

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	7685 S Keelcrest Circle, West Jordan, UT 84084	Order ID	9658001	Property ID	36018688
Inspection Date	10/02/2024	Date of Report	10/04/2024		
Loan Number	58532	APN	21-27-353-010		
Borrower Name	Neighbor to Neighbor Homes LLC	County	Salt Lake		

Tracking IDs					
Order Tracking ID	10.1_BPO	Tracking ID 1	10.1_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	GREG W PALMER	Condition Comments The subject roof is showing heavy signs of deferred maintenance and will need to be replaced and the yard and landscaping is slightly overgrown and needs clean up. Otherwise the home is in average condition for area and age.
R. E. Taxes	\$1,997	
Assessed Value	\$384,300	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$18,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$18,000	
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 are a total of 9 similar sold comps in the last year with only 3 of those 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: \$430,000 High: \$544,000	
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	7685 S Keelcrest Circle	8349 S 3450 W	7040 S Camelot Way	6473 S 2700 W
City, State	West Jordan, UT	West Jordan, UT	West Jordan, UT	Taylorsville, UT
Zip Code	84084	84088	84084	84129
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.68 ¹	0.81 ¹	1.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$445,000	\$490,000	\$499,900
List Price \$	--	\$436,900	\$490,000	\$499,900
Original List Date		08/12/2024	09/17/2024	05/17/2024
DOM · Cumulative DOM	-- · --	51 · 53	16 · 17	70 · 140
Age (# of years)	54	51	44	47
Condition	Fair	Fair	Good	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 Split Entry	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry
# Units	1	1	1	1
Living Sq. Feet	925	935	974	1,080
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	None	Carport 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	98%	100%	100%
Basement Sq. Ft.	888	905	912	1,080
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.16 acres	0.19 acres	0.17 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 and den. MLS remarks: **OPEN HOUSE Saturday Aug 17th 1:30pm-3:00pm**Short Sale, Bank approval needed, this property is in a great location in West Jordan, come take a look and make an offer ... No CC will be paid by the seller on this transaction. Home is in good condition and does not need much work. Square footage figures are provided as a courtesy estimate only and were obtained from prior MLS. Buyer is advised to obtain an independent measurement.
- Listing 2** No concessions offered. Basement has 2 beds, 1 bath and family room. MLS remarks: 10++ Open, bright & sunny!! Newly remodeled 2024, new kitchen with white cabinets, bar, stone/tile counter tops, new appliances, new laminate floors & carpets, new bathrooms, new paint. Newer white vinyl windows, completely re-roofed 2015, HVAC system 2023, Hot water heater 2022. Open great room with recessed lighting. This is move in ready!!!
- Listing 3** No concessions offered. Basement has 2 beds, 1 bath and family room. MLS remarks: Fantastic home with a full mother-in-law apartment that has its own separate entrance. Located in a beautiful neighborhood! Close to schools, restaurants, parks and shopping! New windows, and fresh exterior paint scheme make this home stand out! Step inside to high end LVP flooring and plush new carpet! 2 New kitchens with white shaker cabinets, GRANITE counter tops and NEW appliances! All New light fixtures! Open and spacious floor plan! Remodeled bathrooms with tile surrounds! Enjoy a low maintenance home for years to come! Plenty of room for you and yours! SUPER CLEAN AND MOVE IN READY!!! COME AND TAKE A LOOK!!!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7685 S Keelcrest Circle	7132 S 1380 W	7495 S 2200 W	7377 S Liesel St
City, State	West Jordan, UT	West Jordan, UT	West Jordan, UT	West Jordan, UT
Zip Code	84084	84084	84084	84084
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.92 ¹	0.27 ¹	0.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$450,000	\$499,900	\$525,000
List Price \$	--	\$450,000	\$499,900	\$525,000
Sale Price \$	--	\$450,000	\$505,000	\$543,500
Type of Financing	--	Va	Conventional	Conventional
Date of Sale	--	09/27/2024	07/31/2024	07/29/2024
DOM · Cumulative DOM	-- · --	52 · 67	51 · 51	5 · 26
Age (# of years)	54	53	50	45
Condition	Fair	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 Split Entry	1 Story Split Entry	1 Story Split Entry	1 Story Split Entry
# Units	1	1	1	1
Living Sq. Feet	925	864	958	1,002
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	80%	100%	90%
Basement Sq. Ft.	888	864	900	936
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.15 acres	0.15 acres	0.18 acres
Other	NA	\$12,402 pd conc	\$17,500 pd conc	NA
Net Adjustment	--	-\$46,003	-\$49,500	-\$66,975
Adjusted Price	--	\$403,997	\$455,500	\$476,525

* 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: \$12,402. Basement has 3 beds and 1 bath. Add \$2135 sq ft up. Subtract \$10,000 condition, \$5000 more garage stalls, \$20,736 bsmt finished, \$12,402 pd conc. MLS remarks: Back on the Market!! Buyer's Financing Fell Through!! Beautiful 5 Bedroom/2 Bath Home in Heart of West Jordan with Quick Access to I15. Fully Fenced with Big Garage and RV Parking 38 Ft Long. No HOA, Come Enjoy the Nice Backyard with Raised Vegetable Garden, Large Deck off Kitchen and Fully Enclosed Backyard. Newer Roof in 2019, Newer A/C Central Air Unit and Newer Windows. Vacant and Ready to Move in Now!!
- Sold 2** Concessions: \$17,500. Basement has 2 beds and 1 bath. Add \$5000 no garage. Subtract \$17,500 pd conc, \$10,000 condition, \$27,000 bsmt finished. MLS remarks: Welcome to this charming split-level home located in the heart of West Jordan. This home features 4 bedrooms and 2 bathrooms. The layout includes 2 bedrooms and 1 bathroom on each level, providing ample space and privacy for everyone. One of the standout features of this property is the basement entrance, leading to a fantastic ADU. The basement includes a second kitchen, 1 bedroom, and a cozy living area, making it ideal for a second family or as a rental unit for extra income. Recent updates include a new furnace and A/C unit, replaced about a year ago, and a brand new water heater, ensuring your comfort and peace of mind. The backyard is spacious and great for outdoor activities, featuring beautiful fruit trees. The home is conveniently located close to Veterans Memorial Park and rec center, perfect for enjoying outdoor recreation and community events. Don't miss out on this wonderful opportunity to own a versatile and updated home in a great location!
- Sold 3** No paid concessions. Basement has 2 beds and 2 baths. Subtract \$30,000 condition, \$2695 sq ft up, \$5000 more garage stalls, \$28,080 bsmt finished, \$1200 bsmt sq ft. MLS remarks: Darling, Move-In Ready Home in West Jordan! This stunning home boasts a light and airy feel thanks to vaulted ceilings and ample natural light filtering through large windows. Perfect for entertaining, the home features a spacious layout with 4 large bedrooms, a large laundry room, and 3 full bathrooms! Relax on the backyard deck or enjoy some friendly competition on the large cement pad with a basketball hoop in the backyard. This home has fresh paint and new carpet! The updated lighting is darling adds a modern touch! The en-suite bathroom in the owners suite is spacious, light and modern. You might actually enjoy doing your laundry in the large laundry room, with space for additional cabinets or counters. The two-car garage has shelving for storage and there is additional parking on the side of the garage for an RV or your toys! This home is conveniently located close to everything you need! Enjoy easy access to shopping, dining, and entertainment and major roadways. Don't miss this opportunity! Schedule a showing today! Square footage figures are provided as a courtesy estimate only and were obtained from county records. Buyer is advised to obtain an independent measurement and verify all.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sold last 03/20/2001 for \$110,000.			
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	\$436,900	\$456,900
Sales Price	\$435,000	\$455,000
30 Day Price	\$410,000	--
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



Other

Listing Photos

L1 8349 S 3450 W
West Jordan, UT 84088



Front

L2 7040 S Camelot Way
West Jordan, UT 84084



Front

L3 6473 S 2700 W
Taylorsville, UT 84129



Front

Sales Photos

S1 7132 S 1380 W
West Jordan, UT 84084



Front

S2 7495 S 2200 W
West Jordan, UT 84084



Front

S3 7377 S Liesel St
West Jordan, UT 84084



Front

ClearMaps Addendum

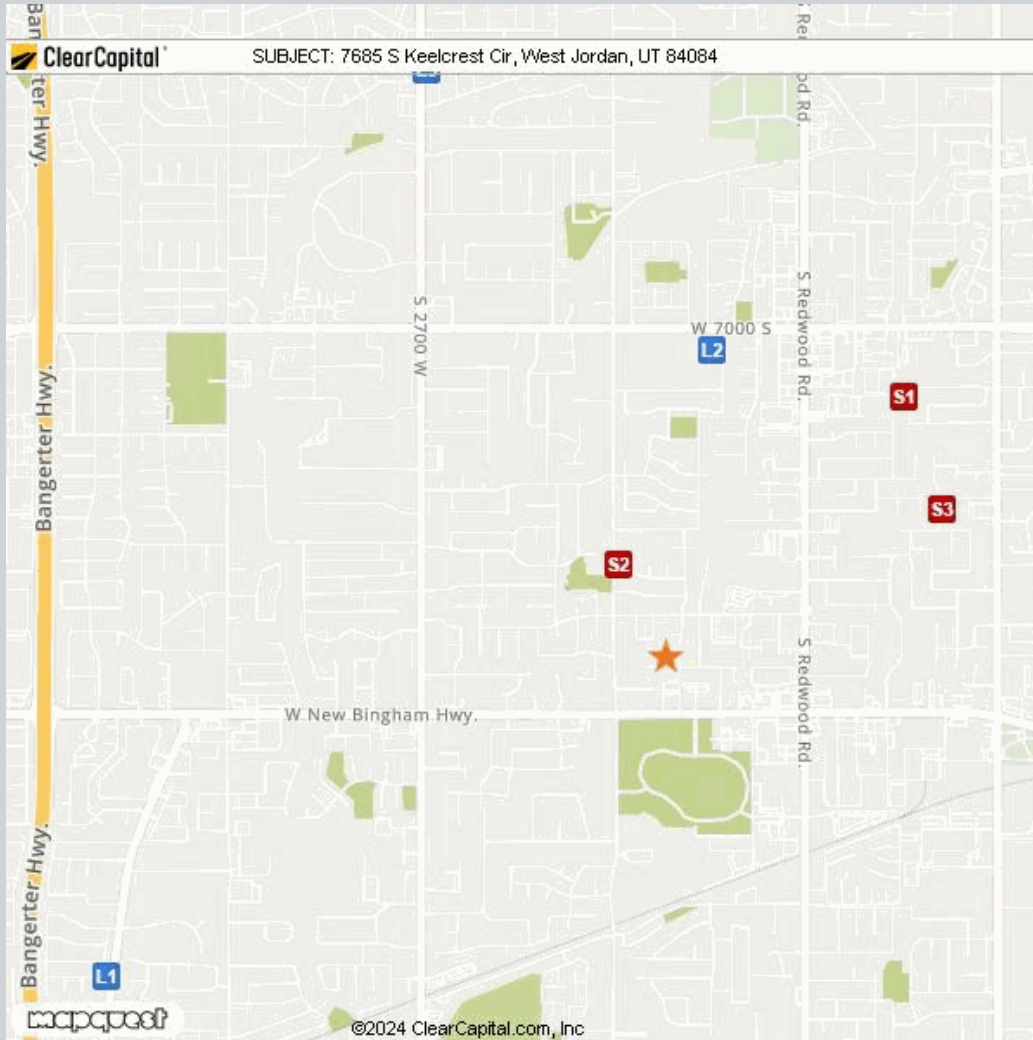
Address ★ 7685 S Keelcrest Circle, West Jordan, UT 84084

Loan Number 58532

Suggested List \$436,900

Suggested Repaired \$456,900

Sale \$435,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7685 S Keelcrest Circle, West Jordan, UT 84084	--	Parcel Match
L1 Listing 1	8349 S 3450 W, West Jordan, UT 84088	1.68 Miles ¹	Parcel Match
L2 Listing 2	7040 S Camelot Way, West Jordan, UT 84084	0.81 Miles ¹	Parcel Match
L3 Listing 3	6473 S 2700 W, Salt Lake City, UT 84129	1.65 Miles ¹	Parcel Match
S1 Sold 1	7132 S 1380 W, West Jordan, UT 84084	0.92 Miles ¹	Parcel Match
S2 Sold 2	7495 S 2200 W, West Jordan, UT 84084	0.27 Miles ¹	Parcel Match
S3 Sold 3	7377 S Liesel St, West Jordan, UT 84084	0.82 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	5.06 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.