

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.

Address	1266 W Glengyle Court, Salt Lake City, UTAH 84123	Order ID	9342944	Property ID	35409619
Inspection Date	05/15/2024	Date of Report	05/17/2024		
Loan Number	55588	APN	21-15-432-016		
Borrower Name	Catamount Properties 2018 LLC	County	Salt Lake		

Tracking IDs					
Order Tracking ID	5.14_Citi_AgedBPO	Tracking ID 1	5.14_Citi_AgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	Per the MLS and the MLS photos, the subject property has been updated with new flooring, paint, kitchen cabinets and appliances.
R. E. Taxes	\$1,621		
Assessed Value	\$344,400		
Zoning Classification	Residential		
Property Type	Townhome		
Occupancy	Vacant		
Secure?	Yes		
	(Home is currently active and staged for sale)		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	GLENCOE TOWNHOMES 801-256-0465		
Association Fees	\$112 / Month (Landscaping,Other: On Site Property Mgmt; Pet Rules; Pets Permitted; Playground; Snow Removal; Trash Paid)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	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 a total of 4 similar sold comps in the last year with all 4 of those sold in the last 6 months 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.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$375,000 High: \$381,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1266 W Glengyle Court	7097 S Longitude Ln #B	1191 W Fife Ct	6042 S Liberty Oaks Cv #2
City, State	Salt Lake City, UTAH	West Jordan, UT	Salt Lake City, UT	Salt Lake City, UT
Zip Code	84123	84084	84123	84107
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.51 ¹	0.25 ¹	1.74 ¹
Property Type	Other	SFR	SFR	SFR
Original List Price \$	\$	\$360,000	\$379,900	\$395,000
List Price \$	--	\$360,000	\$379,900	\$395,000
Original List Date		05/06/2024	04/17/2024	05/02/2024
DOM · Cumulative DOM	-- · --	11 · 11	30 · 30	15 · 15
Age (# of years)	25	26	24	28
Condition	Good	Average	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,108	1,378	1,108	1,410
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	2 · 2	4 · 3
Total Room #	8	10	7	11
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 1 Car	Carport 2 Car(s)	Attached 1 Car
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	95%	0%	95%	0%
Basement Sq. Ft.	560	--	560	--
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.01 acres	0.04 acres	0.01 acres
Other	NA	NA	NA	NA

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ 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. MLS remarks: Looking for the one that has it all at a great price? This is it! Close to nearby amenities and infrastructure for an easy commute, but safely guarded by a community gate, this cute townhome is waiting for you to make it your own! Offering 3 bedrooms including a master suite, a charming kitchen, and a living space big enough for family movie night. A one car garage and extra parking near the front door mean you'll have space for storage too! Don't miss this chance to own a little piece of West Jordan!
- Listing 2** No concessions offered. Basement has 1 bed, 1 bath and family room. MLS remarks: Your search ends here because this gem is the one you've been dreaming of! In a perfect location, this cutie has 3 bds & 3 bath, as well as a private downstairs bedroom that could easily serve as a second master. Need a fenced yard? we've got you covered, along with new flooring and paint, let's turn this into your new home sweet home today! Square footage figures are provided as a courtesy estimate only. Buyer is advised to obtain an independent measurement.
- Listing 3** No concessions offered. MLS remarks: Check out this well kept townhome in the heart of Murray! Located in a quiet and secluded neighborhood, yet close to so many stores, shopping and restaurants! Easy access to I-15 & I-215. This home offers two primary bedrooms each with their own bathrooms! Come take a look for yourself and enjoy all this home has to offer!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1266 W Glengyle Court	6046 S Macbeth Ct	1281 W Culloden Ct	1193 W Dun Robin Ct
City, State	Salt Lake City, UTAH	Salt Lake City, UT	Salt Lake City, UT	Salt Lake City, UT
Zip Code	84123	84123	84123	84123
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.15 ¹	0.27 ¹
Property Type	Other	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$380,000	\$415,000
List Price \$	--	\$375,000	\$380,000	\$380,000
Sale Price \$	--	\$378,000	\$380,000	\$381,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	02/08/2024	01/02/2024	01/23/2024
DOM · Cumulative DOM	-- · --	56 · 56	102 · 102	117 · 117
Age (# of years)	25	24	25	24
Condition	Good	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,108	1,114	1,120	1,108
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	2 · 1 · 1	3 · 2
Total Room #	8	7	7	8
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	95%	90%	90%	90%
Basement Sq. Ft.	560	562	548	560
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.04 acres	0.05 acres	0.04 acres
Other	NA	\$8000 pd conc	\$8000 pd conc	\$10,500 pd conc
Net Adjustment	--	+\$10,000	+\$17,000	-\$10,500
Adjusted Price	--	\$388,000	\$397,000	\$370,500

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ 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: \$8,000. Basement has 1 bed and 1 half bath. Add \$10,000 no kitchen update, \$8000 bed count. Subtract \$8000 paid conc. Comp has new carpet & paint, just not a new kitchen like subject. MLS remarks: **Showings available only after the first open house Saturday December 16th 11-1 pm ** Charming home with pond views, playground, and walking trails nearby. Easy 215 and I-15 access and public transportation. Fresh paint, new carpet. Fenced yard (HOA handles yard work) Don't wait – this won't stay on the market for long!
- Sold 2** Concessions: \$8,000. Basement has 1 bed and 1 bath. Add \$15,000 condition, \$8000 bed count, \$6500 full bath count. Subtract \$8000 paid conc, \$4500 1/2 bath count. MLS remarks: Welcome to 1281 Culloden Ct, where you get to live in a community that feels like you are in the middle of a park. Enjoy the lovely pond and fountains, the playground that is a one minute walk away, walking trails, and quick access to the Jordan River trail. All this, and you are only minutes from the 215 and I-15 freeways, making travel and commute a breeze. The deck is new, and the back yard is fenced in, ideal for pets, kids, or just some unwinding. The HOA will even mow the front and backyard for you! There are 2 covered parking spots directly in front of the townhome. The basement can be used as a bedroom or a family room, your choice! The master bedroom has 3 closets, one of which could be converted to a master bathroom. Sq.Ft. per county records. Buyer to verify all information.
- Sold 3** Concessions: \$10,500. Basement has 1 bed and 1 half bath. Subtract \$10,500 paid conc. MLS remarks: This gorgeous townhome has been well-loved and cared for, and it is clean and ready for new owners! You will love the updated kitchen, with all the included appliances! The basement could be used as a cozy family room, or a large bedroom. There is space to add a shower or tub to the basement bathroom. The backyard can easily be fenced-in and is a great spot to relax, let the kids play, or let Fido run around. And the best part is that the HOA maintains the front and back yards! There is even a playground within walking distance, along with a pond, walking trails, and close proximity to the Jordan River trail. This is a great community, with close access to the freeways. Sq.Ft. per county records. Buyer to verify all information.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Dimension Realty Services	Current under contract.					
Listing Agent Name	Brad Olsen						
Listing Agent Phone	801-560-8448						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/11/2024	\$399,900	05/01/2024	\$399,900	Pending/Contract	05/02/2024	\$399,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$391,900	\$391,900
Sales Price	\$390,000	\$390,000
30 Day Price	\$380,000	--
Comments Regarding Pricing Strategy		
<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 7097 S Longitude Ln #B
West Jordan, UT 84084



Front

L2 1191 W Fife Ct
Salt Lake City, UT 84123



Front

L3 6042 S Liberty Oaks Cv #2
Salt Lake City, UT 84107



Front

Sales Photos

S1 6046 S Macbeth Ct
Salt Lake City, UT 84123



Front

S2 1281 W Culloden Ct
Salt Lake City, UT 84123



Front

S3 1193 W Dun Robin Ct
Salt Lake City, UT 84123



Front

ClearMaps Addendum

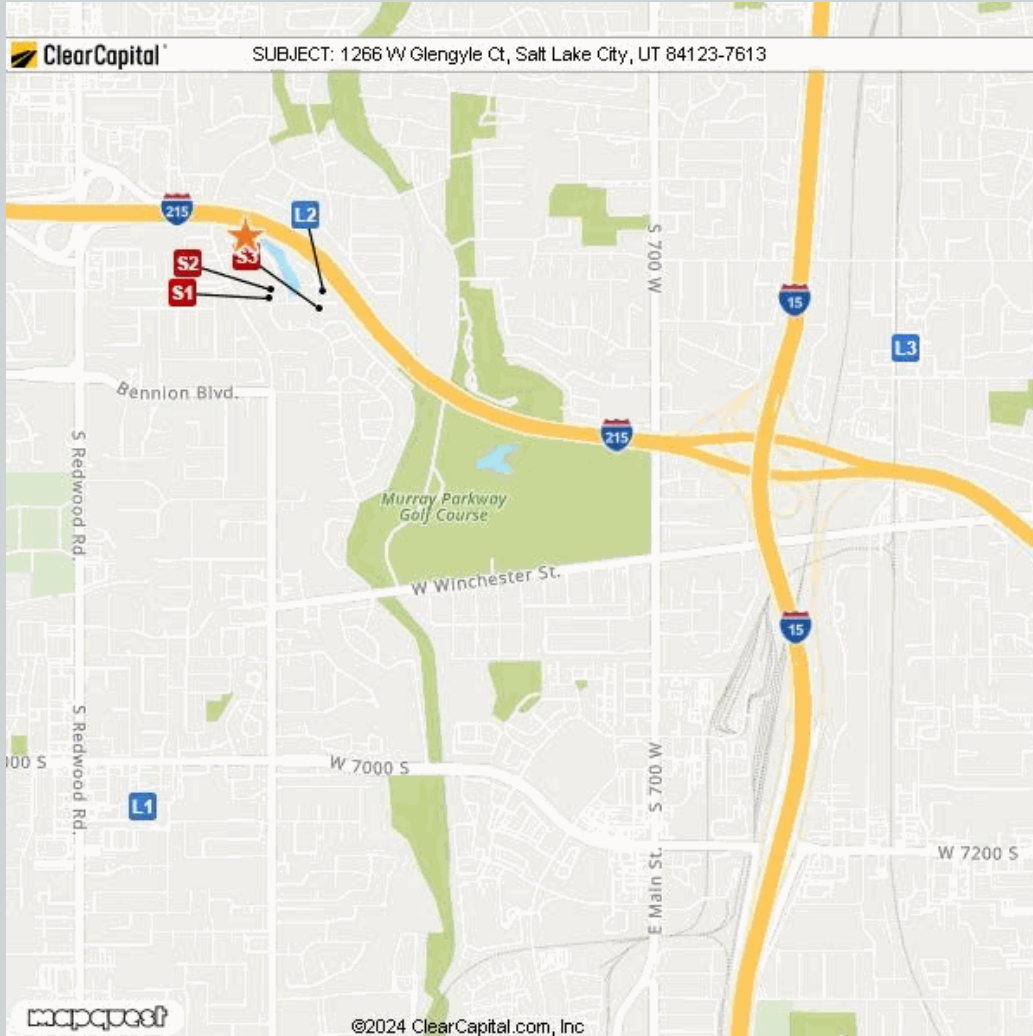
Address ★ 1266 W Glengyle Court, Salt Lake City, UTAH 84123

Loan Number 55588

Suggested List \$391,900

Suggested Repaired \$391,900

Sale \$390,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1266 W Glengyle Court, Salt Lake City, Utah 84123	--	Parcel Match
L1 Listing 1	7097 S Longitude Ln #B, West Jordan, UT 84084	1.51 Miles ¹	Parcel Match
L2 Listing 2	1191 W Fife Ct, Salt Lake City, UT 84123	0.25 Miles ¹	Parcel Match
L3 Listing 3	6042 S Liberty Oaks Cv #2, Salt Lake City, UT 84107	1.74 Miles ¹	Parcel Match
S1 Sold 1	6046 S Macbeth Ct, Salt Lake City, UT 84123	0.17 Miles ¹	Parcel Match
S2 Sold 2	1281 W Culloden Ct, Salt Lake City, UT 84123	0.15 Miles ¹	Parcel Match
S3 Sold 3	1193 W Dun Robin Ct, Salt Lake City, UT 84123	0.27 Miles ¹	Parcel Match

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

² 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

Broker Name	Robyn Moody	Company/Brokerage	Salt Lake REO w/Realty HQ
License No	6238053-SA00	Address	8962 S Duck Ridge Way West Jordan UT 84081
License Expiration	06/30/2024	License State	UT
Phone	8015668288	Email	Robyn@SaltLakeREO.com
Broker Distance to Subject	6.77 miles	Date Signed	05/17/2024

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.