31003 File No. 34662168

	51 AT ADDLINDOW File No. 34662168
orrower Catamount Properties 2018 LLC	
roperty Address 8439 S 6465 W	
ity West Jordan	County Salt Lake State UT Zip Code 84081
ender Wedgewood Inc	
Trougonoou mo	
This report was prepared under the following USPAP reporting option:	
Appraisal Report This report was prepared in a	ccordance with USPAP Standards Rule 2-2(a).
-	
Restricted Appraisal Report This report was prepared in a	ccordance with USPAP Standards Rule 2-2(b).
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the market value	ue stated in this report is: <u>0-3 Months</u>
Additional Certifications	
I certify that, to the best of my knowledge and belief:	
5	
I have NOT performed services, as an appraiser or in any other capacity, regar	ding the property that is the subject of this report within the
three-year period immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, regarding the	
period immediately preceding acceptance of this assignment. Those services a	are described in the comments below.
- The statements of fact contained in this report are true and correct.	
- The reported analyses, opinions, and conclusions are limited only by the	reported assumptions and limiting conditions and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.	, , , , , , , , , , , , , , , , , , ,
	e property that is the subject of this report and no personal interest with respect to the parties
involved.	property that is the subject of this report and no personal interest with respect to the parties
	t or the parties involved with this assignment
- I have no bias with respect to the property that is the subject of this report	,
- My engagement in this assignment was not contingent upon developing of	, •,
- My compensation for completing this assignment is not contingent upon	the development or reporting of a predetermined value or direction in value that favors the cause of
the client, the amount of the value opinion, the attainment of a stipulated res	ult, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report I	nas 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 personal inspection of the proj	perty that is the subject of this report
1	raisal assistance to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated el	
individual providing Significant real property appraisal assistance is stated en	Sewilete III (IIIS Teport).
Additional Comments	
Additional Comments	
No prior services were completed regarding the property th	at is the subject within the past 3 years.
	, , , , , , , , , , , , , , , , , , , ,
APPRAISER:	SUDEDWISORY ADDRAISER. (ania is manufacily
AFFRAISER:	SUPERVISORY APPRAISER: (only if required)
Signature:	Signature:
Name: Daniel Scott Smith	Name:
Date Signed: 04/10/2024	Date Signed:
State Certification #: 5485433-CR00	State Certification #:
or State License #:	or State License #:
State: UT	State:
Expiration Date of Certification or License: 04/30/2025	Expiration Date of Certification or License:
Effective Date of Appraisal: 04/10/2024	Supervisory Appraiser Inspection of Subject Property:
07/10/2027	Did Not Exterior-only from Street Interior and Exterior

Exterior-Only Inspection Residential Appraisal Report

31003 File# 34662168

The purp	ose o	f this sum	mary appraisal	report	is to prov	vide the	lender/clien	t with ar	n accurate,	and adequa	telv su	pported, op	pinion of	the mark	et value	of the	subject prope	iertv
Property A				торогс	10 to pro-	1100 010	10110017 011011		City			pportou, o	p	State	LIT	Zip Code		
Borrower			S 6465 W	04011			Owner of Pu	hlic Docord		West Jor		0.1		County	01	•	84081	
			roperties 20					IDIIC NECOIU	le	rry Watters	/ Grec	gory Cat	es	County	Salt L	ake		
Legal Desc			23, Oaks at		an Hills Vi	illages P	hase 8			,								
Assessor's		20	-34-481-008						Tax '	LULU				R.E. Tax		2,750		
Neighborho		001	dan Hills Vi		3				Мар	Reference	41620			Census	Tract 1	143.03		
Occupant		Owner	Tenant	Vacant			Special Asse		0			P	'UD HOA	\$ 0		per year	per mo	onth
Property R	ights Ap	praised	Fee Simple	e [Leasehold		Other (desc	,										
Assignmen	nt Type	Pt	rchase Transaction	n	Refinar	nce Transacti	on	Other Other	(describe)	Servicin	q							
Lender/Clie	ent	Wedge	vood Inc				Address	201	5 Manha	ittan Beach	Blvd	Suite 10	0. Redo	ndo Be	ach. CA	90278	3	
Is the subje	ect prop		fered for sale or ha	as it been o	offered for sale	in the twelve	months pri						-,				No	
Report data	a source	(s) used, offerio	g price(s), and dat	te(s).		WFR	MLS										•	
						*****	IVILO											
l di	d	did not analy:	e the contract for s	sale for th	ne subject purch	hase transacti	ion. Explain	the results of	the analysis	of the contract fo	r sale or v	vhy the analy	sis was not					
performed.		•																
5																		
Contract P				Contract				erty seller the				Yes	No No	Data Sour	ce(s)			
Is there any	y financi	al assistance (l	oan charges, sale c	concessior	ns, gift or dowr	npayment ass	sistance, etc	.) to be paid	by any party	on behalf of the b	orrower?					Į.	Yes	No
If Yes, repo	ort the to	tal dollar amou	nt and describe the	items to t	be paid.													
Note: Rac	e and th	e racial compo	sition of the neigl	hborhood	d are not appra	aisal factors.												
		Neighborho	od Characteristic	s				One-	Unit Housin	a Trends			One	-Unit Hou	sina	Pre	sent Land Use %	%
Location			Suburban		tural	Property Val	lues [Increasin		Stable	□ De	clining	PRICE		AGE	One-Unit		80 %
Built-Up			25-75%		Inder 25%	Demand/Su		Shortage	· <u>/</u>			er Supply	\$ (000		(yrs)	2-4 Unit		
		Over 75%								In Balance			+ -		- ,			10 %
Growth			Stable	51	low	Marketing Ti	ime	Under 3	mtns	3-6 mths	UV	er 6 mths	515	Low	0	Multi-Fam		5 %
Neighborho	ood Bou	ndaries	The subj	ject is	bounded	to the N	lorth by	7400 N	oth, to th	ne West by	7400	West,	670	High	50	Commerc	cial	5 %
			South and t	to the	East by 5	600 We	st.						600	Pred.	20	Other		%
Neighborho	ood Des	cription	The pro	perty i	is in the V	Vest Jor	dan por	tion of S	alt Lake	County. F	roxim	ity to en	nploymer	nt sourc	ces and	comm	unity	
amenit	ties is	good as	the subject	is with	nin 10 mile	es of do	wntown	Salt Lal	ke City.	Employme	nt sta	bility is s	table wit	h a var	iety of e	employr	ment	
		s and ind										1						
			ort for the above co	onclusions	s)		Proper	tv valu	es anne	ear to be	stable	- Marl	cetina t	ime fo	r the n	eiahha	orhood	
would	ran	ne rough	ly from 0	- 3 m	onthe de			_										
			es in the r			•	ig on t	iie iistii	ig price	. THEFE	ле ф	J 425	,000 111	manc	ing cor	icessic	JIIS HOLEU	
Dimension			es iii tile i	leigili	boi iloou.		Area =	-007 -1		Sha	na D	-4			View N	D		
		2 Ac						5227 sf			he K	etangula	ar		view N;	Res;		
Specific Zo			P-C	Nonconfe		- Marina di Harak	Zoning De		Resid		1							
Zoning Cor	-				orming (Grandfa			No Zo		Illegal (describe	;)		3 1/ F					
Is the high	est and I	est use of sub	ect property as imp	proved (or	r as proposed p	per plans and	specificatio	ins) the prese	nt use?				Yes	No	If No, descr	ibe		
														_				
Utilities	ı		er (describe)				Public	c Other	(describe)			off-site Impro	vements - Typ	e		Publ	lic Private	
Utilities Electricity	I	Public Oth	er (describe)		V	Vater	Public		(describe)			off-site Impro		e		Publ		!
	I		er (describe)			Vater Sanitary Sewe	X		(describe)		S	off-site Impro	vements - Typ phalt	e				!
Electricity Gas		X		Yes \	S		er 🔀		(describe)	Map # 49	S	off-site Improv	vements - Typ phalt		EMA Map Da			!
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Electricity Gas FEMA Spec Are the util	cial Floo	Hazard Area	ements typical for t	the marke	No FEMet area?	Sanitary Sewe MA Flood Zon	er X	Yes	FEMA	No, describe	S	off-site Improving	vements - Typ phalt	FI		ate 0	9/25/2009	!
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Exterior-Only Inspection Residential Appraisal Report

31003 File# 34662168

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There are 2 comparable	properties currently of	offered for sale in	the subject neighborhoo	d ranging in price	from \$ 550,000	to \$	560	,000
There are 29 comparable	sales in the subject	neighborhood within	the past twelve months	s ranging in sale p	rice from \$ 515,00	O to	0\$ 67	70,000
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COMPARA	BLE SALE # 2	CON	/IPARABLE	E SALE # 3
Address 8439 S 6465 W		6776 W Oak Fa	Dr	7420 M Dia Cua		0E42 C Corl	lı Oalı	D
0100 0 0100 11		6776 W Oak Fa		7138 W Big Syd		8543 S Corl		
West Jordan, UT	84081	West Jordan, U	Т 84081	West Jordan, U	T 84081	West Jorda	n, UT	84081
Proximity to Subject		0.40 miles W		1.05 miles NW	_	0.19 miles 8	SW	
Sale Price	\$		\$ 545,000		\$ 530,000		:	\$ 550,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 338.93 sq.ff		\$ 370.63 sq.f		\$ 419.53	sa.ft.	
Data Source(s)		000.00						000:DOM 0
		WFRMLS # 198	0012;DOM 43	WFRMLS # 189	19978;DOM 131	WFRMLS #		300;DUN 2
Verification Source(s)		Tax Records	1	Tax Records		Tax Record		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	N	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;12200	-12 200	FHA;10000	-10 000	Conv;1000		-1,000
Date of Sale/Time			-12,200		-10,000		100	-1,000
Location		s03/24;c03/24		s02/24;c01/24		s09/23;c09/	23	
*****	N;Res;	N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	5227 sf	8712 sf	0	6534 sf	0	5227 sf		
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	DT1;Rambler	DT1;Rambler		DT1;Rambler		DT1;Ramble	or	
Quality of Construction	,	<u> </u>				· ·	CI	
	Q4	Q4		Q4	_	Q4		
Actual Age	21	21		20	0	20		0
Condition	C3	C3		C3		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms.	Baths	
Room Count	5 3 2.0	5 3 2.0		5 3 2.0		5 3	2.0	
Gross Living Area	1.420 sq.ft.		7 500		t -400	1.311	sq.ft.	14 400
-	.,0	1,000	.,000	.,				+4,400
Basement & Finished	1208sf1087sfin	1530sf0sfin	1	1580sf390sfin	· · · · · · · · · · · · · · · · · · ·	1311sf1245		-2,060
Rooms Below Grade	1rr2br1.0ba0o		+12,000	1rr0br0.0ba0o	+10,000	1rr2br1.0ba	0o	
Functional Utility	Typical	Typical		Typical		Typical		
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Centra	al	
Energy Efficient Items	None	None		None		None	ui	
Garage/Carport								
Garage/Garport	2ga2dw	2ga2dw		2ga2dw		2ga2dw		
Porch/Patio/Deck	Porch/Deck	Porch/None	+2,000	Porch/Deck		Porch/Patio	1	0
NO N								
25								
44								
Net Adjustment (Total)		+ X -	\$ -12 140	□ + ⋈ -	\$ -7.840	X + [7 - !	\$ 4.040
(Total)			-12,140		-1,040			1,340
Authoritant Outs Dates							0/	
Adjusted Sale Price				Net Adj. 1.5 9	5		0.2 %	
Garage/Carport Porch/Patio/Deck Net Adjustment (Total) Adjusted Sale Price of Comparables		Gross Adj. 7.4 %		Net Adj. 1.5 % Gross Adj. 5.3 %			0.2 [%] 1.4 [%]	\$ 551,340
от осттранално	sale or transfer history of the	Gross Adj. 7.4 %	\$ 532,860	Net Adj. 1.5 % Gross Adj. 5.3 %	522,160			\$ 551,340
or comparables	sale or transfer history of the	Gross Adj. 7.4 %	\$ 532,860	Net Adj.	5 \$ 522,160			\$ 551,340
or comparables	sale or transfer history of the	Gross Adj. 7.4 %	\$ 532,860	Net Adj. 1.5 % Gross Adj. 5.3 %	5 \$ 522,160			\$ 551,340
I did did not research the		Gross Adj. 7.4 % subject property and comp	\$ 532,860 arable sales. If not, explain	Gross Adj. 5.3 ⁹	5 \$ 522,160			\$ 551,340
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Exterior-Only Inspection Residential Appraisal Report

31003 File # 34662168

The highest and best use for the subject is the present use as a single fapermissible, financially feasible, and maximally productive.	mily residential property d	ue to being p	hysically pos	sible, legally	
The Intended User of this appraisal report is the Lender/Client. The Intended	ed like is to evaluate the	nronerty that	is the subject	t of this apprai	ical to
determine market value for servicing, subject to the stated Scope of Work,					
report form, and Definition of Market Value. No additional Intended Users			uncincino oi	ппо арргающ	
report form, and Bommion of Market Value. The additional interlace Coole	aro idonanou by ano appra	1001.			
A reasonable exposure time would range from 0 - 3 months for a single far	nilv residence ranging in v	alue from \$52	22.000 - \$551	1.000. Informa	ation
was gathered through sales and statistical information about days on mark					
from the effective date of the appraisal. The estimated market time for the				•	
The State of Utah has a non-disclosure law where sales prices of real esta				tal agency. T	his
allows buyers and sellers to market properties and not disclose the sales p	rice, terms, nor other perti	nent informat	ion regarding	the transacti	on.
The non-disclosure law means lending institutions and title companies do	not revel closing information	n. When the	deed is reco	orded through	the
county recorder's office, only a nominal fee, which has no relationship to the	e purchase price, appears	on the consi	deration line.	The	
non-disclosure law precludes any independent verification of present or pa	st sales prices. The major	rity of sales in	formation inc	cluding, but no	ot
limited to, sales price, financing terms, concessions, and closing date are	eported through the local l	Board of Rea	Itors (Multiple	Listing Servi	ce).
The data is limited to realtor sales and does not include "For Sale By Own	er" properties nor most nev	w construction	n properties.		
All photos are actual photos and not MLS.					
Fee Disclosure:					
Table and a sale of the sale o					
Total compensation paid to the appraiser by ClearCapital = \$220					
Total componentian retained by ClearCapital = \$490					
Total compensation retained by ClearCapital = \$430					
AMC Registration # for ClearCapital.com, Inc: Utah #7381470-AMC0					
ANIC Registration # for ClearCapital.com, fric. Otal #7301470-ANICO					
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)				
	, , , ,	ne site value e	exceeds 30%	of the subjec	ıt's
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	Th			of the subjec	it's
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31003 File # 34662168

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

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

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied. reporting this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

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

31003 File # 34662168

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
 Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

31003 File # 34662168

	File# 34662168
20. I identified the lender/client in this appraisal report who ordered and will receive this appraisal report.	is the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage 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 luding, but not limited to, the public through advertising, public
•	raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrowinsurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or	
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
, , , , , , , , , , , , , , , , , , , ,	in this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervi	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmental analysis, opinions, statements, conclusions, and the appraise appraisal assignmental assignmental appraisal app	
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 cceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared. 	of Professional Appraisal Practice that were adopted and Il Foundation and that were in place at the time this appraisal
appraisal report containing a copy or representation of my sig	and video recordings), or a facsimile transmission of this
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Daniel Scott Smith	Name
Company Name Outwest Appraisals, Inc.	Company Name
Company Address 1801 E Wilson Ave	Company Address
Salt Lake City, UT 84108	· · · · · · · · · · · · · · · · · · ·
Telephone Number (801) 474-2263	Telephone Number
Email Address oai2@comcast.net	Email Address
Date of Signature and Report 04/10/2024	Date of Signature
Effective Date of Appraisal 04/10/2024	State Certification #
State Certification # 5485433-CR00	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State UT Expiration Date of Contification or Licenses	SUBJECT PROPERTY
Expiration Date of Certification or License 04/30/2025	•
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property ☐ Did inspect exterior of subject property from street
8439 S 6465 W	Date of Inspection
West Jordan, UT 84081	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 532,000	COMPARABLE SALES
LENDER/CLIENT	OOMI ATABLE GALLO
Name ClearCapital	Did not inspect exterior of comparable sales from street
Company Address Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection

Redondo Beach, CA 90278

Email Address

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	8439 S 6465 W							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



Subject Front Left $8439 \ S \ 6465 \ W$



Subject Front



Subject Front Right

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	8439 S 6465 W							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



Subject Street Scene 8439 S 6465 W



Subject Street Scene



Address Verification

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	8439 S 6465 W							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Lender/Client	Wedgewood Inc							



Comparable 1 6776 W Oak Farms Dr



Comparable 2

7138 W Big Sycamore Dr



Comparable 3 8543 S Cork Oak Dr

Market Conditions Addendum to the Appraisal Report

31003 File No. 34662168

The purpose of this addendum is to provide the lender/client with a cl	ith an affactive data an av affac A	meil 4 0000					
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after A	·		Ctata—	7ID Codo		
Property Address 8439 S 6465 W		^{City} West Jo	rdan	State UT	ZIP Code 84	081	
Borrower Catamount Properties 2018 LLC		aluaiana, and must provide our	nort for those conclusions, regard	lina			
Instructions: The appraiser must use the information required on this			-	-			
housing trends and overall market conditions as reported in the Neigh				XIEIII			
it is available and reliable and must provide analysis as indicated belo							
explanation. It is recognized that not all data sources will be able to pr							
in the analysis. If data sources provide the required information as an	=		-				
average. Sales and listings must be properties that compete with the	subject property, determined by a	applying the criteria that would	be used by a prospective buyer of	the			
subject property. The appraiser must explain any anomalies in the dat	ta, such as seasonal markets, ne	w construction, foreclosures, e	C.				
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	40	22	12	Increasing	Stable	X	Declining
Absorption Rate (Total Sales/Months)	6.67	7.33	4.00	Increasing	X Stable	ヿ゙ヿ゙	Declining
Total # of Comparable Active Listings	15	14	11	Declining	Stable	同	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.2	1.9	2.8	Declining	▼ Stable	愩	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Median Comparable Sale Price	483,500	472,450	440,150	Increasing	Stable	X	Declining
Median Comparable Sales Days on Market	7	14	28	Declining	Stable	岗	Increasing
Median Comparable List Price	499,950	480,000	480,000	Increasing	Stable		Declining
Median Comparable Listings Days on Market	,	400,000 55	87	Declining	Stable	╁	Increasing
Median Sale Price as % of List Price	23			Increasing	Stable	+	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	100.0 Yes	100.0	99.0	Declining	<u> </u>	₩	Increasing
Explain in detail the seller concessions trends for the past 12 months		No	ice of hundowns, closing socto		Stable	Ш	moroadily
	, ,						
fees, options, etc.). Seller concessions range	•				ocally by con	venti	onal
loans however cash and FHA terms are ap	pearing. Seller cond	essions are attribu	ted to buyer's closing	cost.			
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If yes, explain (including	the trends in listings and sales of	foreclosed properties).			
Cite data sources for above information. WFRN	ALS.						
Summarize the above information as support for your conclusions in		appraisal report form. If you us	ed any additional information, suc	th as			
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings to	the Neighborhood section of the			th as			
an analysis of pending sales and/or expired and withdrawn listings, to	the Neighborhood section of the of formulate your conclusions, pro	ovide both an explanation and s	upport for your conclusions.		nd and aupn	ly oro	in
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Freddie Mac Form 71 March 2009

31003 File No. 34662168

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeen).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C/

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

02

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

 $3.2 \ \text{indicates}$ three full baths and two half baths

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Market Conditions Addendum to the Appraisal Report

31003 34662168

neighborhood. This is a required addendum for all appraisal reports	=		conditions prevalent in the subject						
Property Address 8439 S 6465 W			st Jordan	S	tate UT		ZIP Code 840	181	
Borrower Catamount Properties 2018 LLC	;				<u> </u>		0.0		
Instructions: The appraiser must use the information required on this	form as the basis for his/her cond	lusions, and must prov	ide support for those conclusions, regardin	g					
housing trends and overall market conditions as reported in the Neig				ent					
it is available and reliable and must provide analysis as indicated beliated									
explanation. It is recognized that not all data sources will be able to p				a					
in the analysis. If data sources provide the required information as an									
average. Sales and listings must be properties that compete with the				10					
subject property. The appraiser must explain any anomalies in the da Inventory Analysis	Prior 7–12 Months	Prior 4–6 Month		_			Overall Trend		
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Months of Housing Supply (Total Listings/Ab.Rate)	3.0	1.5	1.2	×	Declining	Ħ	Stable	Ħ	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Month		Т		0	Overall Trend		
Median Comparable Sale Price	603,412	612,500	545,000		Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	15	22	26		Declining		Stable	X	Increasing
Median Comparable List Price	592,000	592,000	555,000		Increasing		Stable		Declining
Median Comparable Listings Days on Market	32	89	18	4	Declining		Stable	Щ	Increasing
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Freddie Mac Form 71 March 2009

STATE OF UTAH DEPARTMENT OF COMMERCE DIVISION OF REAL ESTATE

ACTIVE LICENSE

DATE ISSUED: 02/28/2023

EXPIRATION DATE: 04/30/2025

LICENSE NUMBER: 5485433-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: DANIEL SCOTT SMITH

1801 E WILSON AVE

SALT LAKE CITY UT 84108



Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	8439 S 6465 W							
City	West Jordan	County	Salt Lake	Sta	te UT	Zip Code	84081	
Landar/Cliant	Wodgowood Inc							



Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	8439 S 6465 W							
City	West Jordan	County	Salt Lake	State	UT	Zip Code	84081	
Landar/Cliant	Modagwood Inc							

