

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>	157 W Arlington Way, Ogden, UTAH 84404	<b>Order ID</b>	8913697	<b>Property ID</b>	34561250
<b>Inspection Date</b>	09/09/2023	<b>Date of Report</b>	09/10/2023		
<b>Loan Number</b>	55075	<b>APN</b>	17-295-0019		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Weber		

Tracking IDs					
<b>Order Tracking ID</b>	09.06.23 BPO Request	<b>Tracking ID 1</b>	09.06.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

		Condition Comments
<b>Owner</b>	Greg Kinney	The condition of the home appears to be good and there is no major problems with the subject property.
<b>R. E. Taxes</b>	\$1,890	
<b>Assessed Value</b>	\$229,000	
<b>Zoning Classification</b>	Townhome	
<b>Property Type</b>	Townhome	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	New Town Squqre 801-430-6969	
<b>Association Fees</b>	\$135 / Month (Landscaping,Other: Snow Removal)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

## Neighborhood & Market Data

		Neighborhood Comments
<b>Location Type</b>	Suburban	The neighborhood is in good condition and there is no major problems with the subject property.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$225,000 High: \$345,000	
<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
Street Address	157 W Arlington Way	2473 N Charleston Ave	1946 N 275 W	265 W 1975 N
City, State	Ogden, UTAH	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84404	84414	84414	84414
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 <sup>1</sup>	0.62 <sup>1</sup>	0.58 <sup>1</sup>
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$319,000	\$315,000	\$31,000
List Price \$	--	\$319,000	\$305,000	\$310,000
Original List Date		06/22/2023	07/06/2023	07/14/2023
DOM · Cumulative DOM	-- · --	60 · 80	51 · 66	10 · 58
Age (# of years)	16	16	17	21
Condition	Good	Good	Good	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	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome
# Units	1	1	1	1
Living Sq. Feet	1,144	1,223	1,190	1,156
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 1 · 1	2 · 1 · 1	2 · 1 · 1
Total Room #	7	6	6	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.08 acres	0.08 acres	0.08 acres	0.01 acres
Other	None	None	nOne	none

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

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

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

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

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

**Listing 1** This charming and well cared for 3 bedroom Townhome is a stone's throw from North Ogden Aquatic Center, and all the shopping amenities of North Ogden.

**Listing 2** This clean townhome has new carpet, new waterproof LVP flooring, and fresh three-tone paint. Perfectly laid out with 2 oversized bedrooms, 1.5 bathrooms, a walk in closet in the primary bedroom and a laundry room with storage.

**Listing 3** . Updated flooring, carpet, paint, garage door opener, blinds, and MORE. Large main bedroom with attached bath, spacious kitchen with a half bath for convenience.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	157 W Arlington Way	2392 Wellington Ave	2393 Wellington Dr	2420 Charleston Ave
<b>City, State</b>	Ogden, UTAH	Ogden, UT	Ogden, UT	Ogden, UT
<b>Zip Code</b>	84404	84414	84414	84414
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.16 <sup>1</sup>	0.15 <sup>1</sup>	0.10 <sup>1</sup>
<b>Property Type</b>	Other	Other	Other	Other
<b>Original List Price \$</b>	--	\$314,900	\$325,000	\$320,000
<b>List Price \$</b>	--	\$314,900	\$325,000	\$320,000
<b>Sale Price \$</b>	--	\$322,500	\$312,500	\$320,000
<b>Type of Financing</b>	--	Conv	Cash	Conv
<b>Date of Sale</b>	--	08/16/2023	08/11/2023	08/01/2023
<b>DOM · Cumulative DOM</b>	-- · --	5 · 20	16 · 24	23 · 47
<b>Age (# of years)</b>	16	13	14	15
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,144	1,144	1,210	1,188
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.08 acres	0.02 acres	0.02 acres	0.08 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$322,500	\$312,500	\$320,000

\* 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** The main level has an open floorplan with a sliding glass door that walks out to a private patio. The home faces west. so you will have plenty of shade in the evening to sit on the patio and enjoy the mountain views!
- Sold 2** This 3 bed 2 1/2 bath will make you feel right at home! Located on a quiet, dead end street. Enjoy the privacy of the fenced-in patio/pet area.
- Sold 3** he home is super clean and well maintained, pet and smoke free, and ready for you to move in without doing a thing! The home feels very open, with the family room that flows into the kitchen, and a good sized patio off the sliding glass door.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No listing history for the subject.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

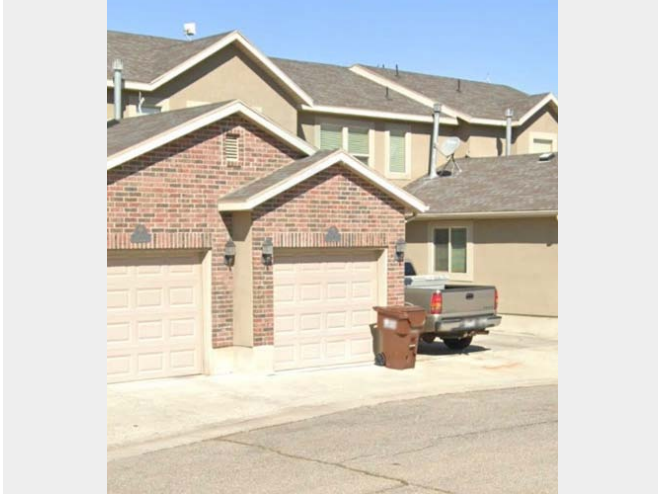
## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$317,500	\$317,500
<b>Sales Price</b>	\$315,000	\$315,000
<b>30 Day Price</b>	\$310,000	--
<b>Comments Regarding Pricing Strategy</b>		
The home shouldn't have any problems selling at or around these values.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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### Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 2473 N Charleston Ave  
Ogden, UT 84414



Front

**L2** 1946 N 275 W  
Ogden, UT 84414



Front

**L3** 265 W 1975 N  
Ogden, UT 84414

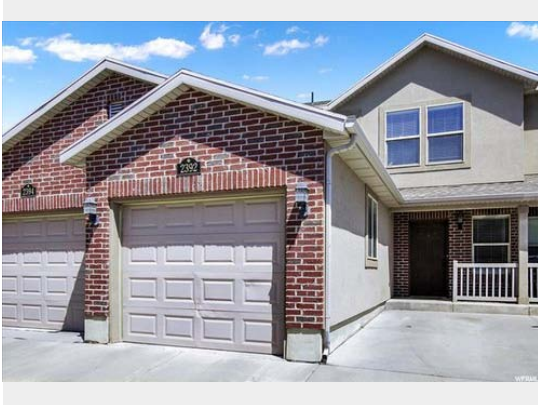


Front



## Sales Photos

**S1** 2392 Wellington Ave  
Ogden, UT 84414



Front

**S2** 2393 Wellington Dr  
Ogden, UT 84414



Front

**S3** 2420 Charleston Ave  
Ogden, UT 84414



Front





## 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>	Brandon Nanney	<b>Company/Brokerage</b>	Ascent Real Estate Group
<b>License No</b>	5772427-AB00	<b>Address</b>	3397 W 2350 N Ogden UT 84404
<b>License Expiration</b>	04/30/2024	<b>License State</b>	UT
<b>Phone</b>	8014586805	<b>Email</b>	ogdenreo@gmail.com
<b>Broker Distance to Subject</b>	4.15 miles	<b>Date Signed</b>	09/10/2023

*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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