231005 File No. 34649729

Borrower	NIA.			34649729	
	NA				
Property Address	6497 S Rothmoor Dr				
City	Murray	County Salt I	_ake State	^e UT Zip Code 84121	
Lender	Wedgewood Inc				
This report wa	s prepared under the following	USBAB reporting option:			
Appraisal	Report	This report was prepared in accordance with US	PAP Standards Rule 2-2(a).		
Restricted	Appraisal Report	This report was prepared in accordance with US	PAP Standards Rule 2-2(b).		
1 - 1.000.10100	Appraida Hoport	The report was propared in accordance than co			
Reasonable E	cposure Time				
My opinion of a	reasonable exposure time for the sul	pject property at the market value stated in this rep	ort is: 0.	-3 Months	
			_		
Additional Cer	tifications				
I certify that, to t	he best of my knowledge and belief:				
		and in any other consists, recording the property that	at in the publicat of this year at within the		
		r or in any other capacity, regarding the property the	at is the subject of this report within the		
three-year	period immediately preceding accep	ance of this assignment.			
☐ LHAVE ner	formed services, as an appraiser or	n another capacity, regarding the property that is t	he subject of this report within the three-year		
		s assignment. Those services are described in the			
1 '		·	SSItolito Bolow.		
	nts of fact contained in this repo				
		ions are limited only by the reported assumpt	ions and limiting conditions and are my pe	rsonal, impartial, and unbiased	
	nalyses, opinions, and conclusior				
- Unless other	wise indicated, 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 partie	s
involved.					
- I have no bia	s with respect to the property that	at is the subject of this report or the parties in	volved with this assignment.		
- My engagem	ent in this assignment was not o	ontingent upon developing or reporting prede	termined results.		
	•	nent is not contingent upon the development		rection in value that favors the ca	use of
		attainment of a stipulated result, or the occurr	. • .		
	· ·	developed, and this report has been prepare	•		
	at the time this report was prepar		u, in comorning with the ormorn standard	3 of Froicosional Appraisar Fracti	ico triat
			which of this vancet		
	,	rsonal inspection of the property that is the s	•	£ 41 41 41 41	
		significant real property appraisal assistance		i there are exceptions, the name i	of each
individual prov	iding significant real property app	raisal assistance is stated elsewhere in this re	eport).		
A d diti I O					
Additional Cor	nments				
No prior se	rvices were completed red	garding the property that is the subje	ect within the past 3 years.		
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APPRAISER:	1 1	7	SUPERVISORY APPRAISER: (only if	required)	l
	V				l
Classic	4		Cinneture		l
Signature:			Signature:		
	Scott Smith		Name:		
	0/12/2023		Date Signed:		
State Certification #:	5485433-CR00		State Certification #:		
or State License #:			or State License #:		
State: UT			State:		
Expiration Date of Ce	rtification or License: 04/3	30/2025	Expiration Date of Certification or License:		
Effective Date of App			Supervisory Appraiser Inspection of Subject Property	r.	
			Did Not Exterior-only from Street	Interior and Exterior	

Exterior-Only Inspection Residential Appraisal Report

231005 File # 34649729

Fannie Mae Form 2055 March 2005

The purp	oose (of this s	ummary	appraisal repo	rt is to pro	ovide the	lender/client	with an	accurate	, and adequat	elv sunr	orted, op	inion of t	he marke	et value	of the	subject	property.
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Property A	Address	649	97 S	Rothmoor Dr					City	Murray				State	<u> </u>	Zip Code	8412	1
Borrower	NA	4				(Owner of Pul	blic Record	Ca	atamount Pr	opertie	es 2018	,LLC	County	Salt L	.ake		
Legal Desc	cription	Lot	58,	Rothmoor Es	tates #2													
Assessor's	s Parcel	# 2	22-21	-157-002					Tax	Year 2022				R.E. Taxe	es\$ 3	3,796		
Neighborh	ood Nar	me F	Rothr	noor Estates					Мар	Reference	41620			Census 1	ract 1	111.0	8	
Ccupant 0	X	Owner	T	enant Vaca	ent	5	Special Asse	ssments \$	0			PL	JD HOA	3 0		per year	. p	er month
Property R	_	•		Fee Simple	Leasehol	d 🗆	Other (desc	ribe)										
Assignmen	-			ise Transaction	Refina	ance Transaction	inn `	Other (describe)	Servicin	_							
Lender/Cli							Address						0 D I			0007		
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				for sale or has it be	ell olleled for 5al			or to the ellec	live uale oi	uiis appiaisai?						Yes >	S No	
нероп аат	ta sourc	e(s) usea, on	ering pi	ice(s), and date(s).		WFR	MLS											
I di	id _	did not an	alyze th	e contract for sale fo	r the subject pure	chase transacti	ion. Explain t	the results of	the analysis	of the contract for	sale or wh	ny the analys	is was not					
performed	i.																	
_																		
Contract P	Price \$			Date of Contra	ıct		Is the prop	erty seller the	owner of p	ublic record?		Yes	No	Data Sourc	e(s)			
Is there an	nv financ	cial assistance	e (loan	charges, sale conces	sions, aift or dov	vnpavment ass	sistance, etc.) to be paid b	v anv partv	on behalf of the bo	rrower?						Yes	No
0	-			d describe the items				, ,	,, ,,									
11 100, 10p	י טוני נווט נ	otal dollar all	iount an	u ucacinac tile itelia	to be paid.													
Note: Rac	e and t	he racial con	npositio	on of the neighborh	ood are not app	raisal factors.												
		Neighbo	rhood (Characteristics				One-l	Jnit Housin	g Trends			One-	Unit Hous	ing	Pr	esent Land L	Jse %
Location		Urban	X	Suburban	Rural	Property Val	lues	Increasing	, N	Stable	Dec	lining	PRICE		AGE	One-Uni	t	80 %
Built-Up	$\overline{}$	Over 75%		25-75%	Under 25%	Demand/Sup		Shortage		In Balance		r Supply	\$ (000)		(yrs)	2-4 Unit		
Growth	-				Slow	_				3-6 mths		r 6 mths		Low	. ,		milv	10 %
<u> </u>	Ц.	Rapid	X	Stable		Marketing Ti		Under 3 n					465	Low	0	Multi-Fa		5 %
Neighborh	lood Bou	undaries		The subject	is bounded	to the N	lorth by	5600 Sc	uth, to	the West by	/ 2000	East,	860	High	90	Comme	cial	5 %
			00 Sc	uth and to th	e East by	900 East.							630	Pred.	55	Other		%
Neighborh				The subject				Lake Cit	y. Proxi	mity to emp	loyme	nt sourc	es and c	ommur	nity ame	enities	is good	as
the su	biect	is within	1.5 m	iles of downt														
indust		10 1111111		nee or down	OWIT OUIL L	ano ony.	Linpio	ymont o	ability i	o avolago v	riai a v	unoty o	rompley	mont o	pportui	111100 0	ii i u	
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		r prope	rties	in the neig	hborhood	l												
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Specific Zo	oning CI	lassification		R-1-8			Zoning De	scription	Resid	lential								
Zoning Co	mplianc	e 🗙	Legal	Legal Nonci	onforming (Grand	fathered Use)		No Zor	ning	Illegal (describe)							
Is the high	nest and			property as improved	(or as proposed	per plans and	enacification	> 45	4			_	2 1/	□ No I	f No. descri	iho		
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There are 9 comparable	properties currently	offered for sale in	the subject neighborhoo	od ranging in	price	from \$ 425,000		to \$ 1	,300,000
There are 29 comparable	sales in the subj	ect neighborhood within	the past twelve month	s ranging in	sale pri	ce from \$ 465,09	5	to \$	860,000
FEATURE	SUBJECT	COMPA	RABLE SALE # 1	CO	MPARAB	LE SALE # 2		COMPAR	RABLE SALE # 3
Address 6497 S Rothmoo	r Dr	5887 S Denar	es Cir	1447 E 593	35 S		6810	S 1530 E	
Murray, UT 8412	1	Murray, UT 84	121	Murray, UT	Г 8412	<u>!</u> 1	Salt L	ake City,	UT 84121
Proximity to Subject		0.83 miles NE		0.73 miles	N		1 88.0	miles S	
Sale Price	\$		\$ 595,000)		\$ 607,000			\$ 640,000
Sale Price/Gross Liv. Area	\$ s	ı.ft. \$ 400.94 s	q.ft.	\$ 394.4	1 sq.ft.		\$ 3	390.72 sq	ı.ft.
Data Source(s)		WFRMLS # 18	881966;DOM 74	WFRMLS ;	# 1882	2755;DOM 30	WFRI	MLS # 18	39479;DOM 79
Verification Source(s)		Tax Records		Tax Record				Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI	ON	+(-) \$ Adjustment	DE	SCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmL	th	
Concessions		Conv;600	-600	Conv;1300	0	-13,000	Conv	;15000	-15,000
Date of Sale/Time		s08/23;c08/23		s07/23;c06	3/23		s01/2	3;c10/22	
Location	N;Res;	A;BsyRd;	+15,000	N;Res;			N;Res	s;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е		Fee S	Simple	
Site	8712 sf	10454 sf	(10890 sf		0	8712	sf	
View	N;Res;	N;Res;		N;Res;			N;Res	s;	
Design (Style)	DT1;Rambler	DT1;Rambler		DT1;Ramb	ler			Multi-Leve	el 0
Quality of Construction	Q4	Q4		Q4			Q4		
Actual Age	46	60		61		0	61		0
Condition	C3	C3		C3	T = -		C3		
Above Grade	Total Bdrms. Bat			Total Bdrms.	Baths	+6,000		Bdrms. Bath	
Room Count	6 3 2			4 1	1.1	+3,000		3 1.0	
Gross Living Area	.,0.0	.,	q.ft. C	.,,,,,,		0		1,638 sq	0,000
Basement & Finished	1440sf1350sfv	1		900sf700sf		,	l .	sf870sfin	+6,300
Rooms Below Grade	1rr1br2.0ba0o	1rr2br1.0ba1o	+1,000	0rr3br1.0ba	a0o	+3,500		r1.0ba0o	+5,000
Functional Utility	Typical	Typical		Typical			Typic		
Heating/Cooling	FWA/Central	GHW/Evap	+4,000	FWA/Cent	ral			/Central	
Energy Efficient Items	None	None		None			None		
Garage/Carport	2ga1cp2dw	2ga2dw	+2,000	2gd2dw		+2,000			+8,000
Porch/Patio/Deck	Porch/Deck	Porch/Deck		Prh/Dck/Sr	nRm	-5,000	Porch	n/Patio	0
Net Adjustment (Total)		X +	\$ 04.400) 🛛 + [٦.	\$ 7,000	X	+ 🗆 -	\$ 4.500
Adjusted Sale Price		Net Adj. 3.6	\$ 21,400	Net Adj.	1.2 %	\$ 7,300	Net Adj.	0.7	4,300
of Comparables		Gross Adj. 3.6	\$ 616,400		7.1 %	\$ 614,300			
	sale or transfer history of		mparable sales. If not, explain) 0.000 / 10).	7.1 ~	014,300	0.0007.0	·)· 1.Z	<u>% </u> \$ 644,500
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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Exterior-Only Inspection Residential Appraisal Report

231005 File# 34649729

"The purpose of this appraisal is to determine the current market value an	I the intended use of this a	ppraisal is fo	or servicing". T	he Intende	ed User
of this appraisal report is the Lender/Client. The Intended Use is to evalua-	te the property that is the s	ubject of this	s appraisal for a	a mortgage	9
finance transaction, subject to the stated Scope of Work, purpose of the a					
		ichts of this i	арргаізаі героі	t ioiiii, and	1
Definition of Market Value. No additional Intended Users are identified by	ine appraiser.				
A reasonable exposure time would range from 0 - 3 months for a single fa	nily residence ranging in va	alue from \$6	14,000 - \$645,0	000. Inforr	mation
was gathered through sales and statistical information about days on mark	et. Reasonable exposure	time is presu	med to occur r	orior to or s	starting
from the effective date of the appraisal. The estimated market time for the					, car til ig
nom the enective date of the appraisal. The estimated market time for the	subject would range from	0 - 3 1110111118).		
The State of Utah has a non-disclosure law where sales prices of real esta	te are not required to be re	ported to an	y governmenta	l agency.	This
allows buyers and sellers to market properties and not disclose the sales p	rice, terms, nor other pertir	nent informa	tion regarding t	he transac	ction.
The non-disclosure law means lending institutions and title companies do	not revel closing informatio	n When the	e deed is record	ded throug	h the
county recorder's office, only a nominal fee, which has no relationship to the					
non-disclosure law precludes any independent verification of present or pa					
limited to, sales price, financing terms, concessions, and closing date are	eported through the local E	Board of Rea	altors (Multiple I	Listing Ser	vice).
The data is limited to realtor sales and does not include "For Sale By Own	er" properties nor most nev	constructio	n properties.		
The highest and best use for the subject is the present use as a single fa	mily residential property du	ie to beina p	hysically possil	ble legally	
permissible, financially feasible, and maximally productive.			,,	,,	
permissible, illiancially leasible, and maximally productive.					
All photos are actual photos and not MLS.					
Fee Disclosure:					
Total componentian poid to the appreciant by Classic - #200					
Total compensation paid to the appraiser by ClearCapital = \$220					
Total compensation retained by ClearCapital = \$430					
·					
AMC Registration # for ClearCapital.com, Inc: Utah #7381470-AMC0					
ANIC Registration # for ClearCapital.com, inc. Otan #7561470-ANICO					
COST APPROACH TO VALUE	(not required by Fannie Mae)				
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by under 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 concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied. reporting this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

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	34049729
20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal iding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appraiaws and regulations. Further, I am also subject to the provious that pertain to disclosure or distribution by me.	aisal report by me or the lender/client may be subject to certain sions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or management.	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
	n this appraisal report may result in civil liability and/or nment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraise	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a sappraisal firm), is qualified to perform this appraisal, and is according to the control of the control o	sub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Daniel Scott Smith	Name
Company Name Outwest Appraisals, Inc.	Company Name
Company Address 1801 E Wilson Ave	Company Address
Salt Lake City, UT 84108	
Telephone Number (801) 474-2263	Telephone Number
Email Address oai2@comcast.net	Email Address
Date of Signature and Report 10/12/2023	Date of Signature
Effective Date of Appraisal 10/10/2023	State Certification #
State Certification # 5485433-CR00	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State UT	
Expiration Date of Certification or License 04/30/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
6497 S Rothmoor Dr	Did inspect exterior of subject property from street Date of Inspection
Murray, UT 84121	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 615,000	00110101010101010
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection

Redondo Beach, CA 90278

Email Address

Subject Photo Page

Borrower	NA							
Property Address	6497 S Rothmoor Dr							
City	Murray	County	Salt Lake	State	UT	Zip Code	84121	
Lender/Client	Wedgewood Inc							



Subject Front Left 6497 S Rothmoor Dr



Subject Front



Subject Front Right

Subject Photo Page

Borrower	NA							
Property Address	6497 S Rothmoor Dr							
City	Murray	County	Salt Lake	State	UT	Zip Code	84121	
Lender/Client	Wedgewood Inc							



Subject Street Scene 6497 S Rothmoor Dr



Subject Street Scene



Address Verification

Comparable Photo Page

Borrower	NA							
Property Address	6497 S Rothmoor Dr							
City	Murray	County	Salt Lake	State	UT	Zip Code	84121	
Lender/Client	Wedgewood Inc							



Comparable 1 5887 S Denarles Cir



Comparable 2

1447 E 5935 S



Comparable 3 6810 S 1530 E

Market Conditions Addendum to the Appraisal Report

231005 File No. 34649729

The purpose of this addendum is to provide the lender/client with a cl									
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after A								
Property Address 6497 S Rothmoor Dr		^{City} Murray		Sta	ate UT		ZIP Code 84	121	
Borrower NA									
Instructions: The appraiser must use the information required on this				-					
housing trends and overall market conditions as reported in the Neigh it is available and reliable and must provide analysis as indicated belo				BIIL					
explanation. It is recognized that not all data sources will be able to pr				2					
in the analysis. If data sources provide the required information as an				a					
average. Sales and listings must be properties that compete with the				ho					
subject property. The appraiser must explain any anomalies in the dat				IE					
Inventory Analysis	Prior 7–12 Months		Current – 3 Months	_		_	Overall Trend		
Total # of Comparable Sales (Settled)		Prior 4–6 Months		+	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	12	9	8	╫	Increasing	X		H	Declining Declining
Total # of Comparable Active Listings	2.00	3.00	2.67	+	Declining	H	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4	5	9	ዙ	Declining	H	Stable	 	Increasing
Median Sale & List Price, DOM, Sale/List %	2.0 Prior 7–12 Months	1.7 Prior 4–6 Months	3.4 Current – 3 Months	Ш	Decilling	_	Overall Trend		Illureasily
Median Comparable Sale Price			+	╁	Increasing	X		Т	Declining
Median Comparable Sales Days on Market	635,000	745,000	601,000	╫	Declining	숝		⊬	Increasing
Median Comparable List Price	18	29	740,000		Increasing		Stable	┢	Declining
Median Comparable Listings Days on Market	659,950	600,000	749,900	H	Declining	H	Stable	╠	Increasing
	4	33	54	╫	Increasing	H		╬	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	98.1 Yes	100.0	97.8	#	Declining	X	Stable	₩	Increasing
Explain in detail the seller concessions trends for the past 12 months			use of buydowns, closing costs, co	ndo			3.00.0	ΙШ	o.ouomy
	• •		·		ne oro t-	icc'	ly by com	ion.	ional
loans however cash and EHA terms are an	•				ns are typ	ncal	iy by con	/ent	ioriai
loans however cash and FHA terms are ap	peaning. Seller cond	coolorio are auribl	ited to buyer's closing	JUSI.					
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, explain (includin	g the trends in listings and sales of fo	reclose	d properties).				
	_) (mondum			, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Cite data sources for above information.	AI C								
Cite data sources for above information. WFRN	MLS								
Cite data sources for above information. WFRN	MLS								
· · · · · · · · · · · · · · · · · · ·		appraisal report form. If you u	ised any additional information, such	as					
Summarize the above information as support for your conclusions in	the Neighborhood section of the			as					
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to	the Neighborhood section of the office formulate your conclusions, pro	ovide both an explanation and	support for your conclusions.		demand	and	supply a	re ir	
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Freddie Mac Form 71 March 2009

231005 File No. 34649729

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

The improvements have been 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).

0.2

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.

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.

C/I

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.

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.

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.

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.

02

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:

 $3.2 \ \text{indicates}$ three full baths and two half baths

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

STATE OF UTAH DEPARTMENT OF COMMERCE DIVISION OF REAL ESTATE

ACTIVE LICENSE

DATE ISSUED: 02/28/2023

EXPIRATION DATE: 04/30/2025

LICENSE NUMBER: 5485433-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: DANIEL SCOTT SMITH

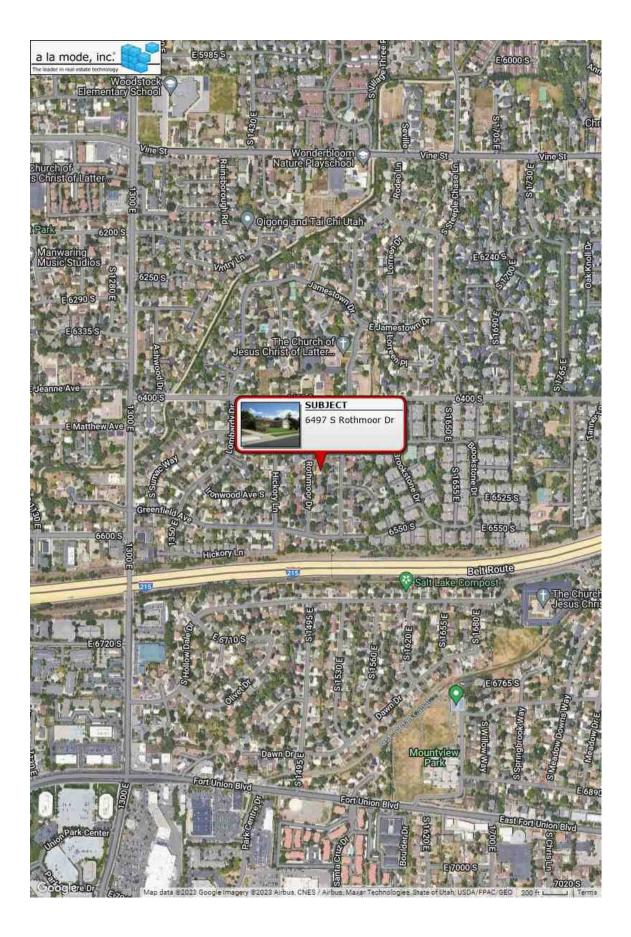
1801 E WILSON AVE

SALT LAKE CITY UT 84108



Aerial Map

Borrower	NA							
Property Address	6497 S Rothmoor Dr							
City	Murray	County	Salt Lake	State	UT	Zip Code	84121	
Landar/Cliant	Wedgewood Inc							



Location Map

Borrower	NA							
Property Address	6497 S Rothmoor Dr							
City	Murray	County	Salt Lake	State	UT	Zip Code	84121	
Lender/Client	Wedgewood Inc							

