Exterior-Only Inspection Residential Appraisal Report

58066 File # 35728362

Donardo Adda	of this	summar	y appraisal repor	t is to pro	ovide the lend	der/client with	an a	ccurate, and adequat	ely su	upported, opi	nion of th	ne mark	ket value	of the	subject property.
Property Addre	ess 2	9257 1	N 50th PI					City Cave Cre	ek			State	AZ	Zip Code	85331
Borrower	CATAMO	DUNT	PROPERTIE	S 2018 LL	C 0wn	ner of Public Reco	ord	CATAMOUNT	PRO	PERTIES 2	2018 LLC	County	Maric	ора	
Legal Descript	tion L	OT 15	3 TATUM RA	NCH PAR	CEL 31A T	RACT F M	1CR 4	66-36							
Assessor's Pa	arcel #	211-	42-962					Tax Year 2023				R.E. Tax	kes \$ 1	,976	
Neighborhood	Name	Tatur	m Ranch Prcl	31a Tr F				Map Reference	3806	0		Census	Tract 6	129.00	
~	Owner		enant Vaca			cial Assessments	\$	0		X PU	D HOA	27		per year	per month
Property Right			Fee Simple	Leaseholi		ner (describe)									
Assignment Ty	ype	Purch	ase Transaction	Refina	ance Transaction		ther (des	00.1.0							
Lender/Client			od Inc	,, ,,				lanhattan Beach	Blvd	, Suite 10	0, Redor	ndo Be			
		-		en offered for sal		•		date of this appraisal?						Yes 🗶	
nepuit uata su	Juice(s) useu,	onening p	rice(s), and date(s).		Per ARI	MLS, there	are n	o known listings	of th	e subject	property	in the	prior 12	2 months	3.
l did	☐ did not	analyze tł	ne contract for cale for	the cubiect nure	hace transaction	Evolain the recult	te of the s	analysis of the contract for	cale or	why the analysi	ie wae not				
performed.		anaiy20 ti	ic contract for sale for	tilo subject pure	maso nansachon.	Explain the result	13 01 1110 1	analysis of the contract for	Jaic oi	wily tile allalysi	o was not				
Contract Price	:\$		Date of Contra	ct	ls	the property selle	er the own	ner of public record?		Yes	No	Data Sour	ce(s)		
Is there any fir	nancial assista	nce (loan	charges, sale conces	sions, gift or dow	npayment assista	ince, etc.) to be p	aid by an	ny party on behalf of the bo	rrower?				.,	Г	Yes No
If Yes, report t	the total dollar	amount a	nd describe the items	to be paid.										_	
Note: Race ar	nd the racial (compositi	on of the neighborh	ood are not appr	raisal factors.										
	Neigh	borhood	Characteristics			C	ne-Unit	Housing Trends			One-	Unit Hou	sing	Prese	ent Land Use %
Location	Urban	X	Suburban	Rural	Property Values	Incre	asing	X Stable	D	eclining	PRICE		AGE	One-Unit	55 %
Built-Up	Over 759	6	25-75%	Under 25%	Demand/Supply	Shor	tage	In Balance	0	ver Supply	\$ (000)		(yrs)	2-4 Unit	5 %
Growth	Rapid	X	Stable	Slow	Marketing Time	X Unde	er 3 mths	3-6 mths	0	ver 6 mths	370	Low	-1	Multi-Family	/ 10 %
Neighborhood	Boundaries		The neighbo	rhood is bo	ordered on	the north b	y Lon	e Mountain Rd,	on th	e south	6,000	High	70	Commercia	20 %
		l, on th	ne east by 56t	h St, and c	on the west	by Tatum	Blvd.				950	Pred.	25	Other	10 %
Neighborhood								ated in a residen							•
								nt. The improve						ng area.	There
								other land use is					•		
			for the above conclusi					prised of mostly			•				
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Dimensions				ous 12 moi				level to increasi	_				View N	D	
Specific Zonin			Plat Map			oning Description				Rectangula	ar		view N;	Res;	
Zoning Compli		Legal	R1-8	nforming (Grand			lo Zoning	Single Family Re		าแลเ					
		_	property as improved						,	<u> </u>	Yes	□ No	If No, descri	ibe C	
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highest a	and best	use is	as a residenti	ial property	v. based on						100		11 110, 40001		urrent
Utilities	and best Public		as a residenti describe)	ial property	y, based on	the currer		figuration.		Off-site Improve	_			Public	Private
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Utilities Electricity Gas	Public	Other (describe)	1	Water Sanitary Sewer	the currer	nt conf	figuration. cribe)	- 1	Off-site Improve	ements - Type halt			Public	
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58066 File # 35728362

	proper	ties curr	rently of	ffered for	or sale	in t	the subject neig	hborhoo	d rangi	ng in	price	from \$	540,000		to	\$ 1.	240.00	20	
There are 29 comparable There are 89 comparable	sales	in the	subject	neighbo				months			ale prid			^	10	,	349,90		
03	υαιύδ			noighb0			SLE SALE # 1	monula	ranyili			LE SALE # 2	,	U	_	OMPARA	1,220		
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Address 29257 N 50th PI				29264	4 N 48	3th W	ay		2946	1 N 49	th Wa	ay		2881	7 N 5	51st St	İ		
Cave Creek, AZ	8533	1		Cave	Creel	k. AZ	85331		Cave	Creek	. AZ	85331		Cave	Cre	ek, AZ	8533	1	
Proximity to Subject		-			miles					miles I				0.34					
Sale Price	\$			0.201	IIIIES	V V	\$ 645	- 000	0.23	IIIIIES I	400	\$	005.000	0.54	IIIIIC		\$	07	4 000
	-		-				9 645	5,000				Ψ	665,000					67	4,900
Sale Price/Gross Liv. Area	\$	330.2	8 sq.ft.	\$ 3	362.77	7 sq.ft.			\$;	363.98	sq.ft.			\$	386.7	76 ^{sq.fl}	i.		
Data Source(s)				ARMI	LS #6	71844	17;DOM 28		ARM	LS #66	8441	5;DOM	62	ARM	LS#	66819	95;DC	OM 71	
Verification Source(s)				Assr#	£3790£	65/AF	RMLSTaxRec	ord				MLSTax						TaxRed	cord
VALUE ADJUSTMENTS	Г	DESCRIPTION	ON		SCRIPTIC		+(-) \$ Adjustm			SCRIPTIO			Adjustment		ESCRIP			-) \$ Adjustr	
Sales or Financing	_	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	_			. () \$ riajaca.					.() .	Tajaotimont				.,	, y + 1 tajaoti	
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Location	Δ·Rs	yRd;			/Rd;A		+ -	5 000	N;Re	6.			-10.000					_1	0,000
Leasehold/Fee Simple		-				•	.,	3,000					-10,000			la			0,000
•		Simple	}		Simple	;				Simple				Fee S		ie	_		
Site	8773	3 sf		15837	7 sf		-14	<u>4,100</u>	6556	sf			0	8732	sf				0
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Design (Style)	DT1	;S/We	stern	DT1:	S/Wes	stern			DT1:	S/Wes	tern			DT1·	S/We	estern			
Quality of Construction	Q4	,0,110	0.0111	Q4	0, 1100	20111			Q4	0, 1100				Q4	O, 111	DOTOTT			
Actual Age	25			26			1	0	25					25			-		
Condition	C3			C3					C3					C3					
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms	. Baths			
Room Count	6	3	2.0	8	3	2.0		0	6	3	2.0			7	3	2.0			0
	<u> </u>			0															
Gross Living Area		1,798	3 sq.ft.		1,778	sq.ft.		0		1,827	sq.ft.		0		1,74	15 sq.ff	L		0
Basement & Finished	0sf			0sf					0sf					0sf					
Rooms Below Grade																			
Functional Utility	۸			۸۰.۰۰	200				۸٠	200				Λ	200		1		
*	Aver			Avera			1		Avera	•				Avera		_	-		
Heating/Cooling	FW/	VCAC		FWA/	/CAC		1		FWA	/CAC				FWA	/CAC	2			
Energy Efficient Items	D.Pa	anes	_	D.Par	nes	_		_	DPar	nes/Lso	dSlr		0	D.Pa	nes	_		_	
Garage/Carport	3ga3			3ga3d					2ga2				+10,000					± 1	0,000
Porch/Patio/Deck													110,000					• • • •	0,000
	CvP			CvPa					CvPa					CvPa					
Pool Features	Pool	/Block		NoPoc	ol/AGSp	pa/Blk	+20	0,000	Pool/	Block						Block		-	5,000
Upgrades	Upa	rades		Sim L	Jpgrad	des		0	Sim l	Jpgrad	les		0	Sim l	Jpara	ades			0
Exterior Features	Aver				BBQ/F				Avera					Avera					
Net Adjustment (Total)	Avei	aye				_			AVEI	aye -	_	e		Avei		•	e		
				X	+ _		3	5,900	ш	+ _		ψ	0		+	X -	ų.		5,000
Adjusted Sale Price				Net Adj.		0.9 %			Net Adj.		0.0 %			Net Adj.		0.7 %)		
of Commonwhiles																			
of Comparables				Gross Ad	dj.	68%	\$ 650	900	Gross Ad		30%	\$	665 000	Gross A	dj.			66	9 900
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

Exterior-Only Inspection Residential Appraisal Report

58066 File # 35728362

FEATURE	SUBJE	CT .	COMPARABLE SALE # 4				COMPARAB	LE SALE # 5	COI			E SALE # 6	
Address 29257 N 50th PI			2925	3 N 50th	ı Pl								
Cave Creek, AZ 8	35331		Cave	Creek,	ΑZ	85331							
Proximity to Subject			0.01	miles S									
	\$					\$ 745,000			\$				\$
Sale Price/Gross Liv. Area	\$ 330.	28 ^{sq.ft.}	\$	345.23	sq.ft.		\$	sq.ft		\$		sq.ft.	
Data Source(s)						52;DOM 93							
Verification Source(s)			ARM	LSTaxR									
VALUE ADJUSTMENTS	DESCRIF	TION		ESCRIPTION		+(-) \$ Adjustment	DESCF	IPTION	+(-) \$ Adjustment	D	ESCRIPT	ION	+(-) \$ Adjustment
Sales or Financing			Listin	q									
Concessions				e99%;74	1 5∩	-7,450							
Date of Sale/Time			Activ		. 50	7,400							
Location	A;BsyRd;		A;Bs										
Leasehold/Fee Simple	Fee Simp		-	Simple									
Site	8773 sf	iic	8678	•		C							
View	N;Res;		N;Re										
Design (Style)		t - r -	-										
Quality of Construction	DT1;S/W	estern	_	S/Weste	÷111								
Actual Age	Q4		Q4										
	25		25										
Condition	C3	Τ-	C3			-		1 -			n ·		
Above Grade	Total Bdrm:		Total		aths	1	Total Bdr	ms. Baths		Total	Bdrms.	Baths	
Room Count	6 3	_	7		2.0	C							
Gross Living Area	1,79	98 sq.ft.		2,158	sq.ft.	-45,000		sq.ft				sq.ft.	
Basement & Finished	0sf		0sf										
Rooms Below Grade													
Functional Utility	Average		Aver	age									
Heating/Cooling	FWA/CA	С		/CAC									
Energy Efficient Items	D.Panes		D.Pa										
Garage/Carport	3ga3dw		3ga3										
Porch/Patio/Deck	CvPatio		CvPa										
Pool Features	Pool/Bloc	:k	_	ool/Block	(+20,000							
Upgrades	Upgrades		_	Jpgrade		+20,000							
Exterior Features	Average		Aver			1							
Net Adjustment (Total)	Average			+ X	-	\$ -32,450	 +		\$		+	— -	\$
Adjusted Sale Price			Net Adj.		.4 %	-32,450	Net Adj.		1	Net Adj.		<u> </u>	
of Comparables			Gross A		.4 ^ .7 %	\$ 712,550		%		Gross A		%	\$
Report the results of the research and analy	vsis of the prior	sale or trans					(renort addition			uivaa A	·•J·	/0	¥
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Date of Prior Sale/Transfer	0=15		ODUEUI		\dashv	OUWIFADADLE SAL	E# 4		OUNIFADABLE SALE #	5	-	UUMPAI	RABLE SALE # 6
· ·		3/2024			_						-		
Price of Prior Sale/Transfer	\$480				_						-		
Data Causaa(a)	10	Logic			_	CoreLogic		_			-		
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011

Form 2055UAD.(AC) - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

58066 File # 35728362

The comparable sales are believed to be the best available for comparison wi chosen for a variety of reasons including the relatively recent transaction date:		e time of the	/alue estimate	e. These sale	es were
The manifest called utilized within this more at our case ideas of unliable in disasters.			-4 A		
The market sales utilized within this report are considered reliable indicators a considered reliable and reflective of the market data.	nd are within close proximity	y or the subje	ct property. A	ajustments ar	re
considered reliable and reflective of the market data.					
Clear Capital, Inc Arizona Registration/License No. 40011					
It should be noted that the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the subject property to the difference in GLA from the su	omparables sales in excess	s of 100sf wa	s adjusted at	\$125/sf and r	ounded to
the nearest \$100.					
It should be noted the comparable sales were adjusted for lot size when a lot occured an adjustment of \$2.00/SF for the difference between the subject and					
It should be noted that the subject property is less than the predominant price estimated value for properties within the market area. Even though it is below under improvement for the market area.					
		·	·	·	
COST APPROACH TO VALUE	(not required by Fannie Mae)				
	(not required by Fannie Mae)				
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	, , ,	ne cost appro	ach is not re	auired for this	s
Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	Th	ne cost appro		•	s
Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) assignment. Site value is required, there were no similar lots in the market subdivision, therefore the land value is estimated based upon extraction, the property. The subject property has at least 30 years remaining economic least to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property has at least 30 years remaining economic least support to the subject property least support to the subject property least support to the subjec	Th area because the subject his is not considered reliab fe.	property is lo	cated in a tra	act home	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 3 of 6

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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, assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the use, 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 The appraiser should use the same type of data sources that he or and/or private sources to perform this appraisal. 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 price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and 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

- 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 makes no guarantees or warranties, express or implied. The appraiser will not be responsible for 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.

Form 2055 March 2005

58066

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
- 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
- 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.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Form 2055 March 2005

58066 File # 35728362

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 ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appraisure and regulations. Further, I am also subject to the provint pertain to disclosure or distribution by me.	isal 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 management.	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this inature, 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 imprison Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraise	
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,
	ub-contractor or an employee of the supervisory appraiser (or the ceptable 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 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 sigr	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER A A A A A A A A A A A A A A A A A A A	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Scott A Lavine Company Name Velox Valuations LLC	Name Company Name
Company Name Velox Valuations LLC Company Address 704 South State Road 135, Ste D, #393	Company Address
Greenwood, IN 46143	
Telephone Number (317) 482-7700	Telephone Number
Email Address scott.lavine@veloxval.com	Email Address
Date of Signature and Report 07/26/2024 Effective Date of Appraisal 07/25/2024	Date of Signature State Certification #
State Certification # 21106	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State AZ	SUBJECT PROPERTY
Expiration Date of Certification or License 01/31/2025	SUBJECT FROFERIT
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
29257 N 50th PI	Did inspect exterior of subject property from street
Cave Creek, AZ 85331	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 660,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital Company Name Wedgewood Inc	COMPARABLE SALES
	Did not inspect exterior of comparable sales from street
- I - I - I - I - I - I - I - I - I - I	Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street
- Transcore in the second seco	Did not inspect exterior of comparable sales from street

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 6 of 6

Supplemental Addendum

	- Cappion					33720	JUZ	
Borrower	CATAMOUNT PROPERTIES 2018 LLC							
Property Address	29257 N 50th PI							
City	Cave Creek	County	Maricopa	State	ΑZ	Zip Code	85331	
Lender/Client	Wedgewood Inc							

File No. 25720262

SUBJECT SECTION

No External, Functional, or Physical inadequacies were noted. The construction of the structure is typical to homes of this quality and design built in this time period. Based on condition and comparison to competing neighborhoods the estimated effective age is less than the actual age. The subject was built using average quality materials and workmanship.

Flood Zone information was obtained through the internet data flood search service provided through "a la mode, inc." software. For loan purposes, the lender/client obtains Flood Zone certification from a third party vendor.

INTENDED USE

The Intended User of the appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. 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, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Value as defined in the report.

SCOPE OF THE APPRAISAL

The scope of the appraisal includes the process of collecting, confirming, analyzing and reporting various data used in developing my opinion of value. The opinions rendered in this report are solely those of the the analyst acting as a disinterested third party. The certification section of this report states the conditions under which this report has been prepared.

The report is not considered a home inspection and if this is desired by the borrower, they should contact a licensed professional home inspector.

This report is completed based upon the extraordinary assumption that all plumbing, electrical, and appliances are in good working order and there are no hidden structural deficiencies in the subject property.

SIGNED CERTIFICATION

The following paragraph is an excerpt from a memorandum issued by The Appraisal Foundation dated 08/03/1995:

Any software program used to electronically transfer report must provide, at a minimum, a digital signature security feature for all appraiser signing a report. The appraiser(s) should ensure the signature(s) are protected and that only the appraiser(s) maintain control of the signature. This control may be maintained by passwords, hardware devices or other means. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report.

Appraisal Standards Board, Adopted 07/18/1995 Effective 01/01/1996.

Please note that the appraiser signature(s) appearing on this report are electronic signatures. They are password-protected and accessible only by the appraiser(s) to which they belong.

Serial# 7FBC1F10 esign.alamode.com/verify

58066 35728362

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

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

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 are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

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.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

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.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

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.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

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.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

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.

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.

UAD Version 9/2011 (Updated 1/2014)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

05

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.

Qe

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 indicates three full baths and two half baths.

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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
1	Adverse	Location & View
IC .	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
oa .	Bathroom(s)	Basement & Finished Rooms Below Grade
or	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
0	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
wt	Driveway	Garage/Carport
9	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
да	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
n	Interior Only Stairs	Basement & Finished Rooms Below Grade
nd	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Vitn	Mountain View	View
V	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
р	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
r RT	Row or Townhouse	Design (Style)
··· S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
	Square Meters	Area, Site, Basement Area, Site
sqm Unk	Unknown	Date of Sale/Time
/A	Veterans Administration	Sale or Financing Concessions
V	Withdrawn Date	Date of Sale/Time
NO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Vtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Subject Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC							
Property Address	29257 N 50th PI							
City	Cave Creek	County	Maricopa	State	ΑZ	Zip Code	85331	
Lender/Client	Wedgewood Inc							



Subject Front

25

29257 N 50th PI Sales Price

Age

 Gross Living Area
 1,798

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 A;BsyRd;

 View
 N;Res;

 Site
 8773 sf

 Quality
 Q4

Subject Rear

No Rear Photo



Subject Street



Comparable Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC								
Property Address	29257 N 50th PI								
City	Cave Creek	County	Maricopa	S	tate	AZ	Zip Code	85331	
Lender/Client	Wedgewood Inc								



Comparable 1

29264 N 48th Way

Age

 Prox. to Subject
 0.28 miles W

 Sales Price
 645,000

 Gross Living Area
 1,778

 Total Rooms
 8

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 A;BsyRd;AdjPwr

 View
 N;Res;

 Site
 15837 sf

 Quality
 Q4

26



Comparable 2

29461 N 49th Way

Prox. to Subject 0.25 miles NW Sales Price 665,000 Gross Living Area 1,827 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 6556 sf Q4 Quality Age 25



Comparable 3

28817 N 51st St

Prox. to Subject 0.34 miles S Sales Price 674,900 Gross Living Area 1,745 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 8732 sf Quality Q4 Age 25

Comparable Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC						
Property Address	29257 N 50th PI						
City	Cave Creek	County	Maricopa	State	ΑZ	Zip Code	85331
Lender/Client	Wedgewood Inc						



Comparable 4

29253 N 50th PI

Prox. to Subject 0.01 miles S 745,000 Sale Price Gross Living Area 2,158 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location A;BsyRd; N;Res; View 8678 sf Site Q4 Quality Age 25

Comparable 5

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age



Plat Map

Borrower	CATAMOUNT PROPERTIES 2018 LLC							
Property Address	29257 N 50th PI							
City	Cave Creek	County	Maricopa	State	ΑZ	Zip Code	85331	
Lender/Client	Wedgewood Inc							



Location Map

Borrower	CATAMOUNT PROPERTIES 2018 LLC							
Property Address	29257 N 50th PI							
City	Cave Creek	County	Maricopa	State	ΑZ	Zip Code	85331	
Lender/Client	Wedgewood Inc							



Department of Insurance and Financial Institutions

State of Arizons

CRA - 21106

SCOTT A. LAVINE

This document is evidence that:

has complied with the provisions of

Arizona Revised Statutes, relating to the establishment and operation of a:

Certified Residential Real Estate Appraiser

and that the Deputy Director of Financial Institutions of the State of Arizona has granted this license to transact the business of a:

Certified Residential Real Estate Appraiser

SCOTT A. LAVINE

This license is subject to the laws of Arizona and will remain in full force and effect until expired, surrendered, revoked or suspended as provided by law.

Expiration Date : January 31, 2025



PROFESSIONAL LIABILITY POLICY DECLARATIONS (CLAIMS-MADE AND REPORTED FORM)

Carrier: Admiral Insurance Company

Policy No.: EO000056476-03 Renewal/Rewrite of: EO000056476-02

Named Insured and Mailing Address

VELOX VALUATIONS LLC 704 SOUTH STATE ROAD 135 SUITE D393 GREENWOOD, IN 46143

NO FLAT CANCELLATIONS

POLICY PERIOD: From 04/01/2024 to 04/01/2025 At 12:01 A.M. Standard Time at the address of the **Named Insured** as stated herein

In consideration of the payment of premium, in reliance upon the statements herein or attached hereto, and subject to all of the terms of this policy, the Company agrees with the Named Insured as follows:

Named Insured's Business: Item I:

Real Estate Appraisal Services

Item II: Limits of Liability:

\$1,000,000 Each Claim \$3,000,000 Aggregate

\$5,000 Per Claim (including claim expenses) Item III: Deductible:

Item IV: Retroactive Date:

04/01/2020 Applies to limits of \$1,000,000 each occurrence and \$1,000,000 aggregate

05/01/2020 Applies to limits of \$1,000,000 each occurrence and \$3,000,000 aggregate

Item V: Premium: \$10,418.00 Not Subject to Audit

Item VI: Forms attached at inception:

See Schedule of Forms AI 00 18 03 98

This policy is not binding unless countersigned by Admiral Insurance Company or its authorized representative.

Countersigned On: 02/22/2024

> Mount Laurel, NJ At:

\$10,418.00 Premium 250.00 Policy Fee 266.70 Surplus Lines Tax \$10,934.70 Total

Authorized Representative

The Insurance Company in which this coverage is placed is authorized, but not licensed, to transact business in Indiana. This policy is not protected by the Indiana Insurance Guaranty Association in the event of insolvency of the Company. This policy and the premium thereon has been properly declared as a Surplus Lines Risk and the surplus lines tax paid accordingly.

Arlington/Roe & Co., Inc.

DE23180820 Page 1 of 1

Serial# 7FBC1F10

58066 File No. 35728362

OUI AI A	File No. 35728362						
orrower CATAMOUNT PROPERTIES 2018 LLC							
Property Address 29257 N 50th PI							
	aricopa State AZ Zip Code 85331						
ender Wedgewood Inc							
Wedgewood IIIC							
This report was prepared under the following USPAP reporting option:							
This was discounted to a consideration of the second control of th	h HODAD Observations Division Office						
Appraisal Report This report was prepared in accordance wit	n USPAP Standards Rule 2-2(a).						
Restricted Appraisal Report This report was prepared in accordance wit	h USPAP Standards Rule 2-2(b).						
Describle Function Time							
Reasonable Exposure Time	and the						
My opinion of a reasonable exposure time for the subject property at the market value stated in this	under 60 days						
Additional Certifications							
I certify that, to the best of my knowledge and belief:							
Library NOT portermed considers as an envision as in a second sec	the that is the autient of this report within the						
I have NOT performed services, as an appraiser or in any other capacity, regarding the prope	rry macro me subject or mis 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 property that	t is the subject of this report within the three-year						
period immediately preceding acceptance of this assignment. Those services are described in	n the comments below.						
- The statements of fact contained in this report are true and correct.							
· ·	umptions and limiting conditions and are my personal importial and unbissed						
- The reported analyses, opinions, and conclusions are limited only by the reported assu	impuons and ilmiung conditions 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	at is the subject of this report and no personal interest with respect to the parties						
involved.							
- I have no bias with respect to the property that is the subject of this report or the partic	es involved with this assignment						
	•						
- My engagement in this assignment was not contingent upon developing or reporting p							
- My compensation for completing this assignment is not contingent upon the developm	ent 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 result, 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 has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that							
were in effect at the time this report was prepared.	saled, in containing that the contain candal de controller appraisant raction that						
· · · ·	he subject of this years						
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.							
- Unless otherwise indicated, no one provided significant real property appraisal 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 elsewhere in the	nis report).						
Additional Comments							
Additional Community							
Ocida clamada combinifica							
esign.alamode.com/verify Serial:7FBC1F10							
APPRAISER:	SUPERVISORY APPRAISER: (only if required)						
aptitude 1.	(only in required)						
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	Signature:						
Signature							
Signature:							
Signature: Name: Scott A Lavine	Name:						
Name: Scott A Lavine							
Name: Scott A Lavine Date Signed: 07/26/2024	Name: Date Signed:						
Name: Scott A Lavine Date Signed: 07/26/2024 State Certification #: 21106	Name: Date Signed: State Certification #:						
Name: Scott A Lavine Date Signed: 07/26/2024 State Certification #: 21106 or State License #:	Name: Date Signed: State Certification #: or State License #:						
Name: Scott A Lavine Date Signed: 07/26/2024 State Certification #: 21106 or State License #: State: AZ	Name: Date Signed: State Certification #: or State License #: State:						
Name: Scott A Lavine Date Signed: 07/26/2024 State Certification #: 21106 or State License #:	Name: Date Signed: State Certification #: or State License #:						
Name: Scott A Lavine Date Signed: 07/26/2024 State Certification #: 21106 or State License #: State: AZ	Name: Date Signed: State Certification #: or State License #: State:						

Market Conditions Addendum to the Appraisal Report

58066 ile No. 35728362

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 neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. State AZ ZIP Code 85331 29257 N 50th PI **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 Stable Total # of Comparable Sales (Settled) Increasing 37 26 26 Stable Absorption Rate (Total Sales/Months) Increasing Declining 6.17 8.67 8.67 Stable Increasing Total # of Comparable Active Listings Declining 9 14 29 Months of Housing Supply (Total Listings/Ab.Rate) Increasing Declining Stable 1.5 1.6 3.3 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Stable Median Comparable Sale Price Declining Increasing \$625,000 \$662,500 \$646,250 Stable Stable Increasing Median Comparable Sales Days on Market Declining 37 36 33 Median Comparable List Price Increasing Declining \$695,000 \$676,250 \$669,000 Stable

Stable

Stable Median Comparable Listings Days on Market Increasing 62 31 32 Median Sale Price as % of List Price Increasing Declining 98% 98% 99% 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 An analysis was performed on 89 competing sales over the past 12 months. For those sales, a total of 32.6% were reported to have seller concessions. This analysis shows a change of -0.3% per month. A total of 32.6% of these sales were reported to have seller concessions. A quarterly analysis was also performed on 929 sales from the broader defined neighborhood over the past 24 months. The sales within this group with seller concessions had an average seller contribution of 1.2%. 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). An analysis was performed on 89 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO. A total of 0.0% of these sales were reported to be REO Cite data sources for above information Information reported in the ARMLS system (using an effective date of 07/25/2024) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression 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, An analysis was performed on 89 competing sales over the past 12 months. The sales within this group had a median sale price of \$641,000. This analysis shows a change of +0.9% per month. Based on all sales in this same group, there is a 3.9 month supply. This analysis shows a change of +17.4% per month. These sales had a median DOM of 35. This analysis shows a change of -0.3% per month. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name Prior 4-6 Months Prior 7-12 Months Current - 3 Months Overall Trend Subject Project Data Total # of Comparable Sales (Settled) Increasing Declining Stable Absorption Rate (Total Sales/Months) 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 Scott A Lavine Supervisory Appraiser Name Velox Valuations LLC Company Address Company Address 704 South State Road 135, Ste D, #393, Greenwood State License/Certification # State AZ State License/Certification # 21106 Email Address Email Address scott.lavine@veloxval.com

Freddie Mac Form 71 March 2009

Page 1 of 1

Fan Scott June March 2009

PROPERTY HISTORY

File No. 35728362

				00120002				
Borrower	CATAMOUNT PROPERTIES 2018 LLC							
Property Address	29257 N 50th PI							
City	Cave Creek	County	Maricopa	State	ΑZ	Zip Code	85331	
Lender/Client	Wedgewood Inc							

* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY *

29257 N 50th PI

-No transfer history.

 * COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)

29264 N 48th Way

-No transfer history.

29461 N 49th Way -No transfer history.

28817 N 51st St -No transfer history.

29253 N 50th PI

-No transfer history.

Serial# 7FBC1F10 esign.alamode.com/verify