfect area, close to the mountains for many adventures including skiing, hiking, biking, and camping. Close to shopping, movies, schools, and much more. The views are amazing! Large bedrooms, updated laminate flooring and a new Trex deck in the backyard. Great space inside and out for family and entertaining. Lender incentives. Square footage figures are provided as a courtesy estimate only and were obtained from county records. Buyer is advised to obtain an independent measurement.
- Sold 2** No paid concessions. Basement has 1 bed and family room. Add \$5670 sq ft up. MLS Remarks: Beautiful single-family home located in a great Sandy neighborhood. Featuring 4 bedrooms, and 2 bathrooms. Backyard with storage shed (included) and a deck. Just minutes away from all amenities and services you can think of. Fire Station, Alta View Hospital, Sandy Library, not one but 2 beautiful parks close by, Alta Canyon Recreation Center, private and public schools just minutes away, dining, shopping, great ski resorts, hiking trails, and the list goes on and on. Appliances included: Washer, Dryer, and Fridge! Smart thermostat and water softener, all included!
- Sold 3** Concessions: \$5,000. Basement has 1 bed, 1 bath and family room. Add \$6055 sq ft up. Subtract \$5000 pd conc. MLS Remarks: You'll love this East Sandy location with incredible mountain views. This well-maintained home is filled with natural light & loaded with charm, updates and storage. Featuring 4 bedrooms, 3 baths, 2 fireplaces, large family room & extra wide/deep 2-car garage. French doors open from dining room to large patio, perfect for entertaining. Updates include, stainless appliances, plantation shutters, LED lighting, hardwood floors & travertine tile to name a few. Spacious flat lot, fully fenced yard w/ auto sprinklers, storage shed, mature trees offering both shade and privacy, but also offers plenty of sun for an incredible garden. Minutes from world class ski resorts, hiking/biking trails, camping, parks, community recreation center, local dining, coffee and more. Don't miss this opportunity! Square footage figures are provided as courtesy estimate only and were obtained from county records. Buyer is advised to obtain independent measure.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NA			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$560,900	\$560,900
Sales Price	\$560,000	\$560,000
30 Day Price	\$545,000	--
Comments Regarding Pricing Strategy		
Pricing is based on recent sold comps minus paid concessions and taking into consideration current active listings. Market is still somewhat strong, however days on market are increasing and values are stabilizing. There are still some sellers who are attempting higher prices but are finding themselves in price reduction situations as the market is shifting.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's 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



Street



Street

Subject Photos



Street

Listing Photos

L1 10579 S Primrose Dr
Sandy, UT 84094



Front

L2 1756 E Segoe Lily Dr
Sandy, UT 84092



Front

L3 9699 S Sitzmark Dr
Sandy, UT 84092



Front

Sales Photos

S1 9816 S Kramer Dr
Sandy, UT 84092



Front

S2 1655 E 9800 S
Sandy, UT 84092



Front

S3 9838 S 2240 E
Sandy, UT 84092



Front

ClearMaps Addendum

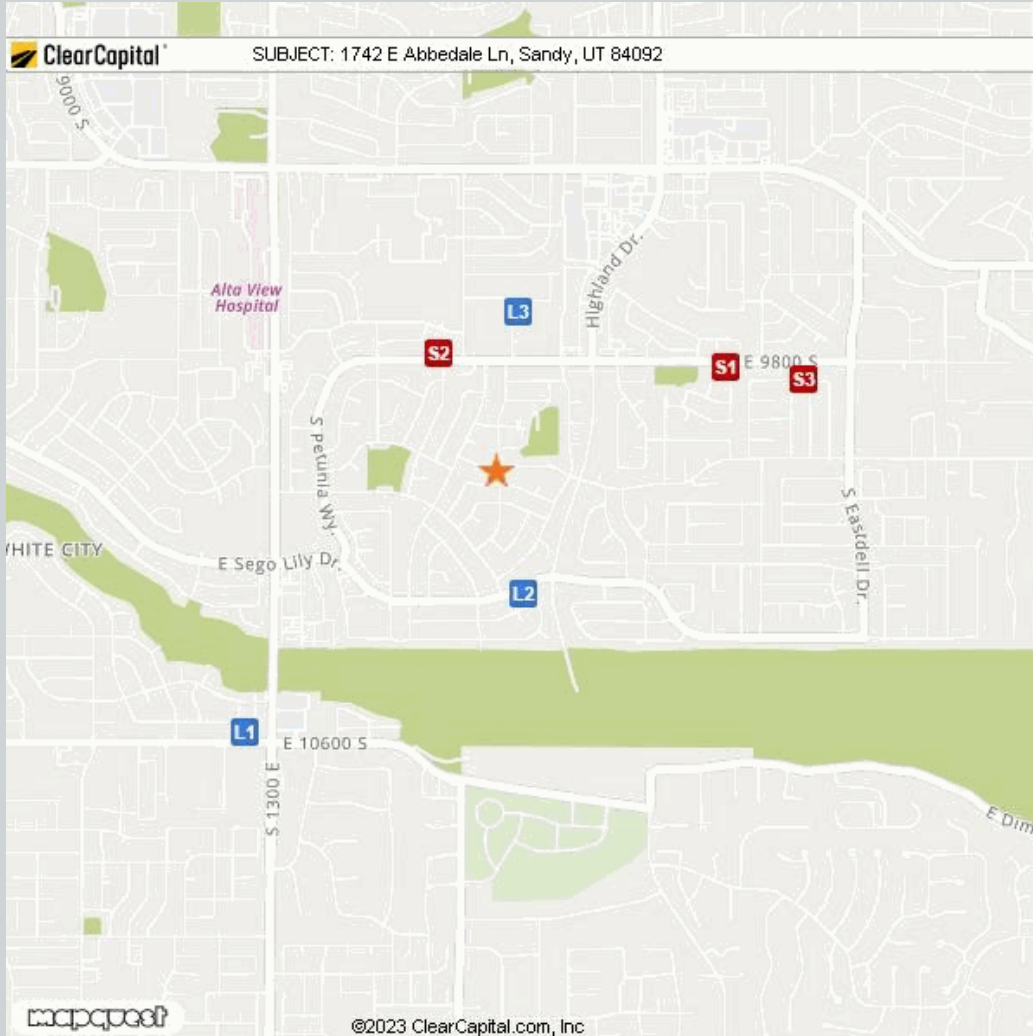
Address ★ 1742 E Abbedale Lane, Sandy, UT 84092

Loan Number 52315

Suggested List \$560,900

Suggested Repaired \$560,900

Sale \$560,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1742 E Abbedale Lane, Sandy, UT 84092	--	Parcel Match
L1 Listing 1	10579 S Primrose Dr, Sandy, UT 84094	0.94 Miles ¹	Parcel Match
L2 Listing 2	1756 E Segoe Lily Dr, Sandy, UT 84092	0.33 Miles ¹	Parcel Match
L3 Listing 3	9699 S Sitzmark Dr, Sandy, UT 84092	0.42 Miles ¹	Parcel Match
S1 Sold 1	9816 S Kramer Dr, Sandy, UT 84092	0.66 Miles ¹	Parcel Match
S2 Sold 2	1655 E 9800 S, Sandy, UT 84092	0.34 Miles ¹	Parcel Match
S3 Sold 3	9838 S 2240 E, Sandy, UT 84092	0.84 Miles ¹	Parcel Match

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

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Robyn Moody	Company/Brokerage	Salt Lake REO w/Stratus Real Estate
License No	6238053-SA00	Address	8962 S Duck Ridge Way West Jordan UT 84081
License Expiration	06/30/2024	License State	UT
Phone	8015668288	Email	Robyn@SaltLakeREO.com
Broker Distance to Subject	10.32 miles	Date Signed	01/25/2023

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.