File No. 34561789

APPRAISAL OF



LOCATED AT:

2515 Overland Dr Eagle Mountain, UT 84005

FOR:

Wedgewood, Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA, 90278

BORROWER:

Catamount Properties 2018 LLC

AS OF:

September 8, 2023

BY:

Daniel Brent Tarr

Clear Capital Wedgewood, Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA, 90278

File Number: 34561789

In accordance with your request, I have appraised the real property at:

2515 Overland Dr Eagle Mountain, UT 84005

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of September 8, 2023

is:

\$1,150,000 One Million One Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

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Daniel Brent Tarr

Exterior-Only Inspection Residential Appraisal Report File No. 34561789

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Exterior-Only Inspection Residential Appraisal Report File No. 34561789

	rable pror	perties currently of	fered for sale in the	subject neighborhood ra	naina in price fra	0m \$ 1.34	5000 to \$	1,459,	500	
There are 7 compar				ne past twelve months ra					525,000	
FEATURE		SUBJECT		ABLE SALE NO. 1		MPARABLE S				E SALE NO. 3
2515 Overland Dr			1369 E Havit			Cedar Pas			Ranch F	
Address Eagle Mount	tain, U	T 84005		ain, UT 84005		ountain, L				, UT 84005
Proximity to Subject		1 0 1000	1.48 miles N		0.59 mile			0.57 mi		, 01 01000
Sale Price	\$			\$ 1,120,00		\$	1,175,000	0.07 111		\$ 1,525,00
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 396.18 sq.		\$ 444.4		.,,	\$ 387.		<u> </u>
Data Source(s)	÷			856193;DOM 171			11;DOM 271			7252;DOM 89
Verification Source(s)			Doc #39775/			792/Reali			0091/Rea	
VALUE ADJUSTMENTS		SCRIPTION	DOC #39773/ DESCRIPTIO			RIPTION			RIPTION	+(-) \$ Adjustment
	DE	SCRIPTION	ArmLth	N +(-) \$ Adjustment	ArmLth		+(-) \$ Adjustment	ArmLth		+(-) \$ Adjustment
Sale or Financing										
Concessions			Conv;0		Conv;0	05/00		Conv;7		
Date of Sale/Time			s06/23;c05/2	3	s06/23;c	:05/23		s02/23;	c01/23	
Location	N;Res	,	N;Res;		N;Res;			N;Res;		
Leasehold/Fee Simple	Fee S	imple	Fee Simple		Fee Sim	ple		Fee Sin	nple	
Site	5.09 a	ac	1.00 ac	143,15) 5.36 ac		-9,450	5.41 ac		-11,20
View	N;Res	8;	N;Res;		N;Res;			N;Res;		
Design (Style)	DT1;F	Rmblr/Rnch	DT2;Colonial		DT2;Col	onial	0	DT1;Rn	nblr/Rncl	h
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	25		1	-60,00			0	13		-30,00
Condition	C3		C1	-20,00			5	C3		00,00
Above Grade		me D-th-				Doll-	1	Total Bdrms	D-4	25,00
	Total Bdr					Baths 3.0	7 500		Baths	
Room Count	5 3			/			-7,500			-10,00
Gross Living Area 130	007-	2,711 sq. ft.	2,827			,644 sq. ft.	8,710		3,934 sq.	
Basement & Finished		f2826sfin	1837sf1837s				142,705			o -127,23
Rooms Below Grade		2.0ba0o	1rr2br1.0ba0	0) 2rr2br1.(0	1rr3br2		
Functional Utility	Avera		Average		Average			Average		_
Heating/Cooling	FWA/	C/Air	FWA/C/Air		FWA/C//	Air		FWA/C	/Air	
Energy Efficient Items	None		None		None			None		
Garage/Carport	2gbi2	dw	4ga4dw	-100,00) 3gbi1cp4	4dw	-75,000	4ga4dw	/	-100,00
Porch/Patio/Deck		Deck/Prch	Patio/Porch	5.00) Patio/De		,		eck/Prch	
Fireplaces	1 Fire		1 Fireplace		2 Firepla		-5 000	2 Firepl		-5,00
Pool	None	place	None		None	.00	0,000	None	uoo	0,00
1 001	NONE		None					None		
Not Adjustment (Total)			X +	\$ 32,71	1 X +	<u> </u>	54,465	Ο.	X -	¢ /17 /1
Net Adjustment (Total)							54,405	+		\$ 417,42
Adjusted Sale Price			Net Adj. 2.9		Net Adj.	4.6%		,	-27.4%	
						- · · ·				
of Comparables I X did did not res My research did X				property and comparable		xplain	1,229,465 ive date of this appr		30.7%	\$ 1,107,57
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Exterior-Only Inspection Residential Appraisal Report File No. 34561789

Clarification of Intended Use and Intended User:	
The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated S this appraisal report form, and Definition of Market Value. No addition	Scope of Work, purpose of the appraisal, reporting requirements of
I have performed no services, as an appraiser or in any other capace three-year period immediately preceeding acceptance of this assign	city, regarding the property that is the subject of this report within the ment.
Exposure Time - A reasonable exposure time for the subject proper and was derived using a market analysis. Marketing times are typic	
The appraisal was prepared in accordance with the requirements of Enforcement Act (FIRREA) of 1989	f Title XI of the Financial Institutions, Reform, Recovery, and
NOTE: The measurement taken at the time of inspection complies standards for measuring, calculating, and reporting the GLA. All me	
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculat	
Support for the opinion of site value (summary of comparable land sales or other methods for est	
land sales in this area. Land to value ratio exceeds 30% which is ty marketability/appeal. Per building and zoning, the subject's lot cann	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE= \$
Source of cost data DwellingCost	Dwelling 2,711 Sq. Ft. @ \$
Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Bsmt: Sq. Ft. @ \$ = \$ 0
	Garage/Carport 0 Sq. Ft. @ \$ = \$ 0
	Total Estimate of Cost-New = \$ 0
	Less 50 Physical Functional External
	Depreciation = \$ (O) Depreciated Cost of Improvements = \$ 0
	"As-is" Value of Site Improvements = U
	· · · · · · · · · · · · · · · · · · ·
	INDICATED VALUE BY COST APPROACH = \$
	UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = 5 Summary of Income Approach (including support for market rent and GRM) Income approx	
	N FOR PUDs (if applicable)
	N FOR PODS (if applicable) No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	
Legal name of project Total number of phases Total number of units	Total number of units sold
Total number of pnases I otal number of units Total number of units for sale	Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD?	No If Yes, date of conversion.
Does the project contain any multi-dwelling units? Yes No Data source(s)	
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association?	If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.	
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	3 of 6 2055_05UAD 12182015

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 use, 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 price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and 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 concessions 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: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

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, regarding 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.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

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.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with 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.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature -

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Name Daniel Brent Tarr
Company Name Quick Quality Appraisals
Company Address 14342 S Friendship Dr
Herriman, UT 84096
Telephone Number 801-282-6964
Email Address tarrnation5@comcast.net
Date of Signature and Report 09/10/2023
Effective Date of Appraisal 09/08/2023
State Certification # 5977217-CR00
or State License #
or Other (describe) State #
State UT
Expiration Date of Certification or License 02/28/2025
ADDRESS OF PROPERTY APPRAISED
2515 Overland Dr
Eagle Mountain, UT 84005
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,150,000
LENDER/CLIENT
Name Clear Capital
Company Name Wedgewood, Inc
Company Address 2015 Manhattan Beach Blvd, Suite 100
Redondo Beach, CA 90278
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Signature Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
Expiration Date of Certification or License
SUBJECT PROPERTY Did not inspect exterior subject property Did inspect exterior of subject property from street Date of Inspection

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

Exterior-Only Inspection Residential Appraisal Report File No. 34561789

		Exterio	or-Only	y Inspe	ction Resid	dential	Apprai	isal Repor	t Fi	ile No. 3456178	39
FEATURE		SUBJECT	СС	MPARABLE	SALE NO. 4	СО	MPARABLE S	SALE NO. 5		COMPARABLE S	ALE NO. 6
2515 Overland Dr				Duggan I			Glenmar		2941	E Cedar Dr	
Address Eagle Mount	tain, U	IT 84005			UT 84005	Eagle M	lountain, L	JT 84005		e Mountain, U	T 84005
Proximity to Subject	,		1.18 mil	les NW		2.55 mil	es SW		0.76	miles SE	
Sale Price	\$			\$	1,450,000		\$	1,124,000		\$	850,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 529.7			\$ 368.7				60.32 sq. ft.	
Data Source(s)					636;DOM 35			33;DOM 95		RMLS #18672	
Verification Source(s)				7060/Rea			2126/Reali			#32620/Realis	
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	REO	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions			ArmLth Cash;0			ArmLth Cash;0				/;13625	0
Date of Sale/Time			s05/23;	-05/23		s02/23;c	02/23			23;c04/23	0
Location	N;Res	e.	N;Res;	505/25		N;Res;	502/25		N;Re		
Leasehold/Fee Simple	,	s, Simple	Fee Sin	nole		Fee Sim	ple			Simple	
Site	5.09 a		1.45 ac		127,400		-F	102,250			-10,850
View	N;Res		N;Res;		,	N;Res;		,	N;Re		,
Design (Style)	DT1;F	Rmblr/Rnch	DT1;Rm	hblr/Rnch		DT2;Rm	blr/Rnch	0	DT1;	Rmblr/Rnch	
Quality of Construction	Q4		Q4			Q4			Q4		
Actual Age	25		4		-52,500	2		-57,500			
Condition	C3		C3			C2		-10,000			
Above Grade	Total Bd		Total Bdrms.		25,000	Total Bdrms.	Baths	-25,000			
Room Count	5 3	3 1.1	6 2	2.1	-5,000	7 4	3.1	-10,000	6	3 2.1	-5,000
Gross Living Area 130	2075	2,711 sq. ft. sf2826sfin	2989sf2	2,737 sq. ft		3 2132sf2	3,048 sq. ft.	-43,810	400	2,359 sq. ft.	45,760
Basement & Finished Rooms Below Grade		st2826stin r2.0ba0o	2989st2 1rr5br2.		680 0	2132st2 1rr3br2.			1	f408sfin or1.0ba0o	248,254 0
Functional Utility	Avera		Average		0	Average		0	Aver		0
Heating/Cooling	FWA/		FWA/C/			FWA/C/				age \/C/Air	
Energy Efficient Items	None		None			None			None		
Garage/Carport	2gbi2		4gbi5dw	V	-100,000			-50,000			0
Porch/Patio/Deck	-	/Deck/Prch	Patio/Po			Balc/Pa			None		15,000
Fireplaces	1 Fire	eplace	1 Firepla	ace		None		5,000	None	e	5,000
Pool	None		None			None			None	Э	
									\mid		
Net Adjustment (Total) Adjusted Sale Price of Comparables ITEM			X +	<u> </u>	580	+	<u>X</u> - \$	8,034	<u> </u>		298,164
Adjusted Sale Price			Net Adj.	0.0%	4 450 500	Net Adj.	-0.7%		Net Ad		
of Comparables ITEM			Gross Adj. BJECT	21.8% \$	1,450,580 COMPARABLE SA		34.2% \$	1,115,966 PARABLE SALE NO	· · · · ·		1,148,164 E SALE NO. 6
die Mac Form 2055 March 2005		UAD Version 9/20	11	Produce	d using ACI software, 800.234.8	8727 www.aciweb.c	om			Fannie Ma	ae Form 2055 March 200 2055 05UAD 121820

Exterior-Only Inspection Residential Appraisal Report File No. 34561789

		Exterio	or-Only l	nspe	ction Resid	dential	Appra	sal Report	t Fi	ile No. 3	845617	89
FEATURE		SUBJECT			SALE NO. 7		MPARABLE S			COMPA	ARABLES	SALE NO. 9
2515 Overland Dr			2347 E Ov				Ranch Vie					
Address Eagle Mount	<u>tain, U</u>	T 84005	Eagle Mou		JT 84005		lountain, l	JT 84005				
Proximity to Subject			0.18 miles			0.84 mil		4.050.000				
Sale Price	\$	0.00 %	A 074 04	\$	1,345,000	♠ EQ1 (\$	1,350,000	.	0.00	\$	
Sale Price/Gross Liv. Area Data Source(s)	\$	U.UU sq. ft.	\$ 371.34		56;DOM 116	\$ 581.4		34;DOM 50	\$	0.00	sq. 11.	
Verification Source(s)			Realist	#10520		Realist	.5 #10090	54,DOM 50				
VALUE ADJUSTMENTS	DF	SCRIPTION	DESCRIPT	τιον	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		ESCRIPT	ION	+(-) \$ Adjustment
Sale or Financing			Listing		() # Augustinent	Listing		() # Augustinent				() # Aujustinent
Concessions			;0		-80,700			-81,000				
Date of Sale/Time			c09/23		,	Active		,				
Location	N;Res	;	N;Res;			N;Res;						
Leasehold/Fee Simple	Fee S	imple	Fee Simple	e		Fee Sim	nple					
Site	5.09 a		4.66 ac		15,050	1.00 ac		102,250				
View	N;Res		N;Res;			N;Res;						
Design (Style)	, <u> </u>	Rmblr/Rnch	DT2;Colon	ial	0	,	blr/Rnch	0				
Quality of Construction	Q4		Q4			Q4		07.500				
Actual Age	25		25			10		-37,500				
Condition	C3		C3	D:	25.000	C3					D. //	
Above Grade Room Count	Total Bdi		Total Bdrms.	Baths 3.1	-25,000		Baths 2.1	-5,000	Total B	drms.	Baths	
Room Count Gross Living Area 130		2,711 sq. ft.		3.1 22 sq. ft.	-118,430		2.1 2,322 sq. ft.	-5,000 50,570			sq. ft.	
Basement & Finished	29754	<u>2,711 sq. n.</u> sf2826sfin	3,62 1887sf188		104,791			89,271			sy. II.	
		2.0ba0o	1rr2br1.1ba			0rr3br1.		09,271				
Functional Utility	Avera		Average		ŭ	Average		Ű				
Heating/Cooling	FWA/		FWA/C/Air	-		FWA/C/						
Energy Efficient Items	None		None			Solar		0				
Garage/Carport	2gbi2		3ga3dw			3ga4gd6		-250,000				
Porch/Patio/Deck		Deck/Prch	Patio/Balc/			Deck/Pc		5,000				
Fireplaces	1 Fire	place	2 Fireplace	e	-5,000	2 Firepla	ace	-5,000				
Pool	None		None			Pool		-50,000				
N 1 A 11 A 12 A 14 A 14 A 14 A 14 A 14 A				<u>ן ר</u>	400.000			404 400			<u> .</u>	
Net Adjustment (Total)			+ X		169,289		X - \$	181,409		+ <u> </u>	- \$	
NUMBER OF SOLO DEGO			Net Adj12			Net Adj		4 400 504	Net Ad		%	
,				10/ c	1 175 711					۸di		
of Comparables		SII	Gross Adj. 30).4% \$	1,175,711	Gross Adj.		1,168,591	· · · · · · · · · · · · · · · · · · ·		% \$ MPARAB	
of Comparables ITEM		SU	Gross Adj. 30 BJECT).4% \$	1,175,711 COMPARABLE SA	Gross Adj.		1,168,591 PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
Date of Prior Sale/Transfer		SU).4% \$		Gross Adj.			· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer			BJECT		COMPARABLE SA	Gross Adj.	COMI		· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.		PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.	COMI Realist	PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
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of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.	COMI Realist	PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.	COMI Realist	PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.	COMI Realist	PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
ITEM ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.	COMI Realist	PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.	COMI Realist	PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Per Homeov 09/07/2023	BJECT	_S Re	COMPARABLE SA	Gross Adj.	COMI Realist	PARABLE SALE NO.	· · · · · · · · · · · · · · · · · · ·			LE SALE NO. 9
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Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

O2 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 residences 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.

Q3 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.

Q4 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

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
		Averain 0/2011 Produced using ACL software S			2055 051100 1212201

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.:	34561789
Property Address: 2515 Overland Dr	Case No	•
City: Eagle Mountain	State: UT	Zip: 84005
Lender: Wedgewood Inc		

ADDRESS:

The address reported on the appraisal form is according to US Postal Service records as required by UAD format. The title company reports the city or county address and the title report may or may not match to USPS records.

ENERGY EFFICIENT ITEMS:

The appraiser makes the extraordinary assumption that all comparables used, unless otherwise stated, have similar energy efficient items as the subject. This is a mute valuation point, therefore, making it similar in marketability/appeal. For these reasons, the appraiser has listed none for the energy efficient items on the sales grid for the subject and all comparables.

WATER HEATER STRAPS:

State code requires the presence of earthquake straps on water heaters. Per inspection, the subject's water heater had earthquake straps installed.

CO/SMOKE DETECTORS:

State code requires that new construction and/or attached housing have CO and smoke detectors. Because the subject is not a new construction and/or attached housing, it is not required for the subject to have these detectors. However, per inspection, CO and Smoke detectors were present.

CONCESSION ADJUSTMENTS:

Per Fannie Mae guidelines, concession adjustments should be the approximate reaction of the market to the concessions rather than making a dollar for dollar adjustment. Therefore, I have evaluated the market and determined that the market supports up to 3% concessions without affecting purchase prices. Therefore, I have not adjusted all comparables concessions within 3%. All others that have concessions above 3% were adjusted only the concessions that exceeded 3%.

HIGHEST AND BEST USE:

The subject's zoning code is R-1, Single Family Residential in the Cedar Pass Ranch subdivision. The subject as improved is a legally permissible use based on its' current zoning. The lot size, shape, physical condition and land to building ratio allow the present structure and indicate a good utilization of the improvements. Based upon the current market conditions, the present use as a single family residence is its' financially feasible and maximally productive use. The highest and best use is its present use.

Comments on Sales Comparison

All comparables found were similar in quality and were the most similar sales/listings available to the appraiser at the present time. The comparables selected were the closest to the subject in size, shape, proximity, design, age, and appeal. All comparables are within a 3 mile radius and were given adjustments typical of what the market supports. Comparables #1 and 2 have transferred in the past 90 days and reflects the subject's current market.

Gross Living Area has been adjusted at \$130 per sq. ft., with no adjustments if size difference was less than 50 sq. ft. Basement adjustments have been adjusted at \$92 per square foot with an additional \$5 per square foot given for finish. Both adjustments have been combined on the same line due to form formatting. Due to the lack of more similar recent sales in the subject's area, it was unavoidable to use comparables 3 and 7, though they exceed 15% of the subject's GLA. GLA adjustments were determined from the paired sales analysis and are typical for the area.

All other features were given modest adjustments as needed based upon current market data. Garage size differences were given contribution adjustment of \$50,000/stall. Patios,porches, and Decks were given \$5000 and fireplaces were adjusted at \$5000. Pools were adjusted at \$50,000. Bathrooms were adjusted at \$5000. Bedrooms were adjusted at \$25,000. C1 (new) vs C3 (good condition 3+ years) was adjusted at \$20,000. C2 (nearly new 1-2 years) vs C3 (good condition 3+ years) was adjusted at \$2500/year for all comparablesthat differed 10 or more years from the subject. Lot size differences were adjusted at \$3,500/tenth. All adjustments were based on their contributional values and not based on actual costs. These adjustments were determined from the paired sales analysis and are typical for the area.

The active listings were added to show the subject's current competing market. Least weight was given to these listings because they do not determine market value until they have sold. Per the WFRMLS statistics, sales to listing ratios are typical of 94%-99%. These listings were given a 6% sales/listing ratio adjustment for this.

Due to the lack of similar recent sales in the subject's area, it was necessary to exceed a mile for comparables #1,4 and 5. All of the homes were selected in the same marketing area as the subject and are a good indication of value for the subject at the present time. The opinion of market value was determined after analyzing the adjusted amounts of the best comparables presently available to the appraiser.

I have searched the following parameters for comparable sales: All similar sales within a 3 mile radius, has sold within the year, has at least 1 acre, has at least 4000sf GBA, has between 2300-4100sf GLA. Within this search, there were 6 sales that populated and 5 sales were used on this report. To support the subject's 2 car garage, I have extended the search to include sales with less GBA (Comparable 6) The comparables used on this report were determined to be the most similar sales available and determined to be a good indication of the subject's value at the present time.

The comparables with the least amount of gross adjustments were given most weight. The comparables were weighted as follows (rounded to the nearest \$5000) :

Comp 1 15% Comp 2 20% Comp 3 15% Comp 4 20% Comp 5 15% Comp 6 15%

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 34561789		
Property Address: 2515 Overland Dr	Case N	lo.:	
City: Eagle Mountain	State: UT	Zip: 84005	
Lender: Wedgewood, Inc			

Comps 7 and 8 were not given any weight as they are active listings and do not determine market value until sold.

NOTE: Appraiser is aware that many of the comparables exceed typical 10% line, 15% net and/or 25% gross adjustments. This is due to having differing square footage, garage sizes, differing age, and differing lot size. Though these comparables exceed typical adjustments, they were still determined to be the most similar sales available and determined to be good value indicators for the subject, at the present time.

Extra Comments

UTAH STATE LAW, HB 152, APPRAISAL MANAGEMENT COMPANY REGULATIONS REQUIRE THAT THE MANAGEMENT COMPANY BE REGISTERED IN THE STATE OF UTAH AND THAT THEY INFORM THE CLIENT OF THE FEE SPLIT BETWEEN THE APPRAISER AND THE MANAGEMENT COMPANY BEFORE ACCEPTING PAYMENT. SEE UTAH ANNOTATED 61-2E-304. THE FEE RECEIVED BY THIS APPRAISER FOR THIS APPRAISAL IS \$200 (AFTER A \$20 TECH FEE), AND THE FEE RETAINED BY THE AMC IS \$430. TOTAL APPRAISAL FEE IS \$650

Market Conditions Addendum to the Appraisal Report File No. 34561789

addendum for all appraisal reports with an effective date on or af	ter April 1, 2009				ns prevalent in th	10 30	, ,	000.	
Property Address 2515 Overland Dr		City Eagl	e Mountain		S	tate	UT Zip Cod	e 8 4	1005
Borrower Catamount Properties 2018 LLC									
Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide									
analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to									
provide data for the shaded areas below; if it is available, however					-				
median, the appraiser should report the available figure and ident	ify it as an average. Sa	ales and listings must	be properties that com	pete v	with the subject p	orope	erty, determined	by ap	plying the criteria
that would be used by a prospective buyer of the subject proper				as sea	asonal markets,			reclo	sures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Increacing		Overall Trend Stable		Declining
Absorption Rate (Total Sales/Months)	4 0.67	2 0.67	1 0.33	\equiv	Increasing Increasing	╠═	Stable		Declining
Total # of Comparable Active Listings	5	4	4		Declining	X	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	7.50	6.00	12.00	\Box	Declining	X	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			_	Overall Trend		<u></u>
Median Comparable Sale Price	\$1,155,250	\$1,212,500	\$1,120,000		Increasing		Stable	╟	
Median Comparable Sales Days on Market Median Comparable List Price	89 \$1,345,000	153 \$1,260,000	171 \$1,395,000	\leq	Declining Increasing		Stable Stable	┢	Declining
Median Comparable List rince	102	91	84		Declining	Ê	Stable	┢	Increasing
Median Sale Price as % of List Price	98%	99%	95%		Increasing	X) Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler	nt? 🗙 Yes 🗌	No			Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m An analysis was performed on 7 competing s seller concessions. This analysis shows a cha Are foreclosure sales (REO sales) a factor in the market?	ales over the pa ange of -7.4% p Yes X No If	ast 12 months. per month. yes, explain (including	For those sales	and sa	otal of 14.3	% \ d pro	were reporte	ed t	o have
An analysis was penomied on 7 competing s				, a i		0 00		110	DE INLO.
Cite data sources for above information. Information report at the results noted on this addendum. Any p		*							
at the result noted on the addendam. They p							inplo regree	0101	
pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. An analysis was performed on 7 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,200,000. This analysis shows a change of -0.9% per month. Based on all sales in this same group, there is a 6.9 month supply. This analysis shows a change of -4.8% per month. These sales had a median DOM of 89. This analysis shows a change of +625% per month.									
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month.	nonth. These sa	lles had a medi			analysis sl	how	is a 6.9 mor vs a change	nth s	supply.
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SUBJECT PROPERTY PHOTO ADDENDUM

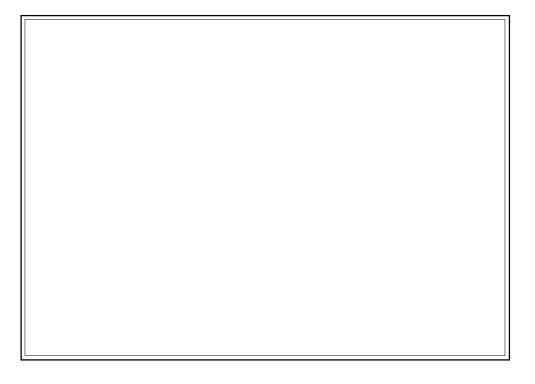
Borrower: Catamount Properties 2018 LLC	File No.: 34561789		
Property Address: 2515 Overland Dr	Case No.:		
City: Eagle Mountain	State: UT	Zip: 84005	
Lender: Wedgewood, Inc			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 8, 2023 Appraised Value: \$ 1,150,000

REAR VIEW OF SUBJECT PROPERTY





STREET SCENE

Borrower: Catamount Properties 2018 LLC	File No.: 34561789		
Property Address: 2515 Overland Dr	Case No.:		
City: Eagle Mountain	State: UT	Zip: 84005	
Lender: Wedgewood, Inc			



Address Verification



<image>

Side

Side

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 34561789		
Property Address: 2515 Overland Dr	Case No.:		
City: Eagle Mountain	State: UT	Zip: 84005	
Lender: Wedgewood, Inc			



COMPARABLE SALE #1

1369 E Haviture Way Eagle Mountain, UT 84005 Sale Date: s06/23;c05/23 Sale Price: \$ 1,120,000



COMPARABLE SALE #2

3133 E Cedar Pass Rd Eagle Mountain, UT 84005 Sale Date: s06/23;c05/23 Sale Price: \$ 1,175,000



COMPARABLE SALE #3

2232 E Ranch Rd Eagle Mountain, UT 84005 Sale Date: s02/23;c01/23 Sale Price: \$ 1,525,000

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.:
 34561789

 Property Address: 2515 Overland Dr
 Case No.:

 City: Eagle Mountain
 State: UT
 Zip: 84005

 Lender: Wedgewood, Inc
 Case No.:



COMPARABLE SALE #4

1541 E Duggan Dr Eagle Mountain, UT 84005 Sale Date: s05/23;c05/23 Sale Price: \$ 1,450,000



COMPARABLE SALE #5

6433 N Glenmar Way Eagle Mountain, UT 84005 Sale Date: s02/23;c02/23 Sale Price: \$ 1,124,000



COMPARABLE SALE #6

2941 E Cedar Dr Eagle Mountain, UT 84005 Sale Date: s05/23;c04/23 Sale Price: \$ 850,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 34561789		
Property Address: 2515 Overland Dr	Case No.:		
City: Eagle Mountain	State: UT	Zip: 84005	
Lender: Wedgewood, Inc			



COMPARABLE SALE #7

2347 E Overland Dr Eagle Mountain, UT 84005 Sale Date: c09/23 Sale Price: \$ 1,345,000



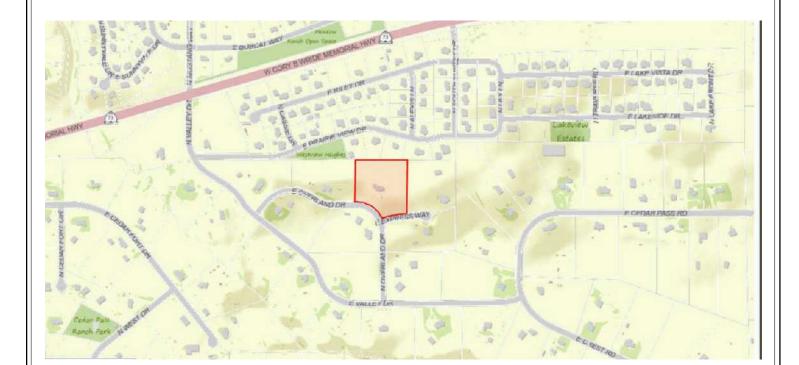
COMPARABLE SALE #8

1964 E Ranch View Dr Eagle Mountain, UT 84005 Sale Date: Active Sale Price: \$ 1,350,000

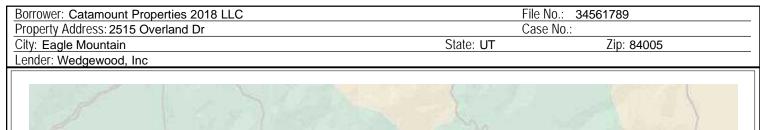
COMPARABLE SALE #9

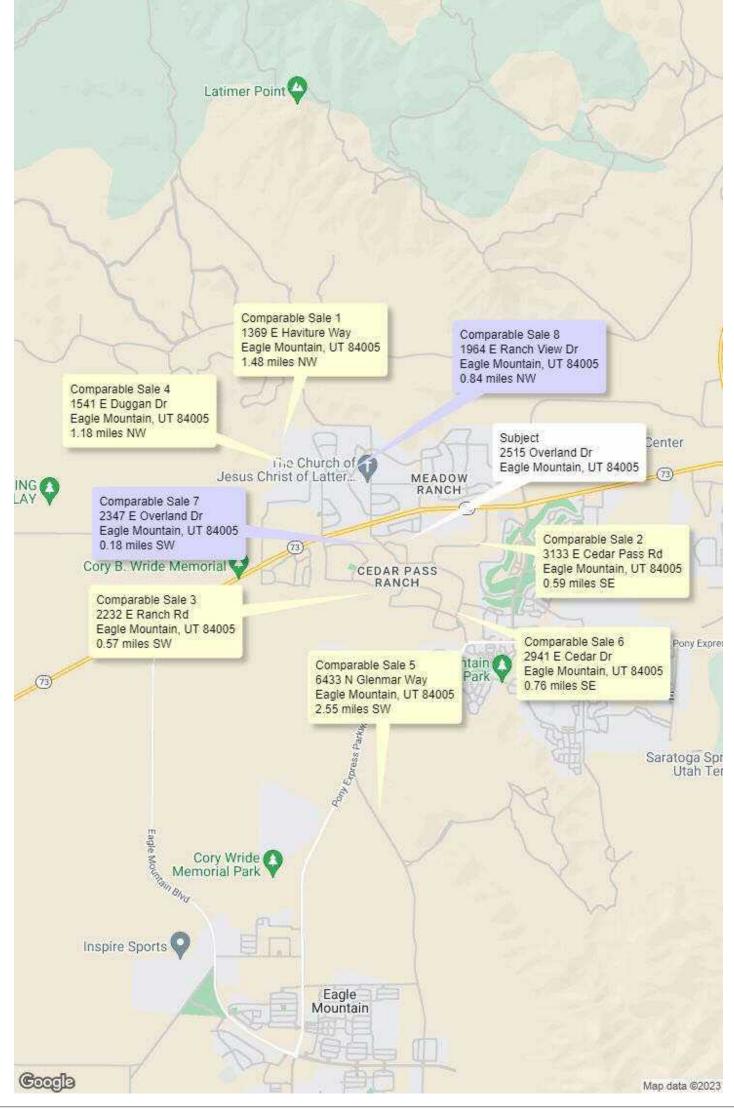
Sale Date: Sale Price: \$

	PLATMAP	
Borrower: Catamount Properties 2018 LLC	File No	.: 34561789
Property Address: 2515 Overland Dr	Case N	0.:
City: Eagle Mountain	State: UT	Zip: 84005
Lender: Wedgewood, Inc		

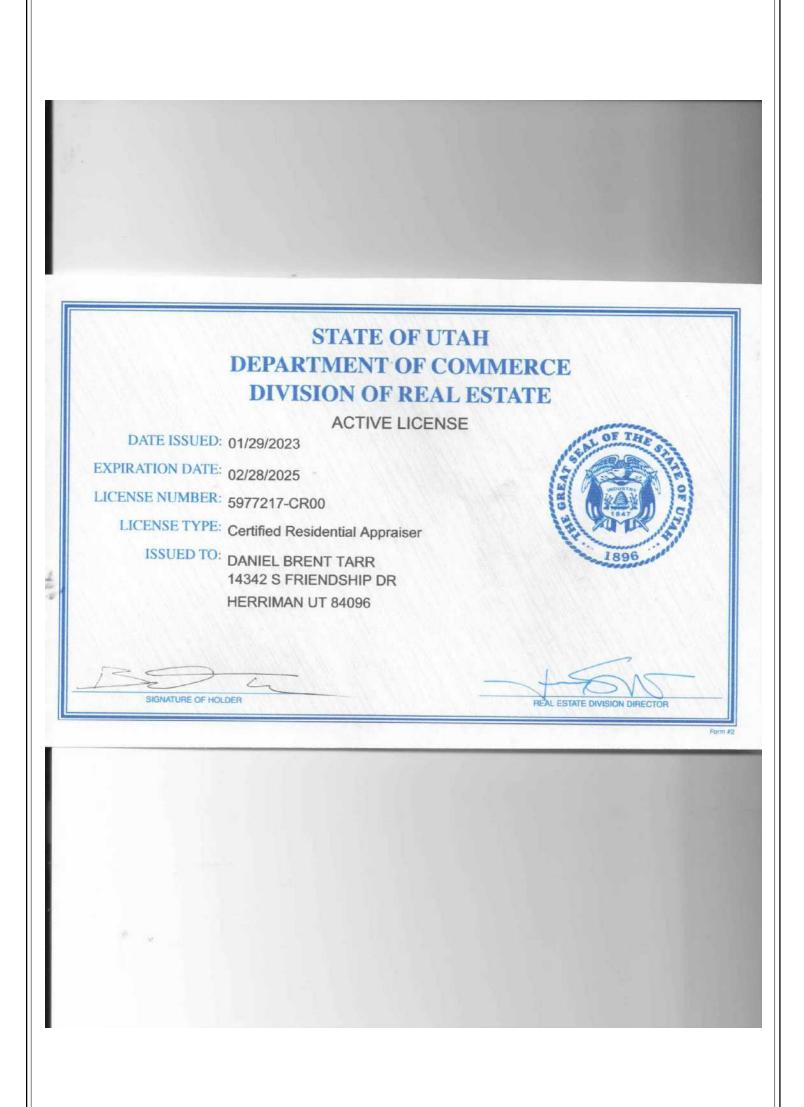


LOCATION MAP





Borrower: Catamount Properties 2018 LLC Property Address: 2515 Overland Dr City: Eagle Mountain Lender: Wedgewood, Inc

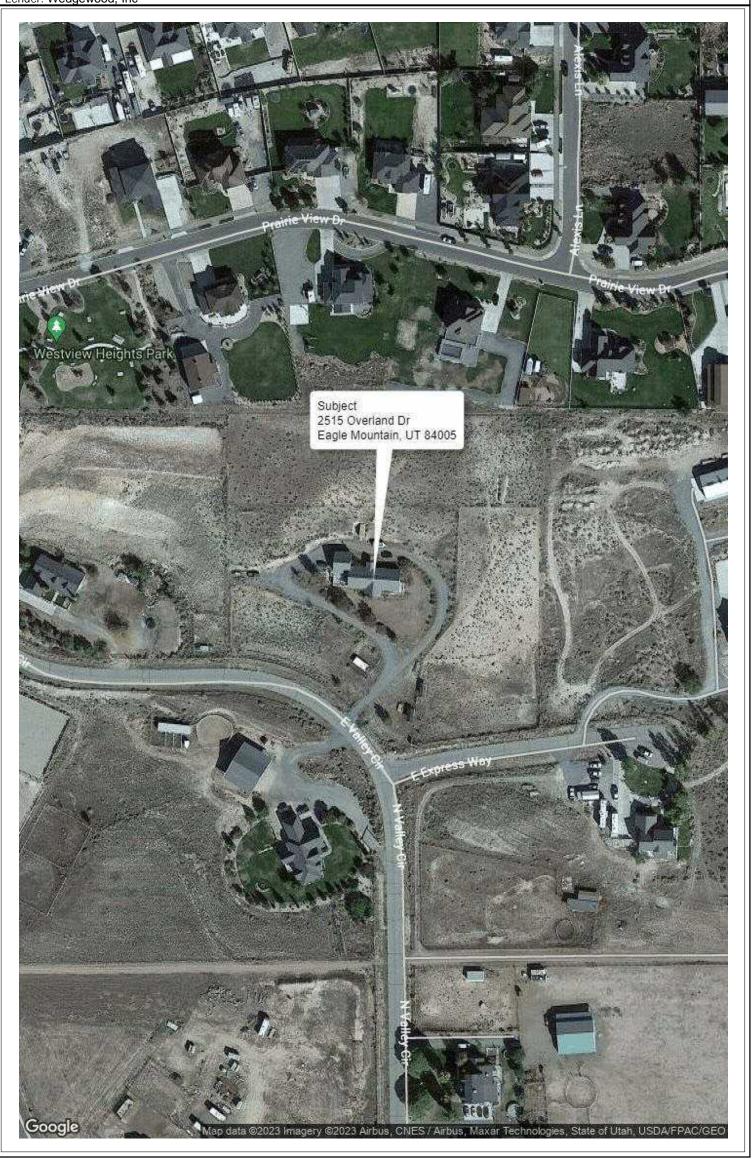


ty Address: 2515 Overland I agle Mountain	Dr			State: UT	Case No.: Zip:	84005
: Wedgewood, Inc						
				NCE COMPANY FL 37, New York, NY 10020-13		
Certificate Number:				026244510-03		
This Certificate forms a pa Renewal of Master Policy		olicy N	lumber:	035908521-03 035908521-02		
NOTICE: THIS INSURA CLAIMS FIRST MADE COVERAGE EXISTS FO CERTIFICATE PERIOD NOTICE: DEFENSE EX STATED IN THE CERTINI	AGAINST THE OR CLAIMS FIL UNLESS, AND PENSES ARE I IFICATE, PLEA ORMAN-SPENC	CERTI RST M/ TO TI INCLUI SE RE CER RE CAN AC	FICATE HOLDER I ADE AGAINST THE HE EXTENT, A BAS DED WITHIN AND I AD THE ENTIRE PI EAL ESTATE RISK	DURING THE CERTIFIC CERTIFICATE HOLDE COR EXTENDED REF REDUCE THE APPLICA DLICY CAREFULLY. PURCHASING GROUP CERTIFIED APPRAISE oration)	ATE PERIOD, NO R AFTER THE END C ORTING PERIOD AP BLE LIMIT OF LIABIL INC dba	OF THE PLIES.
1. Name and Address of (Pertificate Hold		Quick Quality Ap			
1. Name and Address of	certancate non	<i>I</i> C1.	14342 S. Friendst			
			Herriman	UT	84096	
2. Certificate Period:	Effective E		3/9/2023	to Expiration Date: • Certificate Holder shown in it	3/9/2024	
2a. Retroactive Date:	3/9/2011					
3. Limit of Liability:			ime at the Address of the each claim	e Certificate Holder shown in it	em 1. above	
o. Linit of Eduarty.	A 34 34 36 50 50	a second s	aggregate limit			
4. Deductible:	\$	×	each claim			
5. Professional Covered S	Services insure	ed by ti	his policy are: <u>RE</u>	AL ESTATE APPRAISAL	SERVICES	
6. Advance Certificate Ho	Ider Premium:		\$694.00	Surplus Li Stamping		31.20 1.32
7. Minimum Earned Prem	ium: 25%	% or	\$174.00	1.303.000 (2.000) (5.000)(2.000)	nasing Group Fee	40.00
Forms and Endorsements See Attached Forms list				Total:		\$ 72.52
Agency Name and Addres	s:		Norman-Spencer 10050 Innovation Miamisburg, OH	Drive, Suite 340		a parate
IT IS HEREBY UNDERSTOOD FORTH IN THE ATTACHED N			HE CERTIFICATE H	OLDER AGREES TO ALL	FERMS AND CONDITIO	INS AS SET
		F	21-1	7 Count	y: Salt Lake	<u>i</u>
The insurer issuing this poli- regulation by the Utah insur under Title 31A, Chapter 28	cy does not hold ance commissio	rsignat d a cert oner. Ti	his policy receives n	applicable) Date do business in this state		

AERIAL MAP

Borrower: Catamount Properties 2018 LLC Property Address: 2515 Overland Dr City: Eagle Mountain Lender: Wedgewood, Inc

Zip: 84005



USPAP ADDENDUM

Borrower: Catamount Properties 2018 LLC							
Property Address: 2515 Overland Dr City: Eagle Mountain Cour	nty: Utah	State: UT		Zip Code: 84005			
Lender: Wedgewood, Inc				- · ·			
APPRAISAL AND REPORT IDENTIFICATION	J						
This report was prepared under the following	USPAP reporting	option:					
X Appraisal Report A written repo	ort prepared under Star	ndards Rule 2-2(a).					
Restricted Appraisal Report A written report	ort prepared under Star	ndards Rule 2-2(b).					
Reasonable Exposure Time My opinion of a reasonable exposure time for the subject p	property at the market	value stated in this report	t is: 0-90 days				
A reasonable exposure time for the subject proper using a market analysis.	ty at the opinion of	value indicated is est	imated to be (0-	90) days and was derived			
Additional Certifications							
\mathbf{X} have performed NO services, as an appraiser or in \mathbf{X}	any other capacity rec	arding the property that i	is the subiect of thi	s report within the three-vear			
period immediately preceding acceptance of this assig	gnment.						
I HAVE performed services, as an appraiser or in an period immediately preceding acceptance of this assignment.				port within the three-year			
Prior Services - NOThe appraiser of this report,			s NOT provided	any prior services for the			
subject property in the 36 months prior to the effect	tive date of the rep	ort.					
Additional Comments							
APPRAISER:		SUPERVISORY APPR	AISER (only if re	quired):			
<u> </u>							
Signature:		0					
Date Signed: 09/10/2023		Date Signed:					
State Certification #: 5977217-CR00							
or State License #: or Other (describe): State #:		State:					
State: UT Expiration Date of Certification or License: 02/28/2025				e:			
Expiration Date of Certification of Elcense: 02/20/2023 Effective Date of Appraisal: 09/08/2023	·	Supervisory Appraiser		street Interior and Exterior			
	Produced using ACI software,	300.234.8727 www.aciweb.com		USPAP_140427201			
	-			= 1 1			