

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	7322 W Miriam Way, Magna, UT 84044	Order ID	9631444	Property ID	35969759
Inspection Date	09/23/2024	Date of Report	09/23/2024		
Loan Number	58483	APN	14-33-427-007		
Borrower Name	Neighbor to Neighbor Homes LLC	County	Salt Lake		

Tracking IDs					
Order Tracking ID	9.19_BPO	Tracking ID 1	9.19_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Casey J Swapp	Condition Comments	
R. E. Taxes	\$2,646	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. The yard has quite a bit of cars and debris and if cleaned up would show better curb appeal.	
Assessed Value	\$352,100		
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: \$322,000 High: \$500,000		
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	7322 W Miriam Way	3309 S 8000 W	3680 Highlander Street	7478 Mason Way
City, State	Magna, UT	Magna, UT	West Valley City, UT	Magna, UT
Zip Code	84044	84044	84128	84044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	0.57 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$424,900	\$485,000	\$489,888
List Price \$	--	\$399,000	\$482,995	\$489,888
Original List Date		08/06/2024	06/13/2024	09/12/2024
DOM · Cumulative DOM	-- · --	45 · 48	96 · 102	8 · 11
Age (# of years)	48	51	50	47
Condition	Average	Fair	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	912	912	1,014	932
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	3 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	None	None	Carport 1 Car	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	95%	100%	100%	100%
Basement Sq. Ft.	900	912	1,014	912
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	0.18 acres	0.18 acres	0.19 acres
Other	NA	NA	NA	NA

* Listing 1 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** No concessions offered. Basement has 2 beds, 1 bath & family room. Although roof and countertops were updated, the remaining of the interior of the home and the yard are in fair condition and needs updating. MLS Remarks: This home Featured Sunday 8/18/24 on Channel 4 ABC 4:30 PM ~ Charming 4-bed, 2-bath rambler in Cyprus Heights with stunning mountain views. Enjoy a new roof, furnace, A/C, and countertops. Fully-fenced 0.18-acre lot with mature trees. Near shopping and freeway access.
- Listing 2** No concessions offered. Basement has 2 beds, 1 bath & family room. MLS Remarks: Welcome home to this meticulously renovated gem! Built in 1974, this charming abode has been thoughtfully updated to meet modern standards while retaining its timeless appeal. Step inside to discover new flooring that exudes warmth and style, complemented by a fresh two-tone paint scheme throughout. With 4 bedrooms and 2 baths, there's plenty of space for relaxation and entertainment. Outside, a carport and covered patio offer convenience and comfort, while a new roof ensures durability and peace of mind. A vinyl fence provides privacy and enhances curb appeal, creating a welcoming atmosphere. Stay comfortable year-round with a new AC unit, water heater, and Solar Panels, while new siding adds to the home's exterior charm. Immaculately maintained and well-loved, this house is ready for you to make it your own. Experience the magic of this pristine property firsthand – schedule a showing today and start envisioning your life in this beautiful home!
- Listing 3** No concessions offered. Basement has 3 beds, 1 bath, family room and second kitchen. MLS Remarks: This beautifully updated, modern home features 6 spacious bedrooms and 2 full bathrooms, perfect for those who appreciate quality and space. The freshly painted exterior complements the home's stylish interior, which includes 2 fully equipped kitchens and 2 laundry areas, providing convenience and flexibility. The open-concept kitchen boasts sleek granite countertops and a large island-ideal for entertaining. With ample parking for multiple vehicles and room for your toys, this property offers the space and functionality you've been searching for.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7322 W Miriam Way	3962 Kings Estate Drive	7358 W 3960 S	7442 Washington Road
City, State	Magna, UT	West Valley City, UT	Magna, UT	Magna, UT
Zip Code	84044	84128	84044	84044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.23 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$439,900	\$467,000
List Price \$	--	\$425,000	\$439,900	\$437,300
Sale Price \$	--	\$408,000	\$415,500	\$444,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	05/08/2024	07/03/2024	08/08/2024
DOM · Cumulative DOM	-- · --	55 · 55	29 · 28	75 · 76
Age (# of years)	48	45	45	47
Condition	Average	Fair	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	912	1,016	938	926
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	95%	95%	90%	95%
Basement Sq. Ft.	900	936	925	393
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	0.17 acres	0.16 acres	0.14 acres
Other	NA	No pd conc	No pd conc	\$8500 pd conc
Net Adjustment	--	+\$6,360	\$0	-\$33,500
Adjusted Price	--	\$414,360	\$415,500	\$410,500

* Sold 2 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 1 bed, 1 bath. Add \$20,000 condition. Subtract \$3640 sq ft up, \$10,000 garage. MLS Remarks: Nice home ready for you to finish or update how you want, with a little tender loving care. Extra large family room with attached den/office space or entertainment area. Toilet installed in basement, but bathroom unfinished. Great neighborhood with wonderful neighbors. Quiet. Close to schools, shopping and newly finished park. Fully fenced front and back yard.
- Sold 2** Basement has 2 beds, 1 bath & family room. MLS Remarks: Charming 4bd 2ba Rambler! Nicely updated for comfortable living and entertaining. Kitchen features Corian countertops, spacious island, custom tile backsplash, and ceiling-high cabinets, all complemented by newer laminate flooring. Bathrooms have been tastefully remodeled with new tile work, vanities and new large shower. Enjoy the convenience of a large laundry and storage room, water softener, and energy efficiency with solar panels that keep your electric bill right around \$15 per month! Additional highlights include expansive RV parking and Jellyfish lighting. Truly a must see!!
- Sold 3** Basement has 3 beds, 1 bath & family room. Subtract \$20,000 condition, \$8500 pd conc, \$5000 garage. MLS Remarks: Come and fall in love with this cute, updated rambler in a quiet Magna neighborhood. Only a 15 minute drive to downtown SLC. Gardener's delight! Quiet neighborhood with fully fenced yard. Mature apple tree, 6 bushels last year (comes with secret Apple Butter recipe). Plus lots of well worked dirt just needs your creativity. No ANNOYING HOA! 18x27 garage with MyQ garage door opener. Well built 10x12 shed with a loft. Elementary and Mid schools walking distance. Freshly painted & new carpet ordered. Don't miss this one!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sold 08/28/2020 for \$303,000.			
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	\$411,900	\$411,900
Sales Price	\$411,000	\$411,000
30 Day Price	\$390,000	--
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.

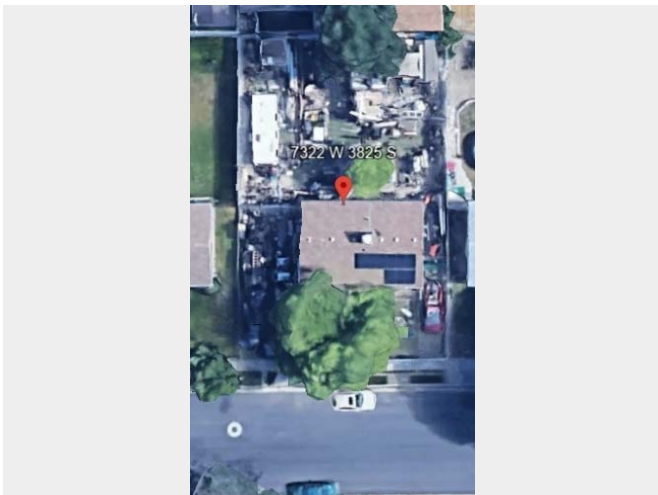
Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Street



Street



Street

Listing Photos

L1 3309 S 8000 W
Magna, UT 84044



Front

L2 3680 Highlander Street
West Valley City, UT 84128



Front

L3 7478 Mason Way
Magna, UT 84044



Front

Sales Photos

S1 3962 Kings Estate Drive
West Valley City, UT 84128



Front

S2 7358 W 3960 S
Magna, UT 84044



Front

S3 7442 Washington Road
Magna, UT 84044



Front

ClearMaps Addendum

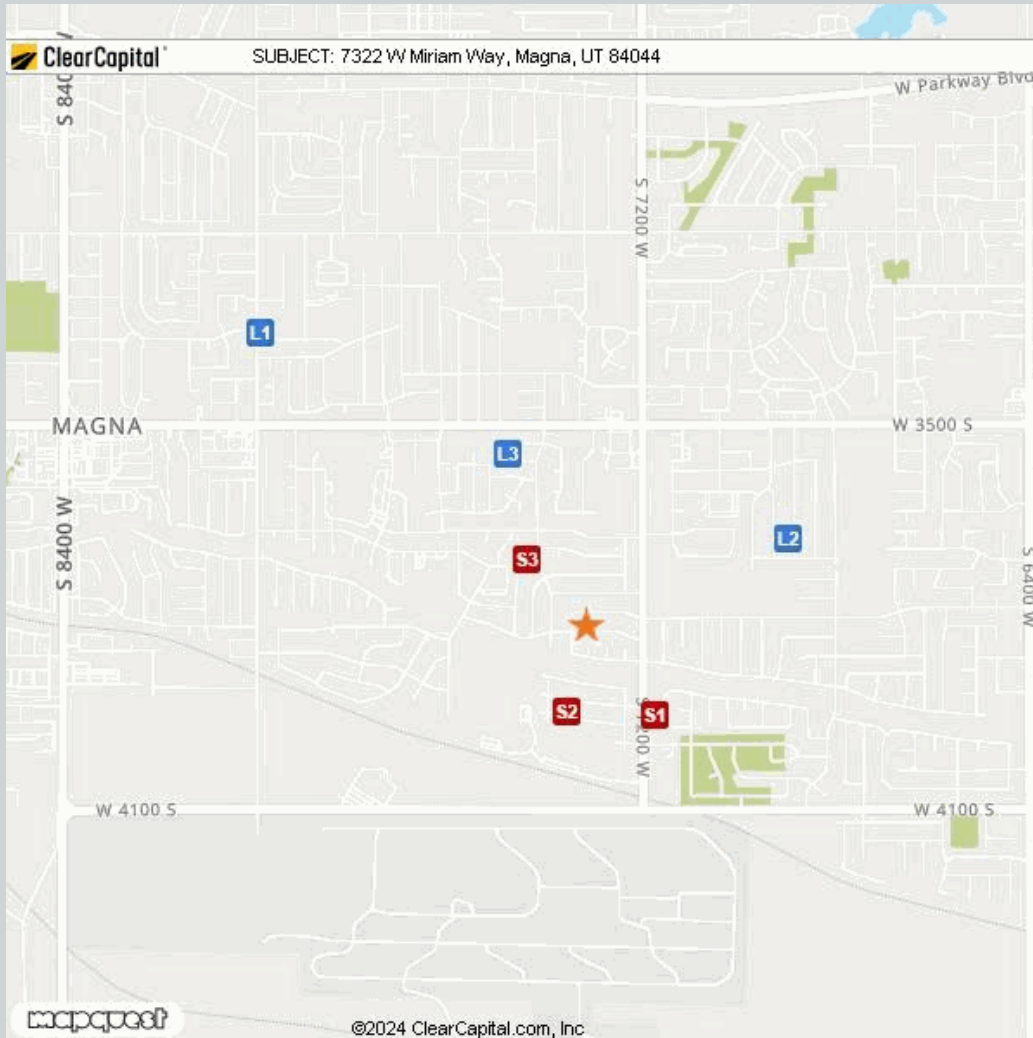
Address ★ 7322 W Miriam Way, Magna, UT 84044

Loan Number 58483

Suggested List \$411,900

Suggested Repaired \$411,900

Sale \$411,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	7322 W Miriam Way, Magna, UT 84044	--	Parcel Match
L1	Listing 1	3309 S 8000 W, Magna, UT 84044	1.14 Miles ¹	Parcel Match
L2	Listing 2	3680 Highlander Street, West Valley City, UT 84128	0.57 Miles ¹	Parcel Match
L3	Listing 3	7478 Mason Way, Magna, UT 84044	0.49 Miles ¹	Parcel Match
S1	Sold 1	3962 Kings Estate Drive, West Valley City, UT 84128	0.30 Miles ¹	Parcel Match
S2	Sold 2	7358 W 3960 S, Magna, UT 84044	0.23 Miles ¹	Parcel Match
S3	Sold 3	7442 Washington Road, Magna, UT 84044	0.23 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 uiproducer@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	7.09 miles	Date Signed	09/23/2024

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.