31003 File No. 34662168

Borrower	Catamount Properties 2			34002100
Property Address	8058 S Cricket Ln	5.10 LLO		
City	West Jordan	County Salt Lake	State U	T Zip Code 84081
Lender	Wedgewood Inc	Sait Lake	0	. 04001
	wedgewood inc			1
This report wa	s prepared under the following	USPAP reporting option:		
Appraisal	Renort	This report was prepared in accordance with USPAP Sta	undards Rule 2-2(a)	
Appraisar	перин	This report was prepared in accordance with OSFAF Sta	iliualus nule 2-2(a).	
Restricted	Appraisal Report	This report was prepared in accordance with USPAP Sta	indards Rule 2-2(b).	
Reasonable E	cposure Time			
My opinion of a	reasonable exposure time for the su	bject property at the market value stated in this report is:	0-3 Ma	onths
Additional Cer	tifications			
I certify that, to	he best of my knowledge and belief			
■ Lhave NOT	nerformed convices as an appraise	er or in any other capacity, regarding the property that is the	subject of this report within the	
			subject of this report within the	
tnree-year	period immediately preceding accep	rance of this assignment.		[
☐ LHAVE no	formed centices as an annraiser or	in another capacity, regarding the property that is the subje	act of this report within the three-year	
·	* *	is assignment. Those services are described in the comme	•	
'		· ·	ens below.	
- The stateme	nts of fact contained in this repo	rt are true and correct.		
- The reported	analyses, opinions, and conclus	sions are limited only by the reported assumptions ar	nd limiting conditions and are my persona	al, impartial, and unbiased
professional a	nalyses, opinions, and conclusio	18.		· · · ·
1 '		t or prospective interest in the property that is the sub	niect of this report and no nersonal intere	est with respect to the parties
involved.	wise indicated, i have no present	or prospective interest in the property that is the suc	oject of this report and no personal intere	st with respect to the parties
I		at is the subject of this report or the parties involved	<u> </u>	
- My engagem	ent in this assignment was not	contingent upon developing or reporting predetermin	ed results.	
- My compens	ation for completing this assign	ment is not contingent upon the development or repo	rting of a predetermined value or direction	n in value that favors the cause of
the client, the	amount of the value opinion, the	attainment of a stipulated result, or the occurrence of	a subsequent event directly related to the	intended use of this appraisal.
		e developed, and this report has been prepared, in co		
	at the time this report was prepar		miornity with the emiorni etandards of r	Totossional Appraisar Fraction that
			of this you are	
	· ·	ersonal inspection of the property that is the subject	•	
- Unless other	wise indicated, no one provided	significant real property appraisal assistance to the p	erson(s) signing this certification (if there	e are exceptions, the name of each
individual prov	iding significant real property ap	praisal assistance is stated elsewhere in this report).		
Additional Co	nments			
No prior se	rvices were completed re	garding the property that is the subject wit	hin the past 3 years.	
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APPRAISER:	1 1 1	SUPE	RVISORY APPRAISER: (only if requi	red)
	11 2			
	V			
Signature:		Signatu	ire:	
Name: Danie	Scott Smith	Name:		
	0/09/2023	Date Si	gned:	
State Certification #:			ertification #:	
	5485433-CR00			
or State License #:			E License #:	
State: UT		State:		
Expiration Date of Ce	rtification or License: 04/	30/2025 Expirati	on Date of Certification or License:	
Effective Date of App			isory Appraiser Inspection of Subject Property:	
			Did Not Exterior-only from Street	Interior and Exterior

# **Exterior-Only Inspection Residential Appraisal Report**

31003 File# 34662168

		er ennuelcal as														
The purpose of	this summa	ry appraisal repor	rt is to pro	ovide the I	lender/client	with an	accurate,	and adequa	ately sup	pported, opin	ion of th	ne mark	et value	of the	subject pro	operty.
Property Address	2052 S	Cricket Ln	-				City	West Jor	dan			State	UT	Zip Code	84081	
					Owner of Publ	lic Record						County	<u> </u>		04001	
Out		operties 2018				- It Hitteria	Les	lie & Kary	Bucha	anan		Odding	Salt L	аке		
Legal Description		1, Sycamores	<u>at Jordan I</u>	Hills PH 9	<u>).                                    </u>											
Assessor's Parcel #	<sup>‡</sup> 20-3	3-251-004					Tax Ye	ar 2023				R.E. Tax	es\$ 3	3,993		
Neighborhood Name	Svca	amores at Jord	dan Hills				Map F	eference	41620	0		Census	Tract 1	139.09	)	
Occupant 🗶		Tenant Vaca			Special Asses	sments \$	0			PUE	) HOA S	0		per year		month
Property Rights App		Fee Simple	Leasehold		Other (descri		U					U		]   ,		
76		_					(4									
Assignment Type	Purci	hase Transaction	Refina	ance Transactio		Other (	(describe)	Servicir	ng							
Lender/Client	Wedgewo	ood Inc			Address	2015	Manhat	tan Beach	Blvd	Suite 100	, Redon	do Be	ach, CA	90278	3	
Is the subject prope	rty currently offer	ed for sale or has it be	en offered for sale	le in the twelve	months prior	r to the effect	tive date of th	s appraisal?						Yes 🗙	No	
Report data source(	s) used, offering	price(s), and date(s).		WFRI	MIS										•	
.,	.,			VVIIXI	VILO											
I did	did not analyze t	the contract for sale for	r the subject purc	chase transactio	on. Explain th	ie results of t	the analysis o	the contract to	r sale or w	why the analysis	was not					
performed.																
_																
Contract Price \$		Date of Contra	ıct		Is the prope	rty seller the	owner of pub	lic record?		Yes	No	Data Sour	ce(s)			
Is there any financia	Il assistance (Inar	n charges, sale conces	sions nift or dow						orrower?				.,		Yes	No
0		-	-	mpaymont aco	10141100, 010.)	to bo paid b	y uny punty or	i bonan or alo b	011011011							
ii Yes, report the tot	ai dollar amount a	and describe the items	to be paid.													
Note: Race and the	racial composit	tion of the neighborho	ood are not appr	raisal factors.												
		I Characteristics				One I	Jnit Housing	Tranda			One	Unit Hous	oine	Dec	sent Land Use	0/
												OIIII HOU:			Sent Land USE	
Location U	Jrban 🔀	Suburban	Rural	Property Valu	ues	Increasing		Stable	De	eclining	PRICE		AGE	One-Unit		80 %
Built-Up 🔀 (	Over 75%	25-75%	Under 25%	Demand/Sup	ply	Shortage	X	In Balance	0v	er Supply	\$ (000)		(yrs)	2-4 Unit		10 %
. 23		Stable	Slow	Marketing Tir	me 🔽	Under 3 n		3-6 mths		er 6 mths	621	Low	0	Multi-Fan	nily	5 %
Neighborhood Boun						_								_		
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		The subject i				<u> 1400 No</u>	oth, to the	e west by	5600	vvest,	1,445	High	50	Commerc	ıal	5 %
		outh and to th	e East by	7600 Wes	st						700	Pred.	20	Other		%
Neighborhood Desc	ription	The property	y is in the \	West Jorg	dan porti	ion of S	alt Lake	County. F	roxim	ity to emr	oloymen	t sourc	es and	comm	unity	
amenities is	good as th	e subject is w														
		•		100 01 001	viitoviii (	Juit Luit	o Oity. I		nii otai	Dility 10 Oil	ADIO WILL	i a vai	loty of c	mpioyi	HOH	
opportunities		for the above conclusi	iono)									_				
										e. Marke						
would rang	je roughly	/ from 0 - 3	months d	lependin	<u>ig on th</u>	<u>ıe listin</u>	ig price.	There a	are \$0	o - \$25,0	)00 in f	inanci	ing cor	ncessio	ns note	d
for similar	properties	s in the neig	hborhood	i.												
	8 Ac				Area 12	2197 sf		Sha	ape R	etangular			View N	Res;		
Specific Zoning Clas	-	P-C			Zoning Des		Reside	ntial		otarigalar			,	1100,		
Zoning Compliance	<b>▼</b> Lega		onforming (Grand	Hatharad Llea)	20111119 2000	No Zor		Illegal (describ	0)							
								illeyai (uescrib	e)							
Is the highest and b	est use of subject	t property as improved	(or as proposed	per plans and												
				, a. piano unu	specifications	s) the preser	nt use?			X	Yes	No	If No, descr	IDE		
				e piano unu	specification.	s) the preser	nt use?			×	Yes	No No	ii No, desci	ine		
Utilities P	ublic Other	(describe)		Prairie dard	specifications		nt use?		0	Off-site Improve		No	II NO, descr	Pub	ic Priva	te
		(describe)		Water	Public					Off-site Improve	ments - Type	No	II NO, descr	Pub		te
Electricity	X 🗆	(describe)		Water	Public				S	Off-site Improve	ments - Type	No	ii No, descr			te
Electricity Gas	<b>X</b>			Water Sanitary Sewer	Public		describe)		S A	Off-site Improve Street Aspl	ments - Type			Pub		]
Electricity Gas FEMA Special Flood	Hazard Area	Yes	No FE	Water	Public  If X  If X	Other (	describe) FEMA M	. 70	S A	Off-site Improve	ments - Type		ii No, descr	Pub		]
Electricity Gas FEMA Special Flood	Hazard Area		No FE	Water Sanitary Sewer	Public	Other (	describe) FEMA M	ap # 49	S A	Off-site Improve Street Aspl	ments - Type			Pub		]
Electricity Gas FEMA Special Flood Are the utilities and	Hazard Area	Yes	No FE	Water Sanitary Sewer EMA Flood Zone	Public  If X  If X	Other (	describe)  FEMA M  No If No	. 70	S A	Off-site Improve Street Aspl	ments - Type	FE	EMA Map Da	Pub	9/25/2009	]
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There are 6 comparable	properties curren	ntly offe	ered fo	or sale	e in	the s	subject	neighborhoo	d rang	ging in	price	from \$	699,000		to :	\$ ;	859,	900	
There are 25 comparable	sales in the s	subject r	neighbor	rhood	within	the p	ast twe	elve months	s rangi	ing in s	sale prio	ce from		0		to \$		444,367	7 .
FEATURE	SUBJECT			CC	OMPARA	BLE SAI	LE # 1			COI	MPARABI	LE SALE #	2		C	OMPA	RABLE	SALE # 3	
Address 8058 S Cricket Li	า	6	6267	W Ti	ntic L	.n			7101	I W Mo	orepa	ark Pl		7123	W M	loore	epar	k Pl	
West Jordan, UT	84081	V	West	Jorda	an, U	T 840	081					84081		1			•	84081	
Proximity to Subject		1	1.79 r	niles	SE					miles I					miles				
Sale Price	\$					\$		675,000				\$	835,000					5	799,900
Sale Price/Gross Liv. Area	\$	sq.ft. \$	3 2	266.6	g sq.ff	t.		,	_	251.13	sq.ft.				298.4	.7 s	q.ft.		,
Data Source(s)		V			# 188		I.DOI	<i>I</i> 31				3932;D0	OM 188	_				376;DOI	M 117
Verification Source(s)			Tax R			<u>, , , , , , , , , , , , , , , , , , , </u>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Record		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			Recor			3. 0,2 0.	
VALUE ADJUSTMENTS	DESCRIPTION			SCRIPTI		+	+(-) \$ Ad	ljustment		ESCRIPTIO		+(-)\$	Adjustment		ESCRIPT			+(-) \$ A	djustment
Sales or Financing			ArmLt	th				-	Arml	l th				Arml	th				
Concessions			Conv:							v:1476			-1,476	1		nnn			-25,000
Date of Sale/Time			s07/2		3/23					23;c03/	123		-1,-10		23;c1				-23,000
Location	N;Res;		N:Res		5/23				N:Re		123			N;Re		2122			
Leasehold/Fee Simple	Fee Simple		Fee S							ss, Simple					s, Simpl	_	_		
Site	12197 sf				е	_					;			1045		<u>e</u>			0
View			12197						1001				·				_		0
Design (Style)	N;Res;		N;Res						N;Re					N;Re			-		
Quality of Construction	DT2;Modern		DT2;N	viode	rn					;Moder	n			_	Mode	ern	-		
-	Q4		Q4						Q4					Q4					
Actual Age Condition	16		15			-		0						1					50,000
	C3		C3		T				C1	T n			-50,000			1.			-50,000
Above Grade		_		Bdrms.	Baths				Total	Bdrms.	Baths		-4,000	_	Bdrms.	Ba	-+		-4,000
Room Count		2.1	8	4	2.1				9	5	3.1		-10,000		5	3.			-5,000
Gross Living Area	2,931	sq.ft.		2,53	1 sq.ff	t.		+16,000		3,325			-15,800		2,68		q.ft.		+10,000
Basement & Finished	1825sf0sfin	1	1028s	sf0sfi	n			+15,940	1784	sf0sfin	1		C	1450	sf0sfi	in			+7,500
Rooms Below Grade																			
Functional Utility	Typical	T	Туріса	al					Туріс	cal				Typic	cal				
Heating/Cooling	FWA/Centra	al F	FWA/	Cent	ral				FWA	\/Centr	al			FWA	/Cen	tral	T		
Energy Efficient Items	None	N	None						None	е				None	9				
Energy Efficient Items Garage/Carport Porch/Patio/Deck  Net Adjustment (Total)  Adjusted Sale Price of Comparables	3gbi3dw		3gbi3						3gbi					3gbi3					
Porch/Patio/Deck	Porch/Patio		Porch		k			n		:h/Patic	)				h/Pati	io			
	,	Ť												1					
Net Adjustment (Total)			X	+ 1	П-	\$		31,940		] + <b>[</b>	₹ -	\$	-81,276		] +	X	- 5	<u> </u>	-66,500
Adjusted Sale Price		N	Vet Adj.		4.7 %	, '		31,940	Net Adj.		9.7 %		-01,270	Net Adj.					-00,300
			,			b I											2 7o I		
of Comparables		G	Gross Ad	li.	17%	6 \$		706 040			9.7 %	s	753 724			8.3	3 %   7 %   S	6	733 400
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	ale or transfer history				4.7 %	6 \$					9.7 %	\$	753,724			12.7	7 %   5	3	733,400
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# **Exterior-Only Inspection Residential Appraisal Report**

31003 File# 34662168

	The highest and best use for the subject is the present use as a single fa permissible, financially feasible, and maximally productive.	ımily residential property d	ue to being p	hysically possible, legally
	The Intended User of this appraisal report is the Lender/Client. The Intended	led Use is to evaluate the p	property that	is the subject of this appraisal to
	determine market value for servicing, subject to the stated Scope of Work,	purpose of the appraisal,	reporting req	
	report form, and Definition of Market Value. No additional Intended Users	are identified by the appra	1561.	
	A reasonable exposure time would range from 0 - 3 months for a single far	mily residence ranging in v	alue from \$7	09 000 - \$754 000 Information
	was gathered through sales and statistical information about days on mark			
	from the effective date of the appraisal. The estimated market time for the			
	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 governmental agency. This
	allows buyers and sellers to market properties and not disclose the sales p	orice, terms, nor other perti	nent informa	tion regarding the transaction.
	The non-disclosure law means lending institutions and title companies do			
	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			
TZ	limited to, sales price, financing terms, concessions, and closing date are in The data is limited to realtor sales and does not include "For Sale By Own-			
WE	The data to limited to reality sales and assessed in this date of all by own	or proportion from most flor	· conou douc	профоннос.
ទ	All photos are actual photos and not MLS.			
¥				
ADDITIONAL COMMENTS	Utilities were on and in working order at the time of the inspection.			
¥	Fee Disclosure:			
	Total compensation paid to the appraiser by ClearCapital = \$220			
	T-t-1			
	Total compensation retained by ClearCapital = \$430			
	AMC Registration # for ClearCapital.com, Inc: Utah #7381470-AMC0			
	Tamo regionalism nor oldar ouplical soliti, inc. otali mito or income			
	COST APPROACH TO VALUE	E (not required by Fannie Mae)		
	COST APPROACH TO VALUE  Provide adequate information for the lender/client to replicate the below cost figures and calculations.	E (not required by Fannie Mae)		
			te value was	noted from similar sales from the
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.	Si	te value was	noted from similar sales from the
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	Si	te value was	noted from similar sales from the
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  area. The opinion of land to value ratio was estimated at less than 30% when the comparable land sales or other methods for estimating site value)	Sinich is typical for the area.	te value was	
ACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  area. The opinion of land to value ratio was estimated at less than 30% when the comparable land sales or other methods for estimating site value)	Si	te value was	noted from similar sales from the  =\$ 300,000 =\$
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31003 File # 34662168

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 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.

31003 File # 34662168

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.

Exterior-Only Inspection F	Residential Appraisal Report File # 34662168
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
-	ort to: the borrower; another lender at the request of the ortgage 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 ting, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra- laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me.	sal report by me or the lender/client may be subject to certain ions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or me	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	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 livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	, have read the appraisal report, and agree with the appraiser's 's certification.
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,
	ub-contractor or an employee of the supervisory appraiser (or the eptable 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 signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and livered 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 Address         1801 E Wilson Ave	Company Name 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 10/09/2023	Date of Signature
Effective Date of Appraisal 10/05/2023	State Certification #
State Certification # 5485433-CR00	or State License #
or State License # or Other (describe) State #	StateExpiration Date of Certification or License
State UT	Expiration Date of Continuation of Electrical
Expiration Date of Certification or License 04/30/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property  Did inspect exterior of subject property from street
8058 S Cricket Ln	Date of Inspection
West Jordan, UT 84081 APPRAISED VALUE OF SUBJECT PROPERTY \$ 735,000	
LENDER/CLIENT	COMPARABLE SALES

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6 Fannie Mae Form 2055 March 2005

Name <u>ClearCapital</u> Company Name

Company Address

Email Address

Wedgewood Inc

2015 Manhattan Beach Blvd Suite 100,

Redondo Beach, CA 90278

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

Date of Inspection

# **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	8058 S Cricket Ln							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



**Subject Front Left** 8058 S Cricket Ln



**Subject Front** 



# **Subject Front Right**

# **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	8058 S Cricket Ln							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



**Subject Street Scene** 8058 S Cricket Ln



# Subject Street Scene



# **Address Verification**

# **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	8058 S Cricket Ln							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



# Comparable 1

6267 W Tintic Ln



# Comparable 2

7101 W Moorepark Pl



**Comparable 3** 7123 W Moorepark PI

# Market Conditions Addendum to the Appraisal Report

31003 File No. 34662168

The purpose of this addendum is to provide the lender/client with a	a clear and accurate understanding of	the market trends and condit	ione provalent in the cubiect						
neighborhood. This is a required addendum for all appraisal reports	-		iono provaione in the eadjoor						
	5 WILLI ALL ELLECTIVE GATE OIL OF ALLET API						710.0		
Property Address 8058 S Cricket Ln		<sup>City</sup> West Jo	rdan	5	ate UT		ZIP Code 840	<u>81</u>	
Borrower Catamount Properties 2018 LL	С								
Instructions: The appraiser must use the information required on the		lusions, and must provide su	port for those conclusions, regardi	ng					
housing trends and overall market conditions as reported in the Ne	inhhorhood section of the appraisal re	enort form. The annraiser mu	at fill in all the information to the ext	ont					
	- "			, iii					
it is available and reliable and must provide analysis as indicated b									
explanation. It is recognized that not all data sources will be able to	provide data for the shaded areas be	elow; if it is available, howeve	r, the appraiser must include the dat	a					
in the analysis. If data sources provide the required information as	an average instead of the median, the	e appraiser should report the a	available figure and identify it as an						
average. Sales and listings must be properties that compete with the	ne subject property, determined by ap	plying the criteria that would	be used by a prospective buyer of t	ne					
subject property. The appraiser must explain any anomalies in the									
, , , , , , , , , , , , , , , , , , , ,						_			
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			U	verall Trend		
Total # of Comparable Sales (Settled)	40	22	12		Increasing		Stable	X	Declining
Absorption Rate (Total Sales/Months)	6.67	7.33	4.00		Increasing	X	Stable	П	Declining
Total # of Comparable Active Listings	15	14	11	X	Declining	Ħ	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)				+	Declining	岩	Stable	H	Increasing
	2.2	1.9	2.8	_	Decilling	<u> </u>			moroasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			U	iverall Trend		
Median Comparable Sale Price	483,500	472,450	440,150		Increasing		Stable	X	Declining
Median Comparable Sales Days on Market	7	14	28	Т	Declining		Stable	X	Increasing
Median Comparable List Price	499,950	480,000	480,000		Increasing	$\overline{\mathbf{x}}$	Stable		Declining
Madian Comparable Lictings Days on Market				⊭	Declining		Stable		Increasing
7 Wedian comparable Listings Days on Market	23	55	87	-		<u> </u>			
Median Sale Price as % of List Price	100.0	100.0	99.0	┸	Increasing		Stable	L	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	<b>⋈</b> No			Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 mont	hs (e.g., seller contributions increase	d from 3% to 5%, increasing	use of buydowns, closing costs, co	ndo	•				
fees, options, etc.). Seller concessions ra	ange from 0% to 1% wh				no oro tuni	امما	ly by cony	ont	ional
Seller Concessions ra					iis are typi	Jai	ly by conv	CIII	ioriai
Median Sale Price as % of List Price  Seller-(developer, builder, etc.)paid financial assistance prevalent?  Explain in detail the seller concessions trends for the past 12 mont fees, options, etc.).  Seller concessions rail coans however cash and FHA terms are a	appearing. Seller conce	essions are attribu	ted to buyer's closing (	cost.					
<del>χ</del>									
MARKET									
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If ves. explain (including	the trends in listings and sales of fo	reclose	d properties).				
		,,, (							
	RMLS								
Cite data sources for above information.	TITLE								
Cite data sources for above information. WFF									
Cite data sources for above information. WFF									
Wil	in the Neighborhood section of the ar	paraical report form. If you use	ad any additional information, such	20					
Summarize the above information as support for your conclusions			•	as					
Wil			•	as					
Summarize the above information as support for your conclusions	, to formulate your conclusions, provi	ide both an explanation and s	upport for your conclusions.		as deman	d a	ind supply	are	e in
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Freddie Mac Form 71 March 2009

31003 File No. 34662168

#### 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 upkeen).

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.

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/

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

# Market Conditions Addendum to the Appraisal Report

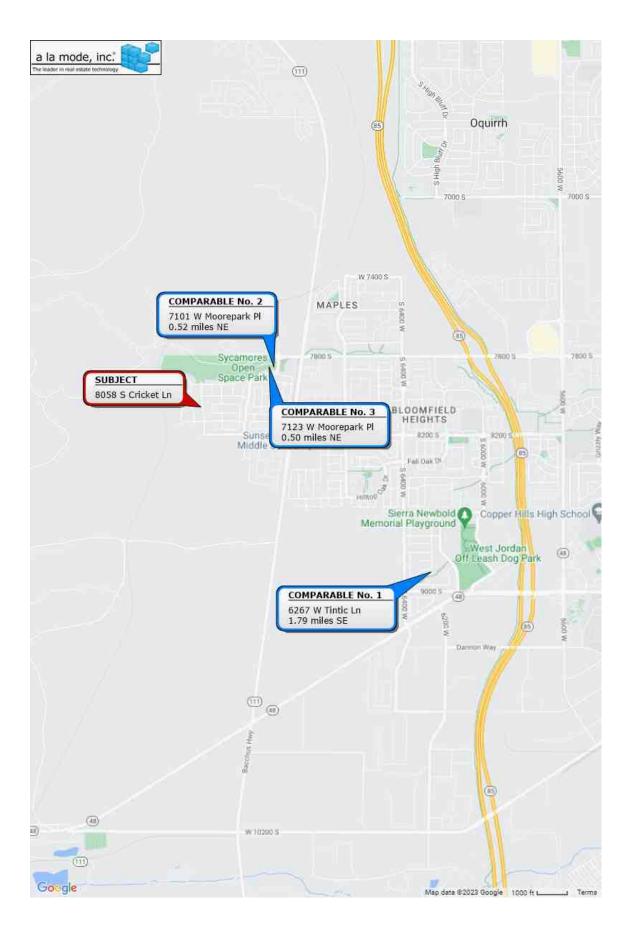
31003 File No. 34662168

The purpose of this addendum is to provide the lender/client with a coneighborhood. This is a required addendum for all appraisal reports			tions provident in the edujoet						
Property Address 8058 S Cricket Ln	Willi all ellective date on or after Ap	City West Jo	ordan	S	tate UT		ZIP Code 840	121	
Borrower Catamount Properties 2018 LLC	,	vvest oc	<u>nuali</u>		01		040	101	
Instructions: The appraiser must use the information required on this		clusions, and must provide su	upport for those conclusions, regardi	ing					
housing trends and overall market conditions as reported in the Neig	hborhood section of the appraisal	report form. The appraiser mu	ust fill in all the information to the ext	tent					
it is available and reliable and must provide analysis as indicated below									
explanation. It is recognized that not all data sources will be able to p				ta					
in the analysis. If data sources provide the required information as an average. Sales and listings must be properties that compete with the	-			·ho					
subject property. The appraiser must explain any anomalies in the da				116					
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	$\top$		(	Overall Trend		
Total # of Comparable Sales (Settled)	17	3	5	╁	Increasing	X	Stable		Declining
Absorption Rate (Total Sales/Months)	2.83	1.00	1.67	Ī	Increasing	X	Stable		Declining
Total # of Comparable Active Listings	5	4	6		Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.8	4.0	3.6		Declining	_	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %  Median Comparable Sale Price	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	+	Increasing		Overall Trend	П	Declining
Median Comparable Sales Days on Market	700,262 52	675,000 18	733,500	╬	Declining		Stable Stable	H	Increasing
Median Comparable List Price	739,999	699,700	745,023	┢	Increasing	-	Stable	H	Declining
Median Comparable Listings Days on Market	6	38	40	┢	Declining	Ħ	Stable	×	Increasing
Median Sale Price as % of List Price  Seller-(developer, builder, etc.)paid financial assistance prevalent?  Explain in detail the seller concessions trends for the past 12 months fees, options, etc.).  Seller concessions rar	100.0	97.3	100.0	Ē	Increasing	X			Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	⊠ No			Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 months	s (e.g., seller contributions increase	ed from 3% to 5%, increasing	use of buydowns, closing costs, co	ondo					
fees, options, etc.). Seller concessions ran	nge from 0% to 2% wh	nen properties are	properly priced. Selling	g teri	ns are typ	ical	ly by conv	enti	ional
loans however cash and FHA terms are ap	opearing. Seller conce	essions are attribu	ted to buyer's closing o	ost.					
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, explain (including	g the trends in listings and sales of fo	oreclos	ed properties).				
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O'the data assumed to a house left work live									
Cite data sources for above information. WFRI	MLS								
Cite data sources for above information. WFRI	MLS								
Cite data sources for above information. WFRI  Summarize the above information as support for your conclusions in		ippraisal report form. If you u	sed any additional information, such	as					
YYITM	n the Neighborhood section of the a		-	as					
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Freddie Mac Form 71 March 2009

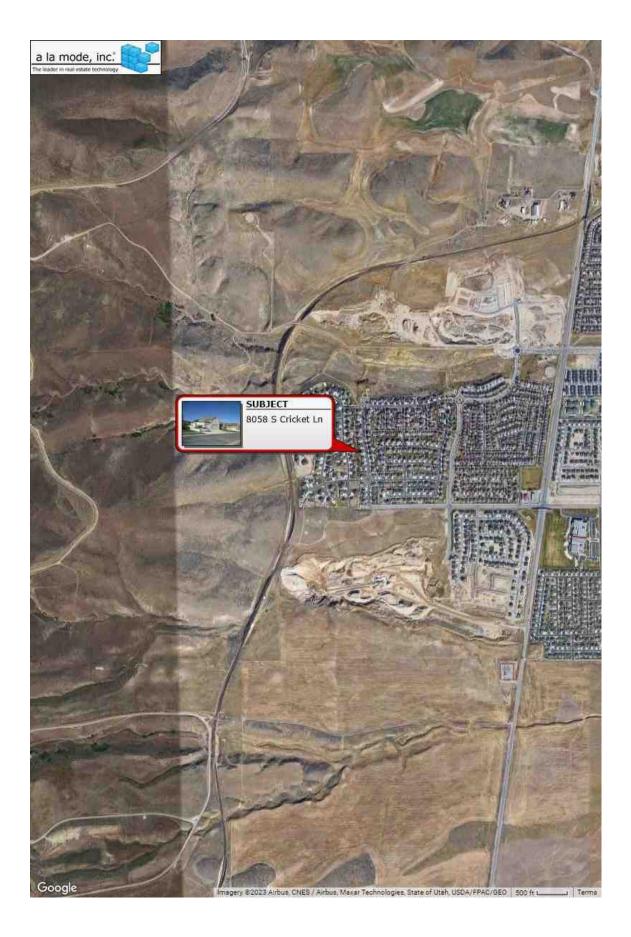
# **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	8058 S Cricket Ln							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



# **Aerial Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	8058 S Cricket Ln							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



# 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

