

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>	20023 N 5100 W, Plymouth, UTAH 84330	<b>Order ID</b>	8958699	<b>Property ID</b>	34660425
<b>Inspection Date</b>	10/07/2023	<b>Date of Report</b>	10/10/2023		
<b>Loan Number</b>	52463	<b>APN</b>	07-084-0132		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Box Elder		

Tracking IDs					
<b>Order Tracking ID</b>	10.04.23 Citi-CS BPO Request	<b>Tracking ID 1</b>	10.04.23 Citi-CS BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	The subject appears to be in average to good condition all appears to have had many updates bringing the property to a standard for a buyer purchase county road in rural location and the subject sits on a corner lot with open fields and mountain views
<b>R. E. Taxes</b>	\$2,040	
<b>Assessed Value</b>	\$404,610	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
	(buyers were finishing up final walk through before purchase all was secure)	
<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>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Rural	ESTABLISHED OLDER COMMUNITY WITH NEWER AND OLDER HOMES IN THE NEIGHBORHOOD NO SERVICES TRAVEL NEEDED FOR WORK AND SCHOOLS FARMING AND RANCHING ARE A LARGE LAND OWNER WITH SOME MANUFACTURING JOBS ACROSS THE MAIN ROAD
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$265,000 High: \$495,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	20023 N 5100 W	21050 N 6000 W	19030 N Wendell Way	15295 N 5400 W
<b>City, State</b>	Plymouth, UTAH	Plymouth, UT	Garland, UT	Riverside, UT
<b>Zip Code</b>	84330	84330	84312	84334
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.69 <sup>1</sup>	1.47 <sup>1</sup>	5.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$575,000	\$410,000	\$458,000
<b>List Price \$</b>	--	\$575,000	\$410,000	\$485,000
<b>Original List Date</b>		05/09/2023	07/03/2023	07/28/2023
<b>DOM · Cumulative DOM</b>	-- · --	151 · 154	48 · 99	71 · 74
<b>Age (# of years)</b>	45	44	48	51
<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>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,456	1,333	1,229	1,596
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 1	3 · 2	3 · 1 · 1
<b>Total Room #</b>	8	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	95%	75%	100%	0%
<b>Basement Sq. Ft.</b>	1,456	1,334	1,229	1,600
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.69 acres	4.99 acres	0.26 acres	0.33 acres
<b>Other</b>	NONE	NONE	NONE	NONE

\* Listing 3 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** HUGE PRICE REDUCTION! Discover your dream horse property in the picturesque town of Plymouth! This charming 5-bedroom, 2-bath home is situated on nearly 5 acres of expansive land, with a large 30x50 barn, offering breathtaking mountain views that will leave you in awe. Recently updated basement and bathroom ensure comfort, while the newer roof, siding, furnace, water heater, air conditioning, and water main provide peace of mind. Immerse yourself in the serenity of this property, where possibilities are endless. Whether you're an equestrian enthusiast looking for the perfect space for your horses, a hobby farmer ready to cultivate the land
- Listing 2** quiet dead end street overlooking beautiful Belmont Hot Springs and beautiful view of Plymouth Peak and the Eastern Mountains highlighting gorgeous sunrises that can be enjoyed from the back deck! Fully fenced backyard with raised garden beds, fruit trees and covered veranda for all your family bbq's. Plenty of parking for trailers and RV's and oversized 2 car garage with plenty of work space perfect for the Man Cave. Beautiful new carpet in the bedrooms! Downstairs has a full kitchen and can be rented out separately as a 3 bed, 1 bath rental. Cozy up next to the wood burning stove with the beautiful mantle
- Listing 3** rural setting but still being able to enjoy the benefits of rapid transportation to work, school, shopping etc? If so, this home is for you! Enjoy quick access to I-15 while living in this beloved ranch home. The basement is unfinished, ready for you to make it your own!

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	20023 N 5100 W	751 S 480 W	1135 Cottonwood Ct	330 S 100 W
<b>City, State</b>	Plymouth, UTAH	Tremonton, UT	Garland, UT	Garland, UT
<b>Zip Code</b>	84330	84337	84312	84312
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	11.86 <sup>1</sup>	9.95 <sup>1</sup>	9.38 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$375,000	\$394,000	\$399,000
<b>List Price \$</b>	--	\$375,000	\$394,000	\$399,000
<b>Sale Price \$</b>	--	\$378,000	\$390,000	\$370,000
<b>Type of Financing</b>	--	Fha	Conventional	Fha
<b>Date of Sale</b>	--	04/25/2023	05/01/2023	05/01/2023
<b>DOM · Cumulative DOM</b>	-- · --	34 · 69	11 · 38	53 · 74
<b>Age (# of years)</b>	45	38	44	55
<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>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,456	1,026	1,020	1,390
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 1	3 · 1	3 · 2
<b>Total Room #</b>	8	7	8	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 3 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	95%	80%	100%	100%
<b>Basement Sq. Ft.</b>	1456	1,026	1,020	1,042
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.69 acres	0.22 acres	0.22 acres	0.34 acres
<b>Other</b>	NONE	NONE	NONE	NONE
<b>Net Adjustment</b>	--	+\$6,130	+\$36,090	+\$54,628
<b>Adjusted Price</b>	--	\$384,130	\$426,090	\$424,628

\* Sold 3 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** ! Freshly painted from top to bottom, with new fixtures, new carpet, and inviting upgrades, such as a backyard fire pit and garage workbench/loft, this home would be an easy transition for anyone looking to live in a quiet community. This home features a spacious backyard, four bedrooms, and plenty of unfinished space in the basement for a master bedroom with plumbing for an en suite bathroom,
- Sold 2** updated 5 Bedroom home has newer cabinets with quartz countertops. Newer vanities and fixtures. Newer LVP, carpet and paint throughout. Huge garage includes workbenches, heater and oil pit. The garage has been 2 tone painted along with a professionally paint epoxy floor.
- Sold 3** 4 bed 3 BA formal living room. kitchen with breakfast bar and dinning nook. 24X30 Detached garage/shop. Basement is plumbed and ready for a kitchenet for potential mother in-law apt. Home sits on two building lots sale includes TAX ID #05-0670014.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Coldwell Banker Realty (South Ogden)	FINAL LIST PRICE \$479900 current list \$479000 original list \$4999000 sale price \$265000 pending price \$265000 original price \$265000					
<b>Listing Agent Name</b>	Marissa Miller						
<b>Listing Agent Phone</b>	801-745-5963						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
02/03/2023	\$265,000	--	--	Sold	03/31/2023	\$265,000	MLS
08/24/2023	\$499,900	09/14/2023	\$479,900	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$412,000	\$412,000
<b>Sales Price</b>	\$412,000	\$412,000
<b>30 Day Price</b>	\$410,000	--
<b>Comments Regarding Pricing Strategy</b>		
SUBJECT VALUE IS BASED ON EXTERIOR DRIVE BY AN INTERIOR INSPECTION COULD INCREASE OR DECREASE BASED ON INTERIOR CONDITION AND ANY UPDATES THE SUBJECT IS A RAMBLER STYLE HOME BUILT IN 1978 HAS TOTAL 5 BR 1 FULL BATH WITH FINISHED BASEMENT ATTACHED 2 CAR GARAGE IN RURAL LOCATION CORNER LOT MILES TO CITY AND SERVICES ADJUSTMENTS WERE MADE FOR SQ FT \$60 MAIN LEVEL FINISHED BASEMENT \$30 BR COUNT \$1000 EACH CAR STORAGE \$5000 PER CAR BATH FULL \$5000 AND HALF BATH \$2500 ADJUSTMENTS FOR ACREAGE WAS BASED ON \$5000 PER ACRE ALL APPEARS TO CONFORM TO THE LOCATION AND APPEARS TO HAVE EXTERIOR UPDATES		

## 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



Front



Address Verification



Address Verification



Side



Side



## Subject Photos



Street



Street

## Sales Photos

**S1** 751 S 480 W  
Tremonton, UT 84337



Front

**S2** 1135 COTTONWOOD CT  
Garland, UT 84312



Front

**S3** 330 S 100 W  
Garland, UT 84312



Front

## ClearMaps Addendum

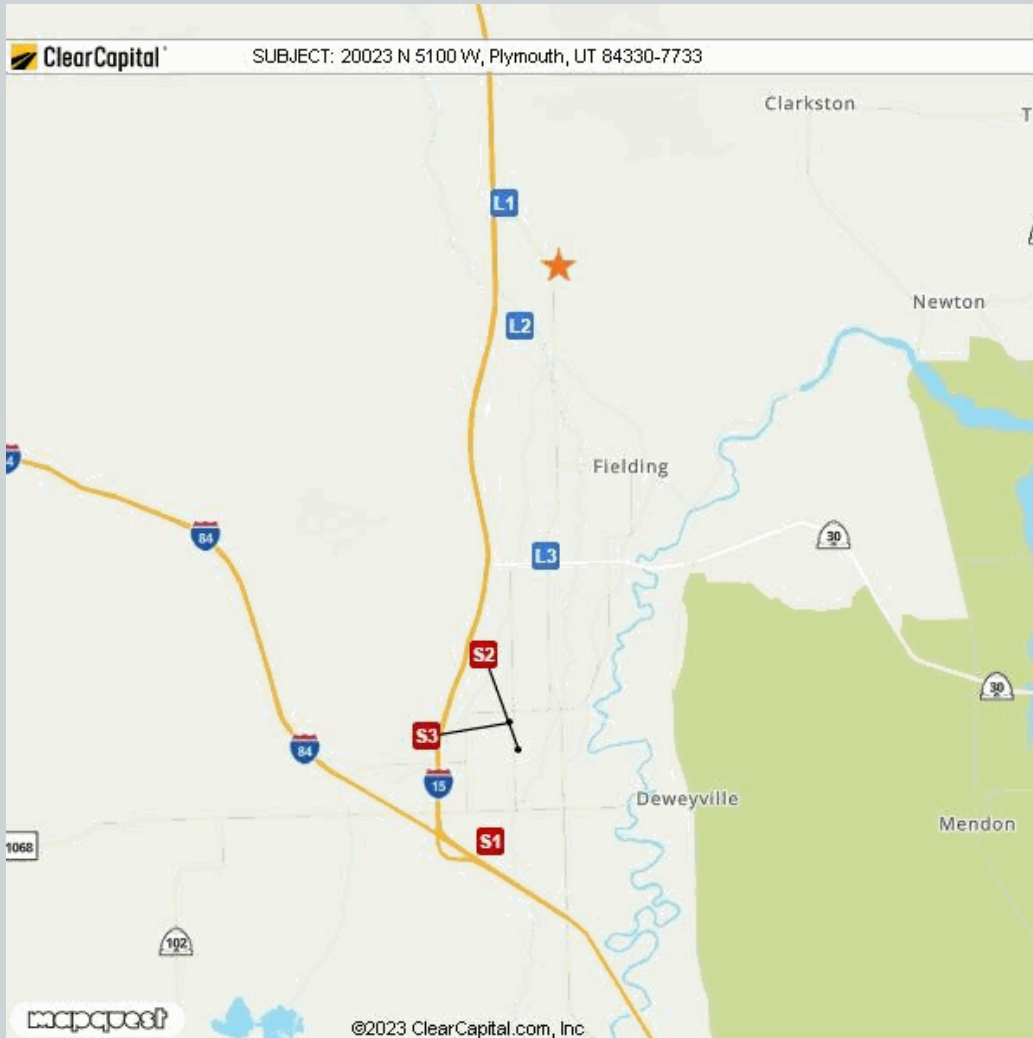
**Address** ★ 20023 N 5100 W, Plymouth, UTAH 84330

**Loan Number** 52463

**Suggested List** \$412,000

**Suggested Repaired** \$412,000

**Sale** \$412,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	20023 N 5100 W, Plymouth, Utah 84330	--	Parcel Match
L1 Listing 1	21050 N 6000 W, Plymouth, UT 84330	1.69 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	19030 N Wendell Way, Garland, UT 84312	1.47 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	15295 N 5400 W, Riverside, UT 84334	5.95 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	751 S 480 W, Tremonton, UT 84337	11.86 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1135 Cottonwood Ct, Garland, UT 84312	9.95 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	330 S 100 W, Garland, UT 84312	9.38 Miles <sup>1</sup>	Street Centerline 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>	Marie Robbins	<b>Company/Brokerage</b>	Salt Creek RE Properties
<b>License No</b>	5461797-PB00	<b>Address</b>	805 W Main Suite A Tremonton UT 84337
<b>License Expiration</b>	12/31/2023	<b>License State</b>	UT
<b>Phone</b>	2087600156	<b>Email</b>	robbinsrealestate@gmail.com
<b>Broker Distance to Subject</b>	11.29 miles	<b>Date Signed</b>	10/07/2023

*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:

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