

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	590 7th Street, Ogden, UT 84404	Order ID	9139618	Property ID	35040783
Inspection Date	02/01/2024	Date of Report	02/01/2024		
Loan Number	56532	APN	12-046-0011		
Borrower Name	Catamount Property 2018 LLC	County	Weber		

Tracking IDs

Order Tracking ID	2.1_BPO	Tracking ID 1	2.1_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DUVALL, ELEANOR J	Condition Comments	
R. E. Taxes	\$2,077	The subject will need a new roof 8,000, and the detached garage will need a roof 10,000, and the detached garage will need exterior repairs, paint 5,000. The interior condition is unknown at this time.	
Assessed Value	\$301,000		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Fair		
Estimated Exterior Repair Cost	\$23,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$23,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This area of Ogden Utah will have homes from the late 1800's to fairly recent. There is a wide range of values, style and sizes. The subjects condition is below average for the neighborhood.	
Sales Prices in this Neighborhood	Low: \$190,000 High: \$575,000		
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	590 7th Street	445 E 13th St	519 Chester St	579 E Cross St
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84404	84404	84404	84404
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.75 ¹	0.24 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$330,000	\$360,000
List Price \$	--	\$270,000	\$299,000	\$340,000
Original List Date		09/22/2023	07/06/2023	09/26/2023
DOM · Cumulative DOM	-- · --	101 · 132	210 · 210	114 · 128
Age (# of years)	106	100	108	114
Condition	Fair	Average	Average	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	1 Story bungalow	1 Story bungalow	1 Story bungalow	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	910	1,316	1,711	1,592
Bdrm · Bths · ½ Bths	2 · 1	4 · 1	4 · 3	3 · 2
Total Room #	5	7	9	8
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	95%	0%	0%	0%
Basement Sq. Ft.	910	300	--	217
Pool/Spa	--	--	--	--
Lot Size	.38 acres	.18 acres	.26 acres	.16 acres
Other	none	2 car carport	none	none

* Listing 3 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.

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

Listing 1 Adjust for the size differences and for the carport differences, adjust for the year built and the condition

Listing 2 adjust for the size differences and also for the garage differences, adjust for the bath differences, adjust for the year built and the condition differences, this comp has an offer

Listing 3 adjust for the condition differences and for the slight size differences, adjust for the lack of a garage, adjust for the bath differences

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	590 7th Street	462 E Chester St	334 14th St	1268 Porter Ave
City, State	Ogden, UT	Ogden, UT	Ogden, UT	Ogden, UT
Zip Code	84404	84404	84404	84404
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.82 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$360,000	\$315,000	\$329,000
List Price \$	--	\$360,000	\$315,000	\$329,000
Sale Price \$	--	\$361,000	\$237,000	\$291,000
Type of Financing	--	Fha	Conventional	Va
Date of Sale	--	10/10/2023	12/19/2023	01/31/2024
DOM · Cumulative DOM	-- · --	50 · 56	44 · 88	49 · 110
Age (# of years)	106	106	87	110
Condition	Fair	Average	Average	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	1 Story bungalow	1 Story bungalow	1 Story bungalow	1 Story bungalow
# Units	1	1	1	1
Living Sq. Feet	910	1,739	832	1,273
Bdrm · Bths · ½ Bths	2 · 1	4 · 2	2 · 1	3 · 1
Total Room #	5	9	5	6
Garage (Style/Stalls)	Detached 1 Car	None	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	95%	0%	90%	20%
Basement Sq. Ft.	910	300	832	670
Pool/Spa	--	--	--	--
Lot Size	.38 acres	.19 acres	.10 acres	.11 acres
Other	none	concessions , 10500	concessions , 7000	concessions , 8000
Net Adjustment	--	-\$40,165	-\$30,240	-\$34,105
Adjusted Price	--	\$320,835	\$206,760	\$256,895

* 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 adjust for the seller concessions of -10,500, and for the garage 5000, and the size differences -7665, and for the condition differences -23000, and the bath differences -4000

Sold 2 This comp will need adjustments for the smaller size 5460, and the year built -5700, and the condition differences -23000, and the concessions -7000

Sold 3 adjust for the condition differences -23000, and the concessions -8000, and the larger size -4305, and the year built 1200

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The subject last sold on the MLS on 8/24/2007				
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$245,000	\$268,000
Sales Price	\$240,000	\$263,000
30 Day Price	\$225,000	--
Comments Regarding Pricing Strategy		
Based on the currently available sold and active data, the subject will sell as noted in the report. The subjects interior condition is unknown at this time.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street



Other



Other



Other



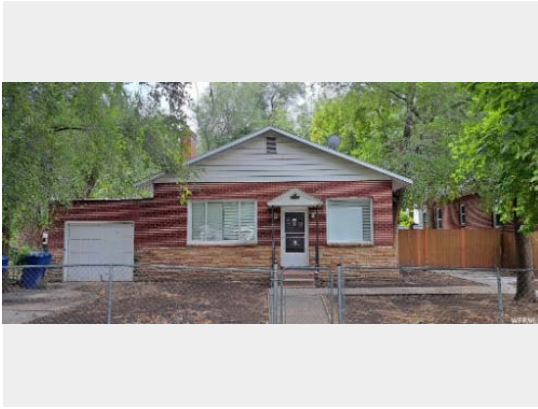
Other



Other

Listing Photos

L1 445 e 13th st
Ogden, UT 84404



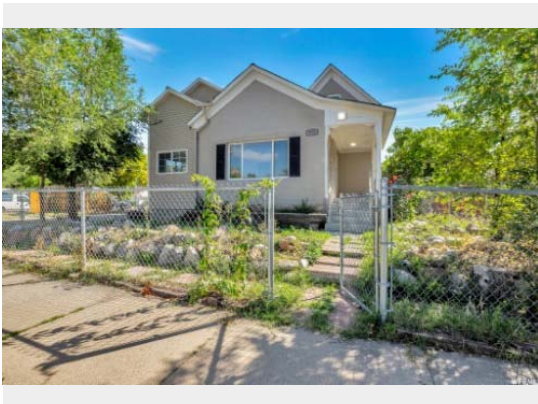
Front

L2 519 chester st
Ogden, UT 84404



Front

L3 579 e cross st
Ogden, UT 84404



Front

Sales Photos

S1 462 e chester st
Ogden, UT 84404



Front

S2 334 14th st
Ogden, UT 84404



Front

S3 1268 porter ave
Ogden, UT 84404



Front

ClearMaps Addendum

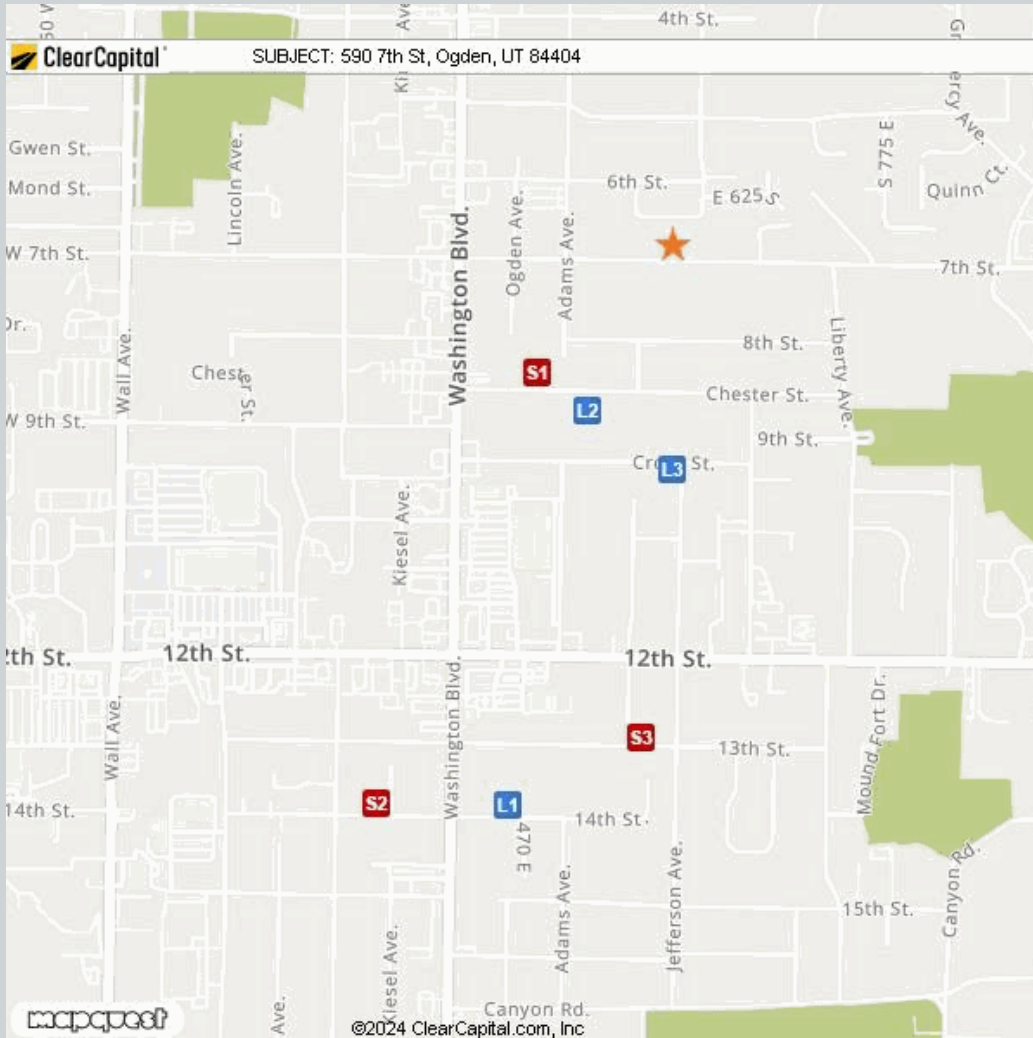
Address ★ 590 7th Street, Ogden, UT 84404

Loan Number 56532

Suggested List \$245,000

Suggested Repaired \$268,000

Sale \$240,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	590 7th Street, Ogden, UT 84404	--	Parcel Match
L1 Listing 1	445 E 13th St, Ogden, UT 84404	0.75 Miles ¹	Parcel Match
L2 Listing 2	519 Chester St, Ogden, UT 84404	0.24 Miles ¹	Parcel Match
L3 Listing 3	579 E Cross St, Ogden, UT 84404	0.29 Miles ¹	Parcel Match
S1 Sold 1	462 E Chester St, Ogden, UT 84404	0.24 Miles ¹	Parcel Match
S2 Sold 2	334 14th St, Ogden, UT 84404	0.82 Miles ¹	Parcel Match
S3 Sold 3	1268 Porter Ave, Ogden, UT 84404	0.64 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	Randy Benoit	Company/Brokerage	Agent For Discover Realty
License No	5482786-AB00	Address	3687 N 2225 E Layton UT 84040
License Expiration	11/30/2024	License State	UT
Phone	8015641625	Email	randy@silverplatterhome.com
Broker Distance to Subject	9.79 miles	Date Signed	02/01/2024

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.