

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	8186 S Lance St, Midvale, UT 84047	Order ID	9654458	Property ID	36012593
Inspection Date	09/30/2024	Date of Report	10/04/2024		
Loan Number	58493	APN	21-36-154-004		
Borrower Name	WH1 LLC	County	Salt Lake		

Tracking IDs

Order Tracking ID	9.30_BPO	Tracking ID 1	9.30_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	VIKKI & JANET MARONEY	Condition Comments 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.
R. E. Taxes	\$2,020	
Assessed Value	\$343,800	
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 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. There is a total of 1 similar sold comp in the last year with that 1 sold in the last 6 months and 1 current similar active listings. Due to the lack of comps, it was necessary to expand search outside normal search criteria. Selected the absolute best and most similar that represents the subject home.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$448,500 High: \$495,000	
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	8186 S Lance St	7328 S Cottonwood St	193 E Angel St	8248 S Monroe St
City, State	Midvale, UT	Midvale, UT	Sandy, UT	Midvale, UT
Zip Code	84047	84047	84070	84047
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.18 ¹	1.27 ¹	0.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$534,900	\$510,000	\$539,900
List Price \$	--	\$499,000	\$500,000	\$539,900
Original List Date		08/07/2024	08/14/2024	09/25/2024
DOM · Cumulative DOM	-- · --	58 · 58	51 · 51	9 · 9
Age (# of years)	54	64	41	58
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 Split entry	1.5 Stories Tri level	1.5 Stories Tri level	1 Story Split Entry
# Units	1	1	1	1
Living Sq. Feet	894	1,125	1,078	1,344
Bdrm · Bths · ½ Bths	2 · 1	7 · 2	2 · 1	3 · 2
Total Room #	6	6	6	8
Garage (Style/Stalls)	None	Carport 1 Car	Detached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	52%	94%	100%	100%
Basement Sq. Ft.	864	625	550	648
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.19 acres	0.12 acres	0.18 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** No concessions offered. Basement has 2 beds and family room. *updates noted in MLS does not necessarily reflect and overall condition from average to good*. MLS remarks: Lovely home with all the updates and LOCATION LOCATION LOCATION! Less than a 5 minute drive for both I-15 and I-215 freeway access, the Trax station, and shopping/restaurants galore. 15 minutes from downtown SLC. Quiet neighborhood and cul-de-sac. Home has been nearly fully updated in the past 4 years with a new roof (2021), SOLAR PANELS (2021 - will be paid off at closing with an acceptable offer), new LVP flooring (some portions installed as recently as 2 weeks before home was listed), a new AC condenser (approx 2019-2020 according to previous owners), gas fireplace, and some newer appliances. Lots of cabinet storage in kitchen and granite countertops. Large windows which allow for plenty of natural light. Basement has its own entrance, a sitting room, and two bedrooms. Storage in laundry room. Backyard needs some TLC but is fully fenced (gated on both sides) and has an extra long RV pad that could fit multiple cars or an RV and a car. Covered patio and mature trees that help to provide ample privacy and shade. Your buyers won't want to miss out on this one! **Square footage figures are provided as a courtesy estimate; buyers are encouraged to obtain an independent measurement.**
- Listing 2** No concessions offered. Basement has 2 beds and 1 bath. *updates noted in MLS does not necessarily reflect and overall condition from average to good*. MLS remarks: Welcome to this charming single-family home in Sandy, offering the perfect blend of comfort and style! Upon entering, you'll step into a bright family room featuring brand new carpet and a large bay window nook with a cozy built-in bench. The beautifully updated kitchen awaits just beyond, with new laminate flooring, granite countertops, freshly painted cabinetry, a pantry, and a separate dining area that opens directly onto the back deck-ideal for outdoor meals and gatherings. Head up a few steps to the spacious primary bedroom with a walk-in closet, a secondary bedroom with a double closet, and a full bathroom-all designed with comfort in mind. Downstairs, the finished basement includes laminate flooring throughout, two additional bedrooms with ample closet space, and a half bath. Step outside to the fully fenced backyard, perfect for relaxation or entertaining, featuring a freshly painted deck. Additional updates include fresh interior and exterior paint, new carpet, and updated flooring throughout. A detached 2-car garage completes the package. Located just minutes from the shops at Fort Union, Sandy Square, Quarry Bend Park, I-15 and excellent schools, this move-in-ready home is waiting for you! The seller is willing to entertain any and all requests in an offer AGENTS - READ AGENT REMARKS BEFORE SUBMITTING AN OFFER.
- Listing 3** No concessions offered. Basement has 1 bed, 1 bath and family room. MLS remarks: Fantastic home in central Midvale neighborhood! Functional and spacious layout with big bedrooms, including a master suite. Beautifully remodeled master and hall bathrooms. Gorgeous solid hardwood floors on main level. Lovely kitchen with quality Oak cabinets. Ample dining area plus breakfast bar. Gas range. Brand new dishwasher. Great gathering spaces with inviting living room on main and family room downstairs, both with fireplaces. Awesome covered deck off kitchen and covered patio on lower level. Great for entertaining. Large, flat back yard with attractive vinyl fencing. Several big ticket items have been done on this home: TRIPLE pane vinyl windows 2017, updated electrical service 2018, Central AC 2014, High Efficiency Furnace 2020, Roof 2014. 2 car garage is extra deep and has an extra side storage area. Convenient location with easy access to freeways and shopping.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	8186 S Lance St	656 W Ivy Dr	1519 W 8295 S	7874 S 280 E
City, State	Midvale, UT	Midvale, UT	West Jordan, UT	Sandy, UT
Zip Code	84047	84047	84088	84070
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	1.32 ¹	1.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$475,000	\$475,000	\$499,000
List Price \$	--	\$450,000	\$475,000	\$499,000
Sale Price \$	--	\$448,500	\$470,000	\$495,000
Type of Financing	--	Conventional	Fha	Va
Date of Sale	--	08/06/2024	08/09/2024	06/06/2024
DOM · Cumulative DOM	-- · --	61 · 61	38 · 38	26 · 26
Age (# of years)	54	54	43	60
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 Split entry	1 Story Split Entry	1.5 Stories Tri level	1.5 Stories Tri level
# Units	1	1	1	1
Living Sq. Feet	894	900	1,024	1,066
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	3 · 1 · 1
Total Room #	6	6	6	8
Garage (Style/Stalls)	None	None	Carport 2 Car(s)	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	52%	85%	100%	90%
Basement Sq. Ft.	864	900	512	520
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.15 acres	0.30 acres	0.21 acres
Other	NA	\$13,400 pd conc	\$10,000 pd conc	\$10,000 pd conc
Net Adjustment	--	-\$13,400	-\$18,430	-\$32,720
Adjusted Price	--	\$435,100	\$451,570	\$462,280

* Sold 1 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** Concessions: \$13,400. Basement has 3 beds and 1 bath. Subtract \$13,400 pd conc. MLS remarks: Price Reduced!!! Welcome to this light and airy 5 bedroom 2 bath turn key home! Conveniently located. Close to the freeway entrances. Large yard, fully fenced. Make an appointment today, his home won't last long!
- Sold 2** Concessions: \$10,000. Basement has 2 beds and 1 bath. Add \$8800 bsmt sq ft. Subtract \$10,000 pd conc, \$4550 sq ft up, \$5000 carport, \$7680 bsmt % finished. MLS remarks: Wow, you may feel like you have hit the jackpot with this home! A clean and well-kept home with 4 bedrooms and 2 bathrooms can be hard to find under 500k, especially in West Jordan, and especially on .30 acres! The bedrooms are oversized, *all* of the appliances are included, the water heater is updated, there is a floor to ceiling stone fireplace, and there is a giant storage room located under the stairs. You get two covered parking spots, along with RV parking, a basketball area or parking for toys, and storage in the shed. The backyard just needs a little love to restore it to an oasis! There is a huge deck with a built-in bbq and outdoor bar. The mature trees offer shade, and there is a garden area that gets plenty of sun. You will have no backyard neighbors, with a beautiful park and pond located directly behind. This backyard is an entertainers dream! Sq.Ft. per county records. Buyer to verify all info.
- Sold 3** Concessions: \$10,000. Basement has family room. Add \$8600 bsmt sq ft. Subtract \$10,000 pd conc, \$6020 sq ft up, \$8000 bed count, \$4500 1/2 bath count, \$5000 garage, \$7800 bsmt % finished. MLS remarks: This single family home is located in a prime quiet area in Sandy on a massive lot with many appealing exterior features such as: a large fenced private backyard w/covered patio, two driveways, large corner front lawn and a "Utah Water Savers" program qualification, which allows for the new homeowners to have a \$3 sq. Ft. Allowance for Removal of grass and switched to zero-scaping. The inside is just as spacious with an updated kitchen, two large family rooms, three bedrooms and many updates within the last two years: new front door, new front picture window, new garbage disposal, new water heater, and new furnace & A/C. Contact listing agent for showings! Square footage figures are provided as a courtesy estimate only and were obtained from county records. Buyer is advised to obtain an independent measurement.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No prior MLS listing history.			
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	\$456,900	\$456,900
Sales Price	\$455,000	\$455,000
30 Day Price	\$435,000	--
Comments Regarding Pricing Strategy		
Pricing is based on recently sold comps minus paid concessions (if any paid) and taking into consideration current active listings including days on market as well as adjustments for finished basements, paid concessions 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.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 7328 S Cottonwood St
Midvale, UT 84047



Front

L2 193 E Angel St
Sandy, UT 84070



Front

L3 8248 S Monroe St
Midvale, UT 84047



Front

Sales Photos

S1 656 W Ivy Dr
Midvale, UT 84047



Front

S2 1519 W 8295 S
West Jordan, UT 84088



Front

S3 7874 S 280 E
Sandy, UT 84070



Front

ClearMaps Addendum

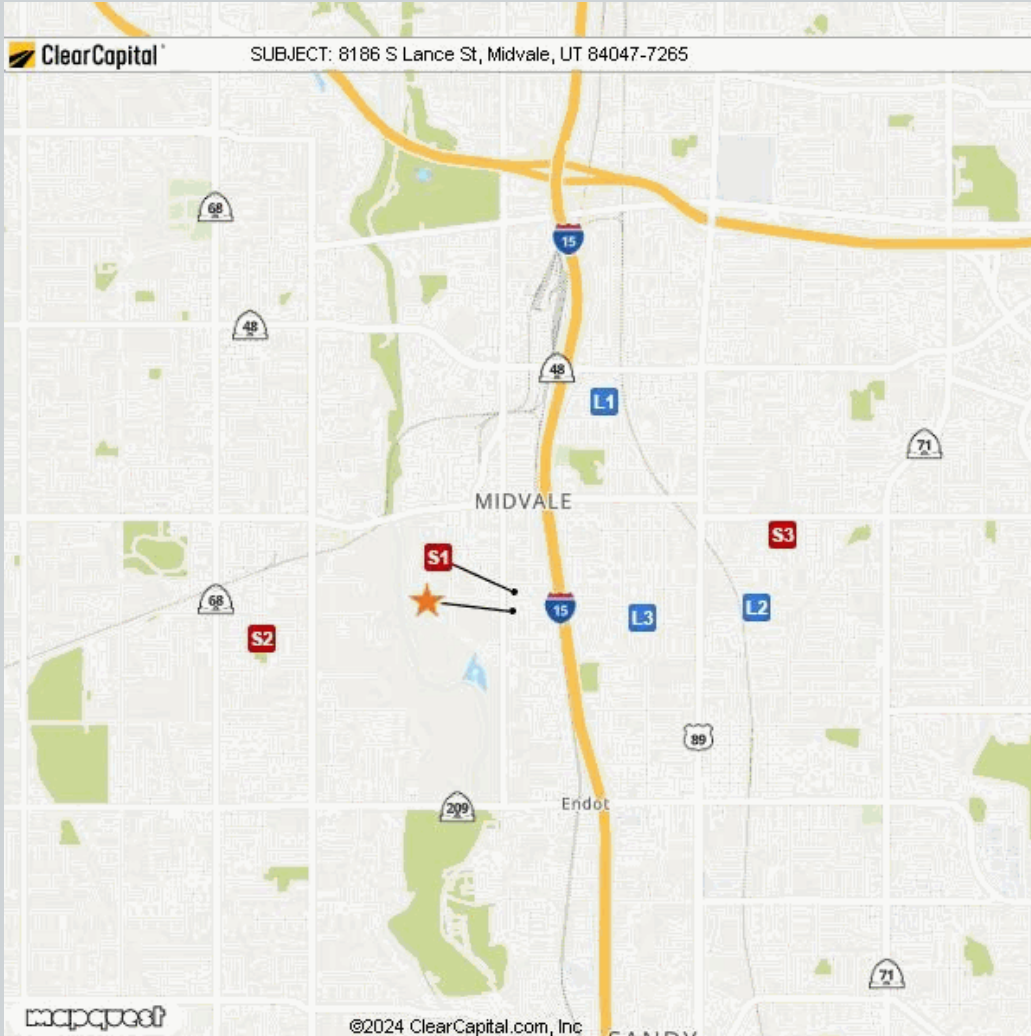
Address ★ 8186 S Lance St, Midvale, UT 84047

Loan Number 58493

Suggested List \$456,900

Suggested Repaired \$456,900

Sale \$455,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8186 S Lance St, Midvale, UT 84047	--	Parcel Match
L1 Listing 1	7328 S Cottonwood St, Midvale, UT 84047	1.18 Miles ¹	Parcel Match
L2 Listing 2	193 E Angel St, Sandy, UT 84070	1.27 Miles ¹	Parcel Match
L3 Listing 3	8248 S Monroe St, Midvale, UT 84047	0.67 Miles ¹	Parcel Match
S1 Sold 1	656 W Ivy Dr, Midvale, UT 84047	0.10 Miles ¹	Parcel Match
S2 Sold 2	1519 W 8295 S, West Jordan, UT 84088	1.32 Miles ¹	Parcel Match
S3 Sold 3	7874 S 280 E, Sandy, UT 84070	1.46 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	6.78 miles	Date Signed	10/04/2024

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.