

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	6623 S Slalom Way, West Jordan, UT 84084	Order ID	9628462	Property ID	35965885
Inspection Date	09/19/2024	Date of Report	09/20/2024		
Loan Number	58238	APN	21-20-403-002		
Borrower Name	Neighbor to Neighbor Homes LLC	County	Salt Lake		

Tracking IDs					
Order Tracking ID	9.18_BPO (2)	Tracking ID 1	9.18_BPO (2)		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Neighbor to Neighbor Homes LLC	Condition Comments	
R. E. Taxes	\$2,784	The subject property appears to have been in typical condition for the location. No apparent recent updates, such as roof, windows or siding, but no signs of any significant neglect either. The exterior features and property appear generally maintained.	
Assessed Value	\$535,600		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The neighborhood is generally an established area with the majority being single family detached housing. The location provides easy access to employment, recreational areas and typical suburban amenities.	
Sales Prices in this Neighborhood	Low: \$505,000 High: \$622,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6623 S Slalom Way	6167 S 4520 W	6218 Mount Vista Drive	2410 Sharron Drive
City, State	West Jordan, UT	Salt Lake City, UT	Taylorsville, UT	Taylorsville, UT
Zip Code	84084	84118	84129	84129
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.38 ¹	1.52 ¹	1.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,900	\$600,000	\$689,900
List Price \$	--	\$549,900	\$575,000	\$659,400
Original List Date		08/30/2024	08/14/2024	04/12/2024
DOM · Cumulative DOM	-- · --	20 · 21	36 · 37	160 · 161
Age (# of years)	25	36	18	38
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,410	1,399	1,411	1,620
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	100%	0%	85%
Basement Sq. Ft.	1,430	1,429	1,411	1,439
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.14 acres	0.22 acres	0.19 acres
Other	NA	NA	NA	NA

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

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

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

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** Basement has 2 beds, 1 bath & family room. MLS Remarks: Beautiful open Rambler with fresh paint, new flooring, led light fixtures and enough space to entertain all of your friends and family! 5 bed (potential of 6) 3 bath, HUGE downstairs family room with oversized garage and RV Parking. The basement has the space to have a large mother-in-law apartment. There is a small salon area off of basement bathroom with a salon sink and mirrors. The yard is adorned with fruit trees, patios, deck and 3 storage sheds. Newer furnace, roof (2017), water heater (2019). Come check out this incredible home! **Home has an assumable Utah Housing Loan (must qualify), buyer would need to have the cash to buy out the sellers equity. Square footage figures are provided as a courtesy estimate only. Buyer is advised to obtain an independent measurement. Call the listing agent Lynn Marchant 801-381-6966 with your questions.
- Listing 2** Basement Unfinished. MLS Remarks: This home is ready to move in. Vaulted ceilings, large back yard. Cute rambler looking for its next owner. Finish the basement just how you like it. 2 car large garage and much more. Call agent with any questions you may have.
- Listing 3** Basement has 2 beds, 1 bath & family room. MLS Remarks: SELLER WILL CONTRUBE \$10,000 TO BUYER CLOSING COSTS WITH A FULL PRICE OFFER. Welcome to your dream home! Remodeled 5-bed, 3-bath house with modern elegance. Gourmet kitchen, luxurious master suite, spacious basement and backyard. Perfect for family living in a desirable neighborhood. Schedule a showing today!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6623 S Slalom Way	2567 Jean Way	7266 S 2530 W	3138 Ivory Way
City, State	West Jordan, UT	West Jordan, UT	West Jordan, UT	Taylorsville, UT
Zip Code	84084	84084	84084	84129
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.26 ¹	1.31 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$599,900	\$629,900	\$630,000
List Price \$	--	\$599,900	\$629,900	\$630,000
Sale Price \$	--	\$622,000	\$629,900	\$635,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	04/30/2024	07/05/2024	06/25/2024
DOM · Cumulative DOM	-- · --	34 · 34	53 · 53	76 · 75
Age (# of years)	25	37	37	22
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,410	1,502	1,654	1,654
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	9 · 3 · 2
Total Room #	9	9	10	0
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	100%	80%	10%
Basement Sq. Ft.	1430	1,502	1,654	1,654
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.24 acres	0.31 acres	0.18 acres
Other	NA	\$3060 pd conc	No pd conc	No pd conc
Net Adjustment	--	-\$53,140	-\$58,336	-\$14,140
Adjusted Price	--	\$568,860	\$571,564	\$620,860

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

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

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

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Basement has 3 beds, 1 bath & family room. Subtract \$3220 sq ft up, \$1800 bsmt sq ft, \$45,060 bsmt % fin, \$3060 pd conc. MLS Remarks: MULTIPLE OFFERS RECEIVED, seller will look at all offers today 3/28 2pm. This is a 10++. Very well maintained, updated and spotless!! Original owners. Open great-room area, huge master-bedroom, large yard, beautifully finished basement, laundry-room has cabinets. 2 Gas fireplaces, 2 large family-rooms, updated bathrooms, updated kitchen, range has double ovens. Google Fiber being installed on Jean Way right now. This is a must see!!! Seller needs 2H notice to show.
- Sold 2** Basement has 3 beds, 1 bath & family room. Subtract \$8540 sq ft up, \$4500 1/2 bath count, \$5600 bsmt sq ft, \$39,696 bsmt % finished. MLS Remarks: Open great room area with gas log fireplace # Formal living room off of the front entry way # Main floor laundry room with 1/2 bath # Updated Cherry Wood kitchen Cabinets with quartz countertops # Some bathroom updates # Rear covered patio/deck # Almost a Third Acre lot on a Cul-De-Sac, with Basketball area and R. V parking # NEW PAINT AND CARPET.
- Sold 3** Basement unfinished. Subtract \$8540 sq ft up, \$5600 bsmt sq ft. Updates noted in MLS doe not appear to be recent and does not necessarily reflect and overall condition from average to good. MLS Remarks: Ivory's signature Franklin floor plan in coveted IVORY HIGHLANDS features open floor plan, vaulted ceilings, amazing patio, new LVP flooring, new carpet, new paint, custom oversized eating area, incredible landscaping, 2" blinds, & upgraded light fixtures*This ENTERTAINER'S DELIGHT begins in your modern kitchen featuring pendant lights, gas range, black stainless refrigerator, solid surface countertops, cherry stained cabinets, pantry, adjacent to wonderful eating area featuring tons of natural light and easy access to backyard patio parties*IMPRESS GUESTS in your great room featuring beautiful gas fireplace with ornate surround, vaulted ceiling, big windows, 70" ceiling fan, & new LVP flooring*Outside RELAX on the huge stained stamped concrete patio surrounded by thoughtfully considered perennials, shrubs, and mature trees*Enjoy COMFORT of the primary suite which includes vaulted ceiling, ceiling fan, huge windows with tons of natural light, wired for speakers, soaker tub, separate shower & walk-in closet*Bedrooms UPGRADES include new carpet, ceiling fans, vaulted ceilings, & tons of natural light*EXPANSION opportunities downstairs include a huge open space for rec room, pre-framed for 3 bedrooms, plumbing for bathroom, big cold storage, NEW A/C(2022), NEW furnace(2022)*Enjoy the Ivory Highlands lifestyle with HOA AMENITIES GALORE including: 2 parks(1 large and 1 smaller), 2 playgrounds(at each park), 3 covered boweries with picnic tables & charcoal barbeque grills(2 at large park, 1 at small park), 3 basketball courts(2 at large park, 1 at smaller park), 1 tennis court at large park, 1 outdoor community adult swimming pool(at large park), 1 outdoor community kiddie pool(at a large park), pools are fenced with picnic tables, 1 Clubhouse(at a large park) (Pools & clubhouse include secure entrance), 2.5 miles of walking, bicycle, skateboard/scooter paths*Other additional features include: gated RV parking, new smoke detectors, & new co2 detectors*Convenient to I-215, Bangerter Highway, Salt Lake International Airport, Trax, ski resorts, hiking, downtown, Jordan Landing shopping*Square footage figures are provided as a courtesy estimate only and were obtained from county tax records. Buyer is advised to obtain an independent measurement.*This home exudes TRUE PRIDE OF OWNERSHIP!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sold on MLS 6/4/2003 for \$192,000.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$581,900	\$581,900
Sales Price	\$580,000	\$580,000
30 Day Price	\$570,000	--
Comments Regarding Pricing Strategy		
<p>Pricing is based on recently sold comps minus paid concessions (if any paid) including days on market as well as adjustments for finished basements, condition, and square footage differences. Over the last year, the buyer pool was stagnant with higher interest rates. Homes that were available had multiple price drops and higher days on market. We are starting to see a slight shift back to stable values and more buyers looking, however home inventory is still very low.</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 6167 S 4520 W
Salt Lake City, UT 84118



Front

L2 6218 Mount Vista Drive
Taylorsville, UT 84129



Front

L3 2410 Sharron Drive
Taylorsville, UT 84129



Front

Sales Photos

S1 2567 Jean Way
West Jordan, UT 84084



Front

S2 7266 S 2530 W
West Jordan, UT 84084



Front

S3 3138 Ivory Way
Taylorsville, UT 84129



Front

ClearMaps Addendum

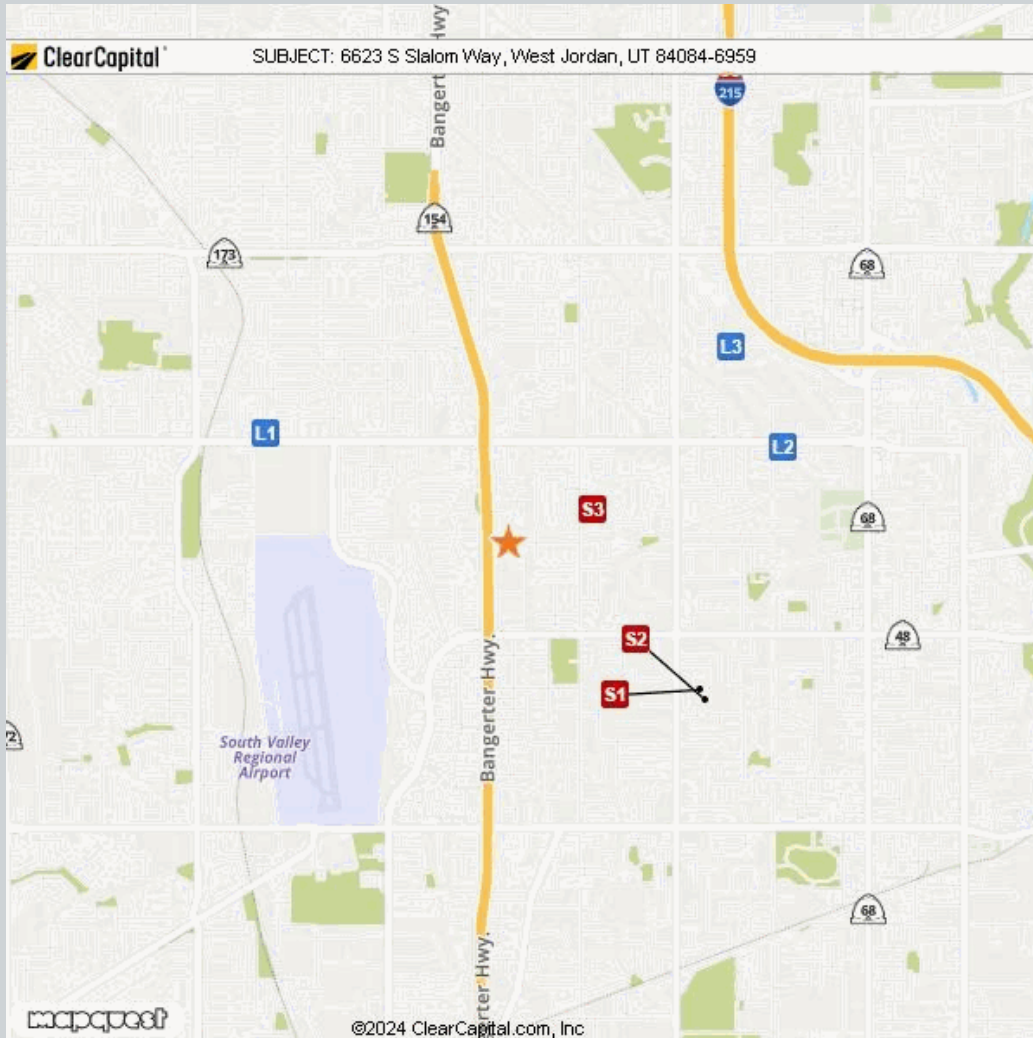
Address ★ 6623 S Slalom Way, West Jordan, UT 84084

Loan Number 58238

Suggested List \$581,900

Suggested Repaired \$581,900

Sale \$580,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6623 S Slalom Way, West Jordan, UT 84084	--	Parcel Match
L1 Listing 1	6167 S 4520 W, Salt Lake City, UT 84118	1.38 Miles ¹	Parcel Match
L2 Listing 2	6218 Mount Vista Drive, Salt Lake City, UT 84129	1.52 Miles ¹	Parcel Match
L3 Listing 3	2410 Sharron Drive, Salt Lake City, UT 84129	1.54 Miles ¹	Parcel Match
S1 Sold 1	2567 Jean Way, West Jordan, UT 84084	1.26 Miles ¹	Parcel Match
S2 Sold 2	7266 S 2530 W, West Jordan, UT 84084	1.31 Miles ¹	Parcel Match
S3 Sold 3	3138 Ivory Way, Salt Lake City, UT 84129	0.47 Miles ¹	Parcel Match

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

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Robyn Moody	Company/Brokerage	Salt Lake REO w/Realty HQ
License No	6238053-SA00	Address	8962 S Duck Ridge Way West Jordan UT 84081
License Expiration	06/30/2026	License State	UT
Phone	8015668288	Email	Robyn@SaltLakeREO.com
Broker Distance to Subject	4.41 miles	Date Signed	09/20/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.