Metric Appraisals, LLC P.O. Box 712 Centerville, UT 84014-0712 801-631-5502 www.metricappraisals.com

01/13/2024

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

Re: Property: 6536 W Clearstone Dr

West Valley City, UT 84128

Borrower: Catamount Properties 2018 LLC

File No.: 010924-002

Opinion of Value: \$ 623,000 Effective Date: 01/10/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements from the street (i.e., drive-by appraisal), a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Since evesign.alamode.com/verify Serial:D708BB6E

Monte D. Roberts

Monte D. Roberts

License or Certification #: 5757129-CG00 State: UT Expires: 11/30/2025 monteappraises@gmail.com

Monte D. Roberts

File # 010924-002

APPRAISAL OF REAL PROPERTY



LOCATED AT

6536 W Clearstone Dr West Valley City, UT 84128 Lot 209, Clearstone Estates Subdivision Phase 2

FOR

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

OPINION OF VALUE

623,000

AS OF 01/10/2024

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Main File No. 010924-002	Dago # 3 of 25
Wall His No. 010324-002	raye#JUIZJ

56298 File # 010924-002

The	purpose	of this s	ummary appraisal rep	ort is to pr	ovide the	lender/client	with an	accurate,	and adequa	tely supp	ported	l, opinion of	the mar	ket value	of the	subject property.
Pro	erty Addre	ess 65	6 W Clearstone	Dr				City	West Val	ley City	V		State	UT	Zip Code	84128
Bor	ower (Catamoun	Properties 2018	3 LLC	-	Owner of Pub	lic Record	Fra	ncisco Ma	rquez,	Jr		County	Salt I	_ake	
Leg	Legal Description Lot 209, Clearstone Estates Subdivision Phase 2															
Ass	essor's Par	rcel #	14-34-282-009-0	000				Tax Y	ear 2023				R.E. Ta	ixes \$ _2	1,051	
	hborhood	Name	Vest Valley City					Мар	Reference	41620			Census	Tract -	1134.08	
000	upant	Owner	Tenant Va	cant		Special Asses	sments \$	0				PUD HOA	\$ 0		per year	per month
Oct Pro	erty Rights	s Appraised	Fee Simple	Leaseho	ld	Other (descr	ibe)									
Ass	ignment Ty	/pe	Purchase Transaction	Refin	ance Transacti	ion	Other (describe)	Servicin	g						
Len	der/Client	Wedg	ewood, Inc.			Address	2015	Manha	ttan Beach	Blvd,	Suit	te 100, Redo	ndo B	each, C	A 90278	}
Is t	e subject p		offered for sale or has it	een offered for sa	le in the twelve	e months prior						,			Yes 🖂	
Rep	ort data so	urce(s) used, of	ering price(s), and date(s)		Per th	he MLS,	the sub	ect has	not been I	isted in	n the	e last 36-mor	iths.			
						,										
I	did	did not a	alyze the contract for sale	for the subject pur	chase transact	tion. Explain th	ne results of	he analysis (of the contract fo	r sale or wh	hy the	analysis was not				
per	ormed.	_														
Cor	tract Price	\$	Date of Con	ract		Is the prope	rty seller the	owner of pu	olic record?		Г	Yes No	Data Sou	rce(s)		
CONTRAC	ere any fin	ancial assistanc	e (loan charges, sale conc	essions, gift or dov	wnpayment ass	sistance, etc.)	to be paid b	any party o	n behalf of the b	orrower?					Г	Yes No
8 If Y	s, report th	he total dollar ar	ount and describe the iten	is to be paid.											_	
Not	e: Race an	nd the racial co	position of the neighbor	hood are not app	raisal factors.											
			rhood Characteristics				One-l	Init Housing	Trends			One	-Unit Hou	usina	Pres	ent Land Use %
Loc	ation [Urban		Rural	Property Val	lues 🔀] Stable	□ Dec	lining		U	AGE	One-Unit	
	t-Up	Over 75%		Under 25%	Demand/Su				In Balance		r Sup				2-4 Unit	68 %
_						· · · · <u>/</u>	Under 3 n	tho.						(yrs)		3 %
Gro Nei		Rapid	Stable	Slow	Marketing T		7		3-6 mths		er 6 mt	700	Low	0	Multi-Fami	, 0
		Boundaries	The compe						the north;	4100 8	Sou		High	90	Commerci	
			tain View Corrid					•				528	Pred.	11	Other	4 %
U Nei	nbornood	Description	See the at	ached 'Nar	rative A	ddendui	m'									
Z —																
Mai	ket Conditi	ons (including s	ipport for the above concl	usions)		See the	attach	ed 'Narr	ative Add	endum	า'					
	ensions	See Plat	Мар				0019 sf		Sha	^{pe} Re	ecta	ngular		View N	;Res;Mtı	า
Spe	cific Zoninç	g Classification	R-1-10			Zoning Des	cription	Single	Family Re	sidenti	ial, '	10,000 SF Lo	ots			
Zon	ng Compli	ance 🔀	Legal Nor	conforming (Grand	dfathered Use)		No Zor	ing	Illegal (describe	:)						
Is t	e highest a	and best use of	ubject property as improv	ed (or as proposed	l per plans and	I specification	s) the preser	t use?				Yes [No	If No, desci	ribe	
Util	ties	Public	Other (describe)			Public	Other (lescribe)		Off	f-site l	Improvements - Type)		Public	Private
	tricity	\boxtimes			Water	\boxtimes				Str	reet	Asphalt			\boxtimes	
Gas		\boxtimes			Sanitary Sewe	er 🖂				All	ley	None				
FEN	IA Special I	Flood Hazard Ar	a Yes	⊠ No FI	EMA Flood Zon	ne X		FEMA I	Map # 49	035C0)275	5G	F	EMA Map D	ate 09	9/25/2009
Are	the utilities	and off-site im	rovements typical for the r	narket area?		\boxtimes	Yes	No If N	o, describe							
Are	there any a	adverse site con	litions or external factors (easements, encroa	chments, envi	ronmental cor	nditions, land	uses, etc.)?					Yes	No No	If Yes, desc	ribe
Th	e publi	ic utility ea	sements are typ	ical. There	are no vi	isible adv	verse ea	sement	s or encro	achmei	nts.	Site size, flo	ood zo	ne. and	easeme	ents are all
			nt survey. The s													
-	<i>2</i> 001 11				o topogia	.py .c		0.10 0.2	.o .o .yp.ou			poug p.o	, .	,,,,,		
Sou	rce(s) Use	d for Physical C	aracteristics of Property		Appraisa	ıl Files	MLS	As	sessment and Ta	x Records		Prior Ins	pection		Property Own	er
$\overline{\times}$	Other (de	scribe) F	xterior Drive-by	Inspection				Data So	urce for Gross Li	ving Area		County	Tax Da	ata		
		General De			General Des	cription		He	ating/Cooling			Amenities			Car St	orage
Uni	s 🖂 C	One One	with Accessory Unit	Concrete	Slab	Crawl Space	ce	FWA	HWBB			Fireplace(s) #	0	None		
	f Stories	1		Full Base		Finished		Radian			Ħ	Woodstove(s) #	0	Drivev	vay #	of Cars 3
Тур			S-Det./End Unit	Partial Ba		Finishe		Other			M	Patio/Deck 1/		Driveway S		Concrete
	Existing	Proposi		Exterior Walls		Brk;Stc		Fuel	Gas			Porch Cvd Cr		Garag		of Cars 3
_	ign (Style)		nbler	Roof Surface		Asphalt			Air Conditioning		Ħ	Pool None	iort	Carpo		of Cars O
	Built	201		Gutters & Dow		Aluminu		Individ			Ħ	Fence Partial		Attach		Detached
	ctive Age (0	Window Type		2-Pane		Other			H	Other None		☐ Built-i		
	liances	Refrigera	or Range/Oven	Dishwa	sher	Disposal	Mici	owave	Washer/Dr	ver	H	Other (describe)	Llal			only
		above grade con					edrooms			,	∠ .				drive-by rea Above G	
			rgy efficient items, etc.)	8 Rooms					2.0 Bath(s)			.,000	1 661 01 0	1035 LIVING P	II GA ADUVE U	auc
Add Des	ilional leati	ures (special en	igy emicient items, etc.)		I ypical I	andscap	ing, par	tial fenc	e, patio/de	ck, and	3-0	car garage.				
ΛΕΛ 				C1		to detect of a set			4- \							
O Des			operty and data source(s)													spection
			the county tax d													
Р	nysical	depreciat	on is estimated	using the A	ge/Life M	lethod wi	th an ef	fective a	ge of five	years, a	a to	tal life expec	tancy	of 55 ye	ars, and	la
			c life of 50 years					external	obsolesce	ence. E	Веса	ause this is a	drive	-by appı	raisal, ne	eeded
re	oairs, c	deterioration	n, renovations,	and remode	ling are ι	unknown										
														_	_	
	-		deficiencies or adverse c	onditions that affec	t the livability,	soundness, o	r structural i	ntegrity of the	property?					Yes	∑ No	
If Y	s, describe	е.														
Th	ere are	e no appa	ent signs of adv	erse conditi	ons. Hov	wever, th	is is a d	rive-by	appraisal o	nly and	d the	e appraiser i	s not a	n exper	t in this	area. This
			that none exist.													
Dog		erty generally co	form to the neighborhood	(functional utility.	style, condition	n. use. constr	uction, etc.)?					Yes 🗌	No If N	lo, describe.		
DUG	s tne prope	orty goriorany oc		(, ,	, , , , , ,									
Doc	s the prope	orty goriorany oc														

Freddie Mac Form 2055 March 2005

56298 File # 010924-002

There are 14 comparable	properties currently of	offered for sale in	the subject neighborhoo	d ranging in price	from \$ 450,000	to \$ 750	0,000	
There are 34 comparable	sales in the subject	neighborhood within	the past twelve months	ranging in sale pri	,		375.000 ·	
FEATURE	SUBJECT	COMPARAE	BLE SALE # 1		BLE SALE # 2		LE SALE # 3	
0000 W Olcarsto		6136 W Country		3023 S Craner P		3018 S Richards		
West Valley City	UT 84128	West Valley City	, UT 84128	Magna, UT 8404	14	Magna, UT 8404	4	
Proximity to Subject		0.56 miles NE		2.27 miles NW		1.47 miles NW		
Sale Price	\$		\$ 589,999		\$ 599.140		\$ 645,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 403.00 sq.ft.		\$ 372.83 sq.ft.	,	\$ 402.87 sq.ft.	0.0,000	
Data Source(s)		+00.00			•		OM 160	
Verification Source(s)		WFR#1899848;I	DOM 7	WFR#1877308;[JOIN 96	WFR#1879101;E	JOIN 168	
		Ext. Inspc/Cnty	1	Ext. Inspc/Cnty	1	Ext. Inspc/Cnty		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	
Sales or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;7000	-7 000	Conv;10000	-10 000	Conv;10000	-10,000	
Date of Sale/Time								
		s10/23;c09/23	+10,000	s12/23;c09/23	+3,500	s11/23;c09/23	+7,000	
Location	N;Res;	N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	10019 sf	12632 sf	-12 500	6970 sf	+20 500	11761 sf	0	
View	N;Res;Mtn	N;Res;Mtn	12,000	N;Res;Mtn	20,000	N;Res;Mtn		
Design (Style)		<u> </u>						
- 1 - 1	DT1;Rambler	DT1;Rambler		DT1;Rambler		DT1;Rambler		
Quality of Construction	Q3	Q3		Q3		Q3		
Actual Age	6	7	0	1	0	1	0	
Condition	C2	C2		C1	-5,000	C1	-5,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	0,000	Total Bdrms. Baths	0,000	
					_		_	
Room Count	8 3 2.0	7 4 2.0	0		0		0	
Gross Living Area	1,603 sq.ft.	1,464 sq.ft.	+14,000	1,607 sq.ft.	-500	1,601 sq.ft.	0	
Basement & Finished	1543sf0sfin	1418sf496sfin	+3.500	1678sf0sfin	-4.000	1609sf0sfin	-2.000	
Rooms Below Grade		0rr1br0.1ba0o	-3.000		1,000		2,000	
Functional Utility	A		-3,000		+	A		
•	Average	Average	1	Average	1	Average		
Heating/Cooling	FA/Central	FA/Central		FA/Central		FA/Central		
Energy Efficient Items	Thermopane	Thermopane		Thermopane		Thermopane		
Garage/Carport	3ga3dw	3ga3dw		3ga3dw		3ga3dw		
Porch/Patio/Deck		1Porch,2Patios	0	1Porch,1Deck	0	1Porch,1Patio	0	
⋖———					0		U	
Fireplaces	0Fplcs	1Fplc	-1,500	0Fplcs		0Fplcs		
Landscaping	Typ Lndscp	Typ Lndscp		Rough Grade	+10,000	Pt-Lndscp	+5,000	
Other Amenities	None	None		None		None		
Net Adjustment (Total)		+ -	\$ 3,500		\$ 14,500	□+ □-	\$ -5,000	
Adjusted Sale Price		Net Adj. 0.6 %		Net Adj. 2.4 %		Net Adj. 0.8 %	0,000	
of Comparables				Gross Adi 0.0 %		Gross Adi 4.5 %	\$ 040,000	
от осттратавно				1 dio33 Auj. 8.9 /0	613,640	4.5 /0	\$ 640,000	
8.7 % 593,499 (1000 http://www.miss.new								
1 🔀 did 🔃 did not research the sale or transfer history of the subject property and comparable sales. If not, explain								
I did did not research the	sale of dansier filetory of the	, pp,	arabio oaioo. Ii not, oxpiain					
did did not research the	sale of Bullotof filotory of the		audio dulos. Il not, oxpiani					
				the effective date of this an	nnraical			
My research did did did r	ot reveal any prior sales or t	ransfers of the subject prope	erty for the three years prior to					
My research did did rid did r	ot reveal any prior sales or to	ransfers of the subject prope	erty for the three years prior to	Jtah is a non-disc	closure state.			
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

56298 File # 010924-002

FEATURE	SUBJECT	COMPARAB	LE SALE # 4	CON	MPARABL	E SALE #	5		CC	OMPARABI	E SALE #	6
Address 6536 W Clearston	ne Dr	2958 S Richards	View Rd	2620 S Sin	bad W	Vay		2640) S Sii	nbad V	Vay	
West Valley City,	UT 84128	Magna, UT 8404	14	Magna, UT	8404	4		Mag	na, U	T 8404	4	
Proximity to Subject		1.52 miles NW		2.25 miles	NW			2.23	miles	s NW		
Sale Price	\$		\$ 645,000			\$	572,955				\$	598,500
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 402.87 sq.ft.		\$ 356.54	4 sq.ft.			\$	419.7	71 sq.ft.		
Data Source(s)		WFR#1882896;[DOM 82	WFR#1963	3305;C	OM 62		WFF	R#189	6705;[OOM 140	
Verification Source(s)		Ext. Inspc/Cnty		Ext. Inspc/0	Cnty			Ext.	Inspc	/Cnty		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	ON	+(-) \$ A	djustment	0	ESCRIPT	TION	+(-) \$ A	djustment
Sales or Financing		ArmLth		Listing				Listir	ng			
Concessions		Conv:0		Pending:0				Activ				
Date of Sale/Time		s10/23;c08/23	+11.000				0	Activ				0
Location	N;Res;	N;Res;	,000	N;Res;				N:Re				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple					Simpl			
Site	10019 sf	12197 sf	-4 000	6970 sf			+20,500					+20,500
Site View Design (Style) Quality of Construction Actual Age	N;Res;Mtn	N;Res;Mtn	-4,000	N;Res;Mtn			120,000		es;Mtr	n		120,000
Design (Style)	DT1;Rambler	DT1;Rambler		DT1;Rambl					;Raml			
Quality of Construction		Q3			ici			Q3	,ıxaıııı	DIEI		
Actual Age	Q3			Q3								
Condition	6	1	0					1				0
Above Grade	C2	C1	-5,000		D-#		-5,000		Datassas	D-th-		-5,000
Poom Count	Total Bdrms. Baths	Total Bdrms. Baths	_	Total Bdrms.	Baths		-	Total	Bdrms.		-	
Condition Above Grade Room Count	8 3 2.0	6 3 2.0	0	6 3	2.0		0	_	3	2.0	-	0
Gross Living Area	1,603 sq.ft.	1,601 sq.ft.		1,607			-500		1,42		-	+18,000
Basement & Finished	1543sf0sfin	1609sf0sfin	-2,000	1680sf0sfin	ו		-4,000	1402	2sf0sfi	in		+4,000
Rooms Below Grade												
Functional Utility	Average	Average		Average				Aver			-	
Heating/Cooling	FA/Central	FA/Central		FA/Central					Centra			
Energy Efficient Items	Thermopane	Thermopane		Thermopan	ne				mopa	ne		
Garage/Carport	3ga3dw	3ga3dw		2ga2dw			+15,500	3ga3	3dw			
Porch/Patio/Deck	Prch,Patio,Deck	1Porch,1Patio	0	1Porch,1De	eck		0	1Por	rch,1D	Deck		0
Fireplaces	0Fplcs	0Fplcs		0Fplcs				0Fpl	cs			
Landscaping	Typ Lndscp	Pt-Lndscp	+5,000	Typ Lndscp)			Тур	Lndsc	:p		
Other Amenities	None	None	,	None				None				
Net Adjustment (Total)		+ -	\$ 5,000	X + [-	\$	26,500] +		\$	37,500
Adjusted Sale Price		Net Adj. 0.8 %	,	Net Adj.	4.6 %		,	Net Adj		6.3 %		,
		Gross Adj. 4.2 %	\$ 650,000	Gross Adj.		\$	599,455	Gross I	Mi		\$	636,000
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Fannie Mae Form 2055 March 2005

56298 File # 010924-002

	I certify that, to the best of my knowledge and belief:				
	-The statements of fact contained in this report are true and correct.				
	-The reported analyses, opinions, and conclusions are limited only by th	•	onditions and ar	e my	
	personal, impartial, and unbiased professional analyses, opinions, and o				
	 I have no present or prospective interest in the property that is the subjective involved. 	ect of this report and no personal intere	est with respect	to the part	ies
	-I have performed no services, as an appraiser or in any other capa	acity, regarding the property that is t	he subject of the	his report	within
	the three-year period immediately preceding acceptance of this as				
	-I have no bias with respect to the property that is the subject of this rep		ssignment.		
	-My engagement in this assignment was not contingent upon developing	g or reporting predetermined results.			
	-My compensation for completing this assignment is not contingent upor				tion in
	value that favors the cause of the client, the amount of the value opinior	n, the attainment of a stipulated result,	or the occurrence	ce of a	
	subsequent event directly related to the intended use of this appraisal.		h 4h - 11-:4 0		£
	 -My analyses, opinions, and conclusions were developed, and this report Professional Appraisal Practice. 	rt has been prepared, in conformity with	n the Uniform S	tandards o)I
STN	-I have made a personal inspection of the property that is the subject of	this report			
AME	-No one provided significant real property appraisal assistance to the pe	•			
8					
ADDITIONAL COMMENTS					
ᅋ	Note: To the Lender / Client: Utah State Law, HB 152, Appraisal Mana				
ADD	Company be registered in the State of Utah and that they inform the cl				
	company before accepting payment. See Utah Annotated 61-2e-304. In				
	appraiser at 801-631-5502 and the Utah Division of Real Estate at 801-	530-6747. The fee received by this a	ippraiser for th	is apprais	iai is
	\$220 and the total compensation retained by the AMC is \$430.				
	COST APPROACH TO VALUE	(not required by Fannie Mae)			
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)			
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions 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, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

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

56298 File # 010924-002

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in
- 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.

56298 File # 010924-002

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	port to: the borrower; another lender at the request of the nortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal iding, but not limited to, the public through advertising, public
	aisal report by me or the lender/client may be subject to certain sions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or many control of the borrow insurers.	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part nore of these parties.
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this quature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or impriso Code, Section 1001, et seq., or similar state laws.	n this appraisal report may result in civil liability and/or nment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraises.	it, have read the appraisal report, and agree with the appraiser's r's certification.
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	- *
APPRAISER APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Monte D Roberts	Signature
Name Monte D. Roberts	Name
Company Name Metric Appraisals, LLC	Company Name
Company Address P.O. Box 712	Company Address
Centerville, UT 84014-0712 Telephone Number 801-631-5502	Telephone Number
Email Address monteappraises@gmail.com	Email Address
Date of Signature and Report 01/13/2024	Date of Signature
Effective Date of Appraisal 01/10/2024	State Certification #
State Certification # 5757129-CG00	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State UT Expiration Date of Certification or License 11/30/2025	SUBJECT PROPERTY
ADDRESS OF DRODERTY ADDRAISED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
6536 W Clearstone Dr West Valley City, UT 84128	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 623,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
O Distriction	
vvedgewood, iiic.	Did not inspect exterior of comparable sales from street
Company Address Wedgewood, Inc. 2015 Manhattan Beach Blvd, Suite 100,	☐ Did not inspect exterior of comparable sales from street ☐ Did inspect exterior of comparable sales from street
Treagetteea, me.	Did not inspect exterior of comparable sales from street

Freddie Mac Form 2055 March 2005

Market Conditions Addendum to the Appraisal Report

Main File No. 010924-002 Page # 10 of 25 56298

010924-002 he purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject eighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. State UT ZIP Code 84128 City West Valley City 6536 W Clearstone Dr Catamount Properties 2018 LLC nstructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months ventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declinina 17 8 Stable Absorption Rate (Total Sales/Months) Increasing Declining 2.83 3.00 2.67 Increasing Total # of Comparable Active Listings 1 Declinina Stable 10 14 Months of Housing Supply (Total Listings/Ab.Rate) Declining Stable ✓ Increasing 0.7 3.5 5.2 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price Increasing Stable Declining 520,292 535.000 558,904 Increasing Median Comparable Sales Days on Market Declining Stable 38 90 34 Median Comparable List Price Increasing Stable Declining 526,404 478,838 548,232 Median Comparable Listings Days on Market Declining Stable Increasing 86 67 123 Median Sale Price as % of List Price Increasing Stable Declining 98.7% 100% 100% Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo A search of the WFR MLS indicates 34 closed sales in the previous 12 months of which 68.6% had seller concessions with a mode of \$10,084 with a high of \$25,885. The sales listing ratio of 100% is stable from the 7-12 month period of 98.7%. The number of active listings is 14 and is decreasing from the previous 3 months Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? The Wasatch Front Regional MLS reported no foreclosures or short sales between 01/10/2023 and 01/10/2024. Cite data sources for above information The Market Conditions Addenda was completed with data from WFR MLS with an effective date of 01/10/2024 Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions, The appraiser's comparable search focused on sales, listings, and pending sales with transaction dates within the past 6 months, located within 1 mile from the subject,age ranging from 0 to 16, GLA ranging from 1,202 sf to 2,004 sf. The initial search resulted in 31 properties. The search parameters were then expanded to transaction dates within the past 12 months and within the competing market neighborhood using similar physical characteristics. Using the expanded search parameters a total of 48 properties were found (which includes those properties found in the initial search), 6 of which, 4 sales and 2 listings, were considered most comparable and included in the Sales Comparison Approach. Those not chosen were of superior/inferior quality and/or superior/inferior location If the subject is a unit in a condominium or cooperative project, complete the following: Project Name Prior 7-12 Months Prior 4-6 Months Current - 3 Months Subject Project Data Overall Trend Total # of Comparable Sales (Settled) Increasing Declining Absorption Rate (Total Sales/Months) Stable Increasing Declining Stable Total # of Active Comparable Listings Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of oreclosed properties Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Monte D. Roberts Supervisory Appraiser Name Metric Appraisals, LLC Company Address Company Address P.O. Box 712, Centerville, UT 84014-0712 State UT State License/Certification # State 5757129-CG00 mail Address Email Address monteappraises@gmail.com

Freddie Mac Form 71 March 2009

Page 1 of 1

Supplemental Addendum

File No. 010924-002

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood, Inc.							

Property Appraised: 6536 W Clearstone Dr, West Valley City, UT 84128

PROPERTY RIGHTS APPRAISED:

Fee simple estate - According to The Dictionary of Real Estate Appraisals, Second Edition, published by The American Institute of Real Estate Appraisers, Page 120, "Fee Simple Estate" Absolute ownership unencumbered by any other interest or estate subject to the four powers of government.

HIGHEST AND BEST USE:

After a complete analysis of the neighborhood and reviewing zoning records, the highest and best use of the subject property "as-if vacant", is for residential single-family purposes. This would entail the construction of appropriate improvements to utilize for that purpose. An appropriate improvement would be a single-family residence. The highest and best use of the subject "as-improved" is its current use. The improvements have remaining economic life; is the probable future use; is the current and previous use and is legally permissible by zoning or probable future zoning; appears to be financially feasible; and is the maximally productive use available to the subject.

The Highest and Best Use of the subject, as revealed by the Appraiser's determination, is that indicated "as-improved".

SUBJECT:

ANSI Declaration per county records: A single-family detached rambler home with 1,603 above-grade finished square feet, zero below-grade finished square feet, and 1,543 below-grade unfinished square feet. In addition, the property includes a porch, deck, a 3-car garage.

NEIGHBORHOOD:

The neighborhood has access to freeways, which is approximately 2-3 miles east by way of the Mountain View Corridor. Additionally, the subject has linkages to downtown Salt Lake City, a major employment center. Schools, shopping, and other employment centers are all nearby. There are no apparent adverse physical or environmental conditions. The subject's final opinion of value is above the neighborhood predominant value due to its age, large total square footage, and overall superior quality of construction/condition. However, it is not overbuilt for the market.

Demand and property values are somewhat out of balance. The inventory of homes is low, but interest rates are stabilizing and declining slightly. Market demand is strong and activity is good for the area. There are no adverse conditions affecting property values. Points of 0% to 4% paid by the Seller are typical for the local Utah market and were accepted in the sales price of the comparables shown in the Sales Comparison Approach section of this report.

Marketing time/trend: MLS data indicates properties typically sell at 97.4 % to 101.4 % of list price. In the last six months, the marketing time is increasing from 86 days to 123 days. The Appraiser has considered relevant competitive listings and/or contract offerings in the performance of this appraisal. Any trend indicated by that data is supported by the listing/offering information included in this report.

SITE:

At 0.23 acres, the subject's site size is average for the competing market. The subject's site location (i.e., immediate neighborhood and proximate externalities), size, shape, and topography were all considered during the selection of comparable properties.

SALES COMPARISON APPROACH:

In gathering information for the sales comparison approach, the Appraiser searched Multiple Listing Service records, deed records, and tax records to find recent sales of properties similar to the subject property. In addition to the search of records, the Appraiser talked with Realtors, when possible, and persons familiar with the area in which the subject property is located. Some gross, net and single-line adjustments for the selected comparables may exceed recommended guidelines due to differences from the subject in date of sale/time, site size, overall quality of construction, GLA, basement area, covered parking, and/or other amenities.

ADJUSTMENTS: Amount Method Used Fireplace \$1,500 per unit Allocation Condition \$5000 (+/-) Extraction GLA \$102 per square foot Extraction Bsmnt SF \$29 per square foot Extraction Bsmnt SF Unf: \$6 per square foot Extraction Garage \$15,400 per space Allocation Landscape \$5,000-\$10,000 (+/-); rough grade, partial, full Extraction Site Value x Net Variance x Diminishing Return Site Extraction 0.56% per month Extraction

Note: all adjustments in the sales comparison grid are rounded to the nearest \$500.

CONDITION/QUALITY

IDENTICAL RATING OR DESCRIPTIONS MAY NEED AN ADJUSTMENT: A comparable with the same Rating or Description does not mean they are identical and without adjustment. It means the overall quality, condition, location, view, etc. of that property falls within the definition of the rating range, but still may need to be adjusted according to market reaction to the variances on a property-specific basis. Fannie Mae's UAD FAQs #27 acknowledges that even though a comparable sale may have the same rating as the subject, it still might be superior or inferior to the subject - therefore an adjustment must be made if warranted. It states: "These differences must be adjusted for in the sales comparison approach grid and an explanation must be provided in the sales comparison approach comment field or in an addendum.

SUMMARY

The appraiser's comparable search focused on sales, listings, and pending sales with transaction dates within the past 6 months, located within 1 mile from the subject,age ranging from 0 to 16, GLA ranging from 1,202 sf to 2,004 sf. The initial search resulted in 31 properties. The search parameters were then expanded to transaction dates within the past 12 months and within the competing market neighborhood using similar physical characteristics. Using the expanded search parameters a total of 48 properties were found (which includes those properties found in the initial search), 6 of which, 4 sales and 2 listings, were considered most comparable and included in the Sales Comparison Approach. Those not chose 'or/inferior quality and/or superior/inferior location.

Supplemental Addendum

File No. 010924-002

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood, Inc.							

COMPARABLE SUMMARY:

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	589,999	0.60	8.70	593,499	15.87
Comp #2:	599,140	2.40	8.90	613,640	15.77
Comp #3:	645,000	0.80	4.50	640,000	17.86
Comp #4:	645,000	0.80	4.20	650,000	18.00
Comp #5:	572,955	4.60	7.90	599,455	16.25
Comp #6:	598,500	6.30	7.90	636,000	16.25

ESTIMATED INDICATED VALUE OF THE SUBJECT: \$623,000

INDICATED WEIGHT VALUE:

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

ADJUSTED VALUE RANGE:

After adjusting for elements of comparison the 4 sales and two listings indicate a range of value of \$593,499(RD) to \$650,000(RD) which is the probable range of market value. My opinion of the fair market value of the subject property is \$623,000.

COST APPROACH:

Nothing set forth in the cost approach should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimates inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials, and due to changing building codes and governmental regulations and requirements. The cost approach to market value should not be considered to be consistent (in either application or results) with a cost approach to insurable value. This appraisal is performed based on the scope of work decision previously discussed and is in accordance with USPAP. An insurance professional should be consulted due to the appraisal report not being the purpose of any insurance consideration and not held liable for any information in the cost approach.

INCOME APPROACH:

The income approach was not developed as it is not typical in the local market for residential purchasers to rely upon the income approach for market value purposes.

SUBJECT/COMPARABLE SALES HISTORY SECTION per Salt Lake Assessor :

The residence was constructed on the property in 2018 according to CAD records, a single-family residence has been on the property since that date. Sales History for the subject and comps is below:

Sale Date Sale Price Doc# Grantor Grantee Transaction Subject:
No Previous sales reported

6136 W Country Apple Ct No Previous sales reported

3023 S Craner Peak Dr No Previous sales reported

3018 S Richards View Rd No Previous sales reported

2958 S Richards View Rd No Previous sales reported

2620 S Sinbad Way No Previous sales reported

2640 S Sinbad Way No Previous sales reported

DATA VERIFICATION:

It should be noted that Utah is a non-disclosure state. Therefore, information regarding the subject property and comparables is verified through multiple listing services, county appraisal district records, and/or conversations with brokers/owners/professionals within the area. It is specifically assumed by Metric Appraisals, LLC that the information disclosed and utilized within this report is accurate and factual. If any information disclosed to Metric Appraisals, LLC and utilized within this report is determined inaccurate, the value contained within is subject to change.

APPRAISER INDEPENDENCE :

No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compe iion, inducement, intimidation, bribery, or in any other manner.

Main File No. 010924-002	Page # 13 of 25

Supplemental Addendum

File No.	010924-002
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Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to lender/client.

ADDITIONAL COMMENTS:

ITEM 10 to CERTIFICATION STATEMENT: The appraiser attempted to adhere fully to the requirements set forth in Certification Item 10 and believes the sources used provided credible information, but strict adherence was not possible in the normal course of business. In this state and local jurisdiction, the non-disclosure status of law prevents the appraiser from any published non-interested party data other than that which is printed through the private source of Multiple Listing Service (MLS).

In the normal course of business, the appraiser attempted to contact the realtor involved in the sale of each comparable used in this report to confirm MLS data and after 24 hours of the realtor not responding to the appraiser's request, the appraiser made an extraordinary assumption that the MLS data is true and correct.

ITEM 21 to CERTIFICATION STATEMENT: The parties identified in this subsection are given disclosure privileges of distribution rights. These distribution privileges are not equal nor should be construed as being the same privilege as an "Intended User". Only the Lender/Client &/or its assigns has the privilege of being identified as another "Intended User". The appraiser is not obligated nor will they discuss this Summary Appraisal Report with any of the entities listed in this section unless they have been specifically identified by the appraiser as an intended user with similar privileges as the client in terms of direct communication rights.

ITEM 23 to CERTIFICATION STATEMENT: The Intended User of this appraisal report is the Lender/Client &/or its assigns . The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, the purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							



Subject Front - View 1

6536 W Clearstone Dr

Sales Price

Gross Living Area 1,603 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View Site 10019 sf Quality Q3 6 Age





Subject Street - View 1

Subject Front - View 2



Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							



Subject Street - View 2

6536 W Clearstone Dr

Sales Price

Gross Living Area 1,603 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View Site 10019 sf Quality Q3 6 Age

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							



Comparable 1

6136 W Country Apple Ct Prox. to Subject 0.56 miles NE 589,999 Sale Price Gross Living Area 1,464 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View 12632 sf Site Q3 Quality Age



Comparable 2

3023 S Craner Peak Dr

2.27 miles NW Prox. to Subject Sale Price 599,140 Gross Living Area 1,607 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View Site 6970 sf Quality Q3 Age



Comparable 3

3018 S Richards View Rd Prox. to Subject 1.47 miles NW Sale Price 645,000 Gross Living Area 1,601 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View Site 11761 sf Quality Q3

Age

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							



Comparable 4

2958 S Richards View Rd Prox. to Subject 1.52 miles NW Sale Price 645,000 Gross Living Area 1,601 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View 12197 sf Site Q3 Quality Age



Comparable 5

2620 S Sinbad Way

Prox. to Subject 2.25 miles NW Sale Price 572,955 Gross Living Area 1,607 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View Site 6970 sf Quality Q3 Age



Comparable 6

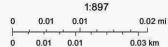
2640 S Sinbad Way

Prox. to Subject 2.23 miles NW Sale Price 598,500 Gross Living Area 1,426 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res;Mtn View Site 6970 sf Quality Q3 Age

Plat Map



January 9, 2024

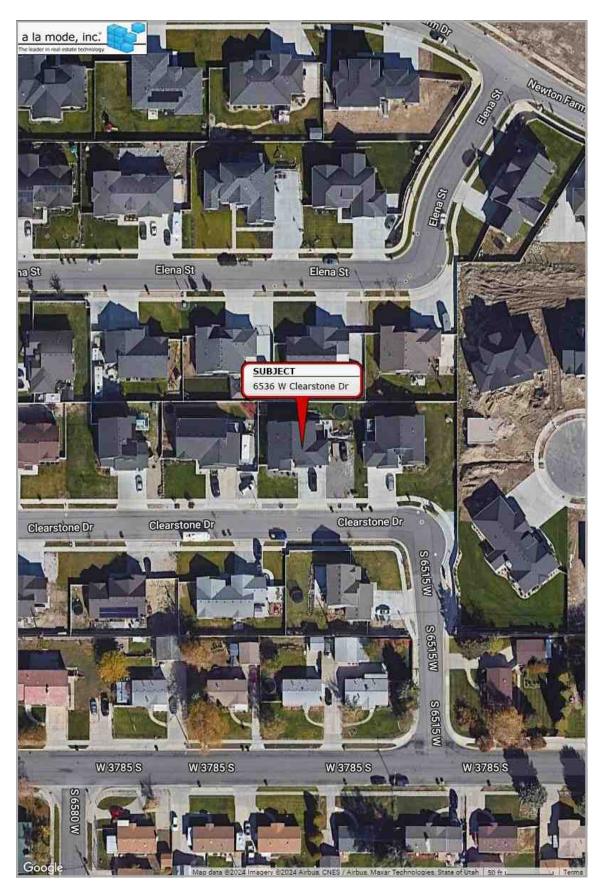


Esri, HERE, IPC, County of Salt Lake, Bureau of Land Management, Utah AGRC, Esri, HERE, Garmin, INCREMENT P, NGA, USGS, Salt Lake County, Maxar, Microsoft

This map was created by the office of the Salf Lake County Assessor, in The Information depicted here is to be taken as an approximate fit in regards to the spatial position of the layers presented. This map is not intended to represent an actual field Survey of, nor establish

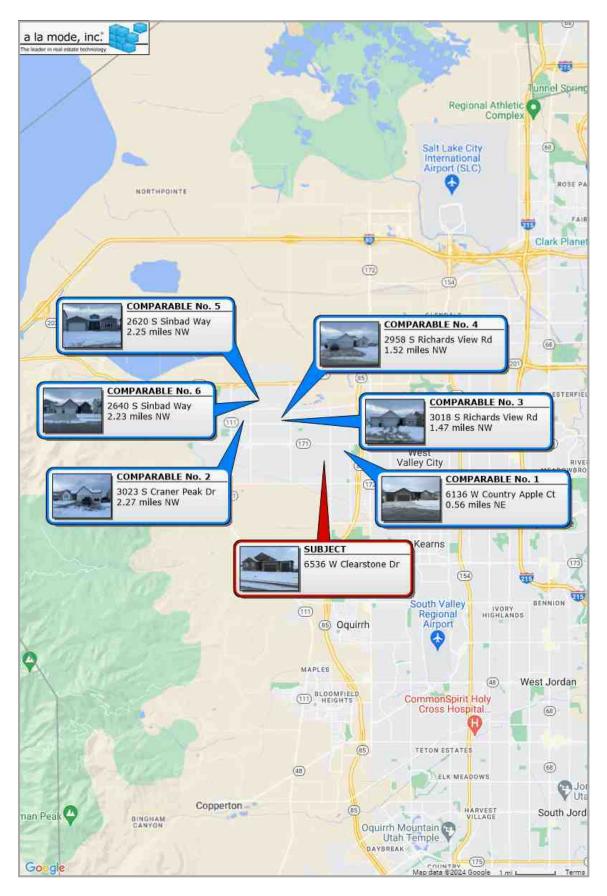
Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							



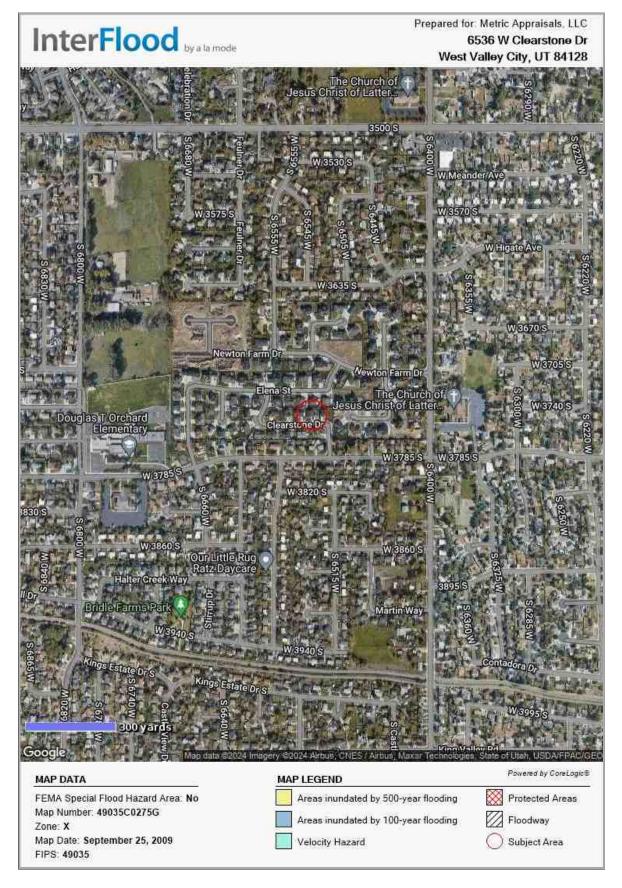
Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							



Flood Map

Borrower	Catamount Properties 2018 LLC							
Property Address	6536 W Clearstone Dr							
City	West Valley City	County	Salt Lake	State	UT	Zip Code	84128	
Lender/Client	Wedgewood Inc							



Appraisal License

STATE OF UTAH DEPARTMENT OF COMMERCE **DIVISION OF REAL ESTATE**

ACTIVE LICENSE

DATE ISSUED: 10/20/2023

EXPIRATION DATE: 11/30/2025

LICENSE NUMBER: 5757129-CG00

LICENSE TYPE: Certified General Appraiser

ISSUED TO: MONTE D ROBERTS

908 MOUNTAIN VIEW RD

CENTERVILLE UT 84014

REAL ESTATE DIVISION DIRECTOR

Monte D. Roberts

E&O Declaration



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

⊠ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP4118273-23 Renewal of: RAP4118273-22

Herbert H. Landy Insurance Agency Inc. Program Administrator:

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Monte D. Roberts Item 1. Named Insured: Item 2. Address: 908 N. Mountain View Drive Centerville, UT 84014 City, State, Zip Code: 08/02/2023 08/02/2024 Item 3. Policy Period: From 08/02/2023 To 08/02/2024 (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: A. \$ ___1,000,000 Damages Limit of Liability - Each Claim B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim C. S 1,000,000 Damages Limit of Liability - Policy Aggregate D. § 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. \$__**0.00** Each Claim 0.00 B. \$ Aggregate 598.00 Item 6. Premium: \$

08/02/2005 Item 7. Retroactive Date (if applicable):

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 UT (05/13) IL7324 (07/21) D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Berey a majourn Authorized Representative

D42101 (03/15) Page 1 of 1

LISPAP ADDENDUM

		OOI / II / IDDEI IDOI II	File No. 010924-002
Borro	Ower Catamount Properties 201	LLC	
Prop	erty Address 6536 W Clearstone Dr		
City		County Salt Lake	State UT Zip Code 84128
Lend	West Valley City	County Salt Lake	State UT Zip Code 84128
Lenu	er Wedgewood, Inc.		
Γ	This was at a second and a death of the size of the	DAD and add a saddan	
	This report was prepared under the following US	'AP reporting option:	
	Appraisal Report 1	nis report was prepared in accordance with USPAP Standards Rule 2-3	2(a).
	Restricted Appraisal Report 1	nis report was prepared in accordance with USPAP Standards Rule 2-	2(b).
Г			
	Reasonable Exposure Time		
	My opinion of a reasonable exposure time for the subject	t property at the market value stated in this report is:	Under 3-months
	Evenesure time is a retraceative enimies	based on an analysis of next events assuming a	
		based on an analysis of past events assuming a	
	the subject's exposure time is based on	statistical information about the DOM obtained via	a the MLS and is based upon closed sales,
	listings, expireds over the prior 12-mont	ns, and from comments obtained from the borrowe	ers. Based upon the typical buyer and seller of
	this type of property, there are no anticipate the state of property.		
	tills type of property, there are no antion	ated changes in the near luture.	
L			
Γ	Additional Certifications		
	I certify that, to the best of my knowledge and belief:		
	NOT nerformed convince on an energiage	in any other canacity, regarding the property that is the subject of this	report within the
		in any other capacity, regarding the property that is the subject of this	roport widilli dic
	three-year period immediately preceding acceptan	e of this assignment.	
	I HAVE performed services, as an appraiser or in a	nother capacity, regarding the property that is the subject of this report	t within the three-year
		ssignment. Those services are described in the comments below.	
	 The statements of fact contained in this report a 	e true and correct.	
	- The reported analyses, opinions, and conclusion	s are limited only by the reported assumptions and limiting con	ditions and are my personal, impartial, and unbiased
	professional analyses, opinions, and conclusions.	·	,,,
	- Unless otherwise indicated, I have no present or	prospective interest in the property that is the subject of this re	port and no personal interest with respect to the parties
	involved.		
		the authors of this report or the parties involved with this assi	anment
		the subject of this report or the parties involved with this assignment	yınıcıı.
	 My engagement in this assignment was not con 	ingent upon developing or reporting predetermined results.	
	- My compensation for completing this assignment	t is not contingent upon the development or reporting of a pred	etermined value or direction in value that favors the cause of
	· · · · · · · · · · · · · · · · · · ·	nment of a stipulated result, or the occurrence of a subsequent	
	- My analyses, opinions, and conclusions were de	veloped, and this report has been prepared, in conformity with	the Uniform Standards of Professional Appraisal Practice that
	were in effect at the time this report was prepared.		
	- Unless otherwise indicated, I have made a person	nal inspection of the property that is the subject of this report.	
	- Unless otherwise indicated, no one provided sig	ificant real property appraisal assistance to the person(s) signi	ng this certification (if there are exceptions, the name of each
	individual providing significant real property apprai		, , , , , , , , , , , , , , , , , , , ,
	individual providing significant real property apprai	ai assistance is stated eisewhere in this report.	
_			
	Additional Comments		
	Note: To the Lender / Client: Utah St	ate Law, HB 152, Appraisal Management Comp	any Regulations require that the
			• •
		in the State of Utah and that they inform the cl	
	and the management company befor	accepting payment. See Utah Annotated 61-2	e-304. If this regulation is not being
	complied with please contact this ap	oraiser at 801-631-5502 and the Utah Division o	f Real Estate at 801-530-6747. The fee
		praisal is \$220 and the total compensation retain	
	received by this appraiser for this ap	naisar is \$220 and the total compensation reta	inled by the AMC is \$450.
	esign.alamode.com/ve	rify Serial:D708BB6E	
	Congriculario de Control	Sanation dobbot	
L			
Δ	PPRAISER:	SUPERVISORY AF	PRAISER: (only if required)
_		· · · · · · · · · · · · · · · · · · ·	in territor reduction)
	7/1 +	Roberts Signature:	
_	/ Innle _[KNEV	
S	ignature:	Signature:	
N	ame: Monte D. Roberts	Name:	
	Monto B. Hoborto	Date Signed:	
	ate Signed: 01/13/2024		
S	tate Certification #: 5757129-CG00	State Certification #:	
0	State License #:	or State License #:	
		State:	
	rate: UT	5 1 1 5 10 10	eller en Uraner
E:	cpiration Date of Certification or License: 11/30		
E	fective Date of Appraisal: 01/10/2024	Supervisory Appraiser Ins	spection of Subject Property:
		Did Not	Exterior-only from Street Monte D. Roberts or
			•

Report Verification

This appraisal report has been electronically signed. It is as valid and legally enforceable as a wet ink signature on paper. In addition, advanced third party identify verification from Equifax has been used to ensure that the appraiser signing this report is really who they say they are. You can also verify that the salient data points of the report have not been altered in any way.

To verify the integrity of this document:

- 1. Visit esign.alamode.com/verify
- 2. Enter the Serial Number and Signer Name for this document listed below and click Verify.
- 3. A verification report will be generated showing the profile of the appraiser(s) who signed the report, the date and time the signature were applied, and the salient data from the report at the time of signing.
- 4. Verify the salient data matches the data in this report to quickly reveal if any tampering has taken place.
- 5. Optionally, upload the PDF version of this report to confirm it exactly matches the report when it was signed.

The report below is an example of what you would see when verifying the report.

```
Date of Sale:
  Borrower:
                                                                      Total Rooms:
             Catamount Properties 2018 LLC
  Lender: Wedgewood, Inc.
                                                                      Bedrooms:
  Size (Sq.Ft): 1,603
                                                                      Baths: 2.0
  Price Per Square Foot:
                                                                      Appraiser: Monte D. Roberts
  Location:
                                                                      Effective Date of Value ('as of'): 01/10/2024
             N;Res;
  Age: 6
                                                                      Final Opinion of Value:
                                                                                           623,000
Signer 1:
                                                                         Signer 2:
  Monte D. Roberts
  P.O. Box 712, Centerville, UT 84014-0712
Signature:
                                                                         Signature:
                                                                            Serial #:
             D708BB6E
  Date Signed:
                                                                           Date Signed:
               01/13/2024
```

Form SDVERIFY2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE