

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	8058 S Cricket Lane, West Jordan, UTAH 84081	<b>Order ID</b>	9251928	<b>Property ID</b>	35261666
<b>Inspection Date</b>	04/03/2024	<b>Date of Report</b>	04/08/2024		
<b>Loan Number</b>	55310	<b>APN</b>	20-33-251-004		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Salt Lake		

**Tracking IDs**

<b>Order Tracking ID</b>	4.2_BPO_Citi/Atlas_update	<b>Tracking ID 1</b>	4.2_BPO_Citi/Atlas_update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> The subject property appears to have been in typical condition for the location. No apparent recent updates, such as roof, windows or siding, but no signs of any significant neglect either. The exterior features and property appear generally maintained.
<b>R. E. Taxes</b>	\$3,842	
<b>Assessed Value</b>	\$696,700	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The neighborhood is generally an established area with the majority being single family detached housing. The location provides easy access to employment, recreational areas and typical suburban amenities. There are no 3 similar sold comps in the last year with only 1 and 1 current similar active listings. Due to the lack of comps, it was necessary to expand search outside normal search criteria. Selected the absolute best and most similar that represents the subject home.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$775,000 High: \$780,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	8058 S Cricket Lane	8013 S Madison Nan Dr	6518 W 7830 S	6510 S Eventide Way
<b>City, State</b>	West Jordan, UTAH	West Jordan, UT	West Jordan, UT	West Valley City, UT
<b>Zip Code</b>	84081	84081	84081	84081
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.58 <sup>1</sup>	1.16 <sup>1</sup>	1.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$630,000	\$750,000	\$769,900
<b>List Price \$</b>	--	\$630,000	\$750,000	\$769,900
<b>Original List Date</b>		03/21/2024	03/18/2024	04/01/2024
<b>DOM · Cumulative DOM</b>	-- · --	13 · 18	7 · 21	7 · 7
<b>Age (# of years)</b>	16	18	7	3
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,931	2,535	2,557	2,897
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	13	12	13	13
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	95%	100%	5%
<b>Basement Sq. Ft.</b>	1,825	1,198	1,072	1,630
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.28 acres	0.11 acres	0.29 acres	0.21 acres
<b>Other</b>	NA	NA	NA	NA

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

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

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

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

## Current Listings - Cont.

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

- Listing 1** No concessions offered. Basement has 2 beds, 1 bath and family room. MLS remarks: WOW! \*\*This home is featured on ABC4 Real Estate Essentials! \*\* What a beautiful home in a great location! Calm and quiet neighborhood in an expanding and developing area. The living room is beaming with natural light and 20-foot ceilings creating a wonderful space for entertaining or relaxing by the fireplace. The main floor also includes an open kitchen, formal living room, and office. The upstairs features its own separate (and new) furnace/central air unit, a huge master bedroom with an ensuite, and walk-in closets in each bedroom. The separate basement entrance makes it easy to add a mother-in-law apartment and generate some rental income. With so much to offer, you don't want to miss out on this one!
- Listing 2** No concessions offered. Basement has 1 bed, 1 bath and family room. MLS remarks: Welcome to your dream home! This meticulously cared-for property offers an impressive 5 bedrooms and 4 bathrooms, along with a coveted 3-car garage. Situated in a prime location, convenience meets luxury with a walkout basement, ideal for entertaining or relaxing. Step outside to discover a serene oasis complete with a firepit and garden beds, perfect for enjoying Utah's beautiful seasons. The expansive driveway provides ample parking, while the charming 2nd-floor loft adds versatility to the living space. With its proximity to Jordan Landing, shopping, dining, and entertainment are just moments away. Don't miss the opportunity to make this your forever home!
- Listing 3** No concessions offered. MLS remarks: This beautiful 2 story home boasts a spacious office upon entering. The high ceilings, and abundant natural lighting draw you into the open living space, dining area, and kitchen. The open kitchen has a large island with a breakfast bar and quartz countertops. There is also a quaint mudroom when entering from the 3 car garage. The garage doors can be controlled through the MyQ app! Spacious primary bedroom on the main floor has a large bathroom, roman shower, double sinks, and walk in closet with natural lighting. The upstairs has a lovely multipurpose loft area, 3 bedrooms, and laundry room. The basement is unfinished and plumbed so it's perfect for someone looking to make the space their own! The yard has easy to control smart sprinklers and the backyard is thoughtfully landscaped. This home also features a reverse osmosis filtration system and Moen smart water shut off on the main line! Don't miss out on this gorgeous home!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	8058 S Cricket Lane	6732 W 8070 S	6437 W Lone Wash Way	8288 S Birch Water Ln
<b>City, State</b>	West Jordan, UTAH	West Jordan, UT	West Jordan, UT	West Jordan, UT
<b>Zip Code</b>	84081	84081	84081	84081
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.87 <sup>1</sup>	1.23 <sup>1</sup>	1.82 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$799,900	\$815,000	\$795,000
<b>List Price \$</b>	--	\$799,900	\$799,900	\$795,000
<b>Sale Price \$</b>	--	\$775,000	\$780,000	\$780,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	09/01/2023	02/23/2024	03/20/2024
<b>DOM · Cumulative DOM</b>	-- · --	30 · 53	71 · 98	7 · 44
<b>Age (# of years)</b>	16	3	6	17
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,931	2,797	3,208	2,449
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	13	14	13	12
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	90%	95%
<b>Basement Sq. Ft.</b>	1825	1,610	1,560	1,294
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.28 acres	0.22 acres	0.25 acres	0.28 acres
<b>Other</b>	NA	\$1250 pd conc	NA	NA
<b>Net Adjustment</b>	--	+\$8,815	-\$44,880	-\$8,705
<b>Adjusted Price</b>	--	\$783,815	\$735,120	\$771,295

\* Sold 3 is the most comparable sale to the subject.

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

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

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

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** Concessions: \$1,250. Add \$4690 sq ft up, \$5375 bsmt sq ft. Subtract \$1250 pd conc. MLS remarks: Stunning Ivory 2500 Farmhouse Collection home plan with Gold package upgrades. Also includes white cabinets, stainless steel gas appliances, quartz counters, laminate hardwood flooring, 2 tone paint, HUGE 3 car garage, box window in nook, expanded great room, grand bathroom with cultured marble surrounds, chrome hardware, energy efficient options, can lighting, Christmas light outlets, metal railing at stairway. Home back open space so no backyard neighbors.
- Sold 2** No paid concessions. Basement has 2 beds, 1 bath and family room. Add \$5000 less garage stalls, \$6625 bsmt sq ft. Subtract \$14,385 sq ft up, \$42,120 bsmt % fin. MLS remarks: his home has a large open floor plan with tons of natural light a formal living room and Semi Formal Dining area which is perfect for entertaining. The main floor also offers a den making this home perfect for working from home. Kitchen comes with Stainless steel appliances, white cabinets, quartz counter tops and a large pantry. You will enjoy the mud room with bench right off the 3 car garage. Upstairs has 4 bedrooms, including a large master suite with double sinks, quartz countertops and a large loft at top of stairs. Fully finished basement includes 2 bedrooms, 1 bath and family room. Close to parks, shopping, dining, and much more! Minutes away from Bacchus Hwy, 201 and Mountain View Corridor making your commute a breeze.
- Sold 3** No paid concessions. Basement has 1 bed and 1 bath. Add \$16,870 sq ft up, \$13,275 bsmt sq ft. Subtract \$38,850 bsmt % finished. MLS remarks: Impressive two-story home located in the highly desirable Bloomfield Estates neighborhood with a 3-car garage. Move-in-ready and upgraded throughout. While you are inside the house or enjoying the yard, take note of the gorgeous mountain views from every angle. The well designed floor plan offers four bedrooms and two bathrooms on the second floor plus another bedroom and a three-quarter bathroom in the basement. The spacious main floor has an open kitchen, great room, dining room, half bathroom and a laundry room. The striking grand staircase, two-story entryway, vaulted ceilings, plantation shutters, hardwood floors and large windows create an inviting atmosphere. The luxurious primary suite is complete with a double door entry, vaulted ceilings, a walk-in closet, two vanities, a corner soaking tub and a separate shower. Prepare delicious meals in the newly updated kitchen equipped with white cabinets, granite countertops, a stylish white tile backsplash, a gas range, hardwood floors, under cabinet lighting, a pantry and stainless steel appliances. The great room is an ideal space to gather and get cozy around the gas fireplace surrounded by custom bookshelves and a tile hearth. Step out from the kitchen to the resort-like yard featuring a hot tub, play gym, a large attached covered patio, plus additional patios and one that is shaded by a beautiful craftsman style gazebo. The finished basement rec room is another great place to relax, watch movies or play games. In the basement you will also find a cold storage room and ample storage space. Use the permanent outdoor accent lighting to illuminate the house for holidays, birthdays and game days. The .28 acre lot also boasts professional landscaping, a fenced backyard, an automatic sprinkler system, a lush lawn, vegetable garden boxes and a huge RV parking space. Conveniently located near schools, parks, the Mountain View Corridor trail, shopping and dining.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Sold last 04/08/2008 for \$399,900.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$769,900	\$769,900
<b>Sales Price</b>	\$765,000	\$765,000
<b>30 Day Price</b>	\$740,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Pricing is based on recently sold comps minus paid concessions (if any paid) and taking into consideration current active listings including days on market as well as adjustments for finished basements, paid concessions and square footage differences. Over the last year, the buyer pool was stagnant with higher interest rates. Homes that were available had multiple price drops and higher days on market. We are starting to see a slight shift back to stable values and more buyers looking, however home inventory is still very low.</p>		

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

### Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Subject Photos



Street

## Listing Photos

**L1** 8013 S Madison Nan Dr  
West Jordan, UT 84081



Front

**L2** 6518 W 7830 S  
West Jordan, UT 84081



Front

**L3** 6510 S Eventide Way  
West Valley City, UT 84081



Front

## Sales Photos

**S1** 6732 W 8070 S  
West Jordan, UT 84081



Front

**S2** 6437 W Lone Wash Way  
West Jordan, UT 84081



Front

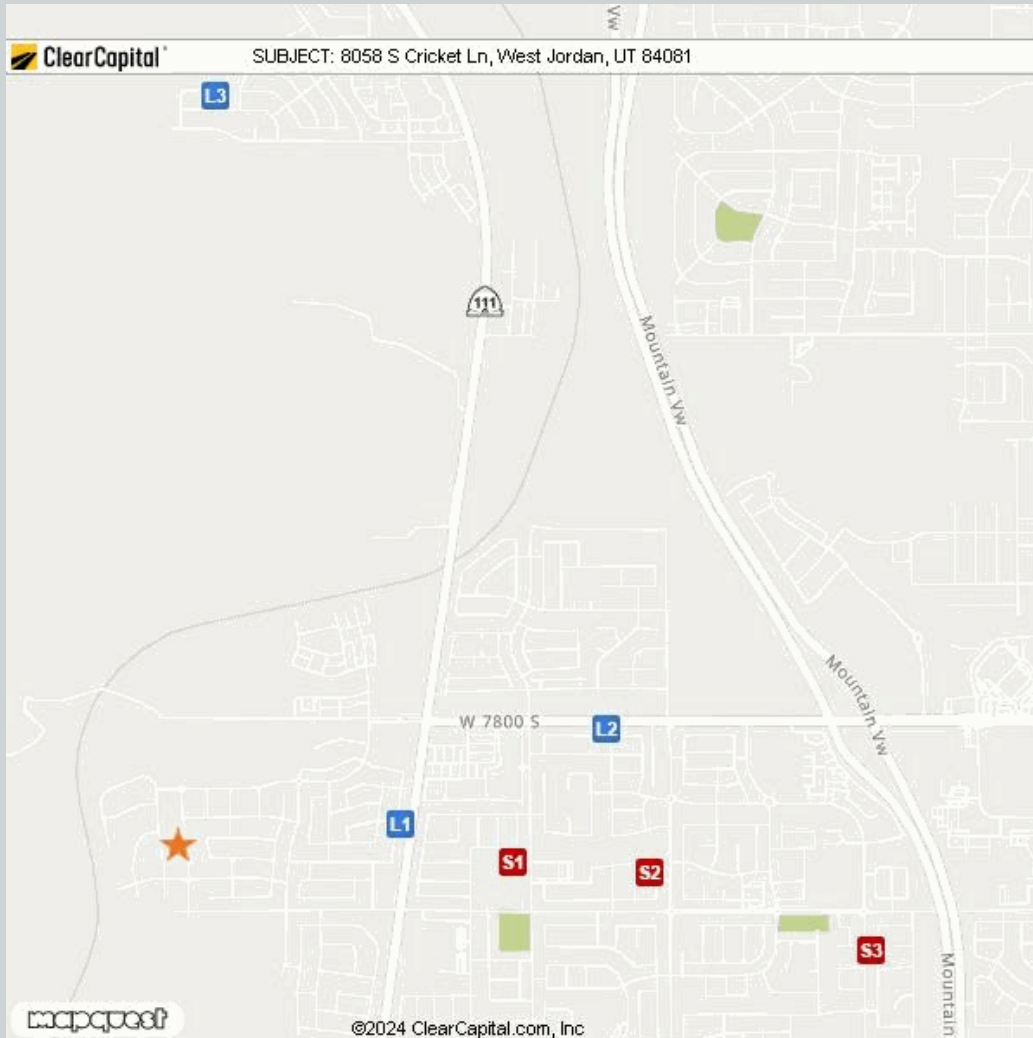
**S3** 8288 S Birch Water Ln  
West Jordan, UT 84081



Front

### ClearMaps Addendum

**Address** ★ 8058 S Cricket Lane, West Jordan, UTAH 84081  
**Loan Number** 55310      **Suggested List** \$769,900      **Suggested Repaired** \$769,900      **Sale** \$765,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8058 S Cricket Lane, West Jordan, Utah 84081	--	Parcel Match
L1 Listing 1	8013 S Madison Nan Dr, West Jordan, UT 84081	0.58 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	6518 W 7830 S, West Jordan, UT 84081	1.16 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6510 S Eventide Way, West Jordan, UT 84081	1.95 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6732 W 8070 S, West Jordan, UT 84081	0.87 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6437 W Lone Wash Way, West Jordan, UT 84081	1.23 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	8288 S Birch Water Ln, West Jordan, UT 84081	1.82 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

### Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Robyn Moody	<b>Company/Brokerage</b>	Salt Lake REO w/Realty HQ
<b>License No</b>	6238053-SA00	<b>Address</b>	8962 S Duck Ridge Way West Jordan UT 84081
<b>License Expiration</b>	06/30/2024	<b>License State</b>	UT
<b>Phone</b>	8015668288	<b>Email</b>	Robyn@SaltLakeREO.com
<b>Broker Distance to Subject</b>	1.95 miles	<b>Date Signed</b>	04/08/2024

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.**

### **Unless otherwise specifically agreed to in writing:**

**The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.**