

Borrower	Robert & Annalissa Reis & Wendy Wythe	File No. 3288RDH-R
Property Address	4782 E 3925 N	
City	Eden	County Weber State UT Zip Code 84310-9794
Lender/Client	CrossCountry Mortgage, LLC	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being

appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: _____

A reasonable exposure time for the subject property is 0-6 months.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

The highest and best use of the property is as improved, as a single family residence, it is legally permissible, financially and appropriately supported.

USPAP Prior Assignment Disclosure:


I have not performed services, as an appraiser, regarding the property that is the subject of this report.

Appraiser fee is \$540.00

Significant Assistance

Deborah Collina contributed in the preparation of this appraisal report. She is a registered appraiser trainee.

APPRAISER:

Signature: 

Name: Robert D. Hunt

State Certification #: 5485702-CR00

or State License #: _____

State: UT Expiration Date of Certification or License: 08/31/2021

Date of Signature and Report: 10/24/2020

Effective Date of Appraisal: 09/29/2020

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 09/29/2020

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

Uniform Residential Appraisal Report

523-0743875
File # 3288RDH-R

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.			
Property Address 4782 E 3925 N		City Eden	State UT Zip Code 84310-9794
Borrower Robert & Annalissa Reis & Wendy Wythe		Owner of Public Record Marcus Respes & Lori L Gerber	County Weber
Legal Description UNIT 18, FAIRWAY OAKS AT WOLF CREEK, PRUD, PHASE 2, AMENDED, WEBER COUNTY, UTAH			
Assessor's Parcel # 22-254-0001		Tax Year 2019	R.E. Taxes \$ 2,959
Neighborhood Name Fairway Oaks at Wolf Creek		Map Reference Eden	Census Tract 2101.00
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$ 0	<input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)			
Lender/Client CrossCountry Mortgage, LLC		Address 6850 Miller Road, Brecksville, OH 44141	
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Report data source(s) used, offering price(s), and date(s). DOM 8;WFRMLS# 1701330 subject was listed on 9/14/2020 for \$539,000 and is currently under contract.			
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;Standard REPC (6 pages)			
Contract Price \$ 552,000		Date of Contract 09/21/2020	Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) WFRMLS
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, report the total dollar amount and describe the items to be paid. \$3,100;;3,100 towards closing costs.			
Note: Race and the racial composition of the neighborhood are not appraisal factors.			
Neighborhood Characteristics		One-Unit Housing Trends	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	400	Low 0
Neighborhood Boundaries Bounded on the North, East and West by mountains, and the South by SR		2,500	High 66
162. **Other is vacant land**		520	Pred. 10
Neighborhood Description The subject is within close proximity to several mountains, rivers, lakes and ski resort amenities which offer activities such as golf, skiing, fishing, etc. Supporting public and consumer services are within average proximity. The valley has become popular over the past 2 years for its resort amenities.			Other 25 %
Market Conditions (including support for the above conclusions) Conditions are strong with some increase over a 12-18 month period. Much of the increase took place from the beginning towards the third quarter of last year. Many listed homes have multiple offers and can sell quickly. Interest rates are still at nearly all time lows with some increase. Most homes sell conventional with some demand for FHA and USDA loans.			
Dimensions See attached Plat Map	Area 3485 sf	Shape Irregular	View B;Mtn;
Specific Zoning Classification DRR-1	Zoning Description Resort residential		
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe The subject's current use as a single family home appears to be the highest and best use based on current zoning, and recent land sales in the subject's market.		
Utilities <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other (describe)	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Other (describe)	Off-site Improvements - Type <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private	
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>	Water <input checked="" type="checkbox"/> <input type="checkbox"/>	Street Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>	
Gas <input checked="" type="checkbox"/> <input type="checkbox"/>	Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>	Alley None <input type="checkbox"/> <input type="checkbox"/>	
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone X	FEMA Map # 49057C0229F	FEMA Map Date 06/02/2015
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe			
General Description		Foundation	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Exterior Description	
# of Stories 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Foundation Walls Concrete/Average	Floors Lam.Crpt/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1,746 sq.ft.	Exterior Walls Vinyl.Stn/Avg	Walls Drywall/Average
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 75 %	Roof Surface Asphalt/Average	Trim/Finish Wood/Average
Design (Style) Rambler	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Gutters & Downspouts None	Bath Floor Vinyl/Average
Year Built 2014	Evidence of <input type="checkbox"/> Infestation	Window Type Ins Vinyl/Average	Bath Wainscot Insert/Average
Effective Age (Yrs) 3	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Storm Sash/Insulated None	Car Storage <input type="checkbox"/> None
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Screens Mesh/Average	<input checked="" type="checkbox"/> Driveway # of Cars 2
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	Amenities <input type="checkbox"/> Woodstove(s) # 0	Driveway Surface Asphalt
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Fireplace(s) # 1 <input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage # of Cars 2
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other None	<input checked="" type="checkbox"/> Patio/Deck 1/1 <input checked="" type="checkbox"/> Porch Concrete	<input type="checkbox"/> Carport # of Cars 0
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)		<input type="checkbox"/> Pool None <input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Finished area above grade contains: 5 Rooms		3 Bedrooms	
Additional features (special energy efficient items, etc.). The subject features standard energy efficient items. The subject features high end custom design.		2.0 Bath(s)	
1,699 Square Feet of Gross Living Area Above Grade			
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The subject is in Average overall condition. There is no unusual physical depreciation noted and the subject is not in need of any repairs. The utilities were on and functional at the time of inspection. Any physical depreciation is accounted for in the effective age. The floorplan is functional and typical for the area. Much of the home has been updated since original construction. Recent updates include the flooring and paint.			
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe			
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			

Uniform Residential Appraisal Report

523-0743875
File # 3288RDH-R

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0										
There are 5 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 465,000 to \$ 700,000										
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	4782 E 3925 N Eden, UT 84310-9794	3433 Big Piney Dr Eden, UT 84310-9568			4851 E Bailey Ln Eden, UT 84310-6829			3923 N Patiosprings Dr Eden, UT 84310-9748		
Proximity to Subject		1.20 miles SE			0.47 miles N			0.09 miles W		
Sale Price	\$ 552,000	\$ 546,500			\$ 675,000			\$ 485,000		
Sale Price/Gross Liv. Area	\$ 324.90 sq.ft.	\$ 310.34 sq.ft.			\$ 523.66 sq.ft.			\$ 268.70 sq.ft.		
Data Source(s)		WFRMLS#1694514;DOM 7			WFRMLS#1659080;DOM 194			WFRMLS#1679766;DOM 32		
Verification Source(s)		County Record			County Record			County Record		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time		s09/20;c08/20			s09/20;c07/20			s08/20;c07/20		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	3485 sf	3485 sf			4356 sf	0		4792 sf	0	
View	B;Mtn;	B;Pstrl;	0		B;Mtn;	0		B;Pstrl;	0	
Design (Style)	DT1;Rambler	DT1;Rambler			DT1;Rambler			DT1;Rambler		
Quality of Construction	Q3	Q3			Q3	-30,000		Q3		
Actual Age	6	14	0		1	0		22	+30,000	
Condition	C3	C3			C1	-40,000		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	5 3 2.0	5 3 3.0	-4,000		3 1 1.1	+2,000		6 2 2.0	0	
Gross Living Area	1,699 sq.ft.	1,761 sq.ft.	-3,100		1,289 sq.ft.	+20,500		1,805 sq.ft.	-5,300	
Basement & Finished Rooms Below Grade	1746sf1310sfwu0rr3br1.0ba1o	0sf	+17,460		1615sf1615sfwo1rr2br2.0ba0o	+1,310		1299sf1299sfwo1rr2br1.0ba1o	+4,470	
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	GFA/AC	GFA/Solar/AC	0		GFA/Rad/AC	0		GFA/AC		
Energy Efficient Items	Ins. Windows	Ins. Windows			Ins. Windows			Ins. Windows		
Garage/Carport	2ga2dw	2ga2dw			2ga2dw			2gbi2dw	0	
Porch/Patio/Deck	1/1/1	1/2/0	0		1/0/0	0		1/0/2	0	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 40,560		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -56,290		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 29,170	
Adjusted Sale Price of Comparables		Net Adj. 7.4 %	\$ 587,060		Net Adj. 8.3 %	\$ 618,710		Net Adj. 6.0 %	\$ 514,170	
		Gross Adj. 10.0 %			Gross Adj. 15.4 %			Gross Adj. 8.2 %		
<input checked="" type="checkbox"/> I did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain Utah is a non-disclosure state and only the										
MLS was researched for any previous sales or transfers. Any transfers of deed in the public record at the county would only reveal a deed transfer but not any indication of value or what the deed represented (i.e. warranty deed for a refinance).										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.										
Data Source(s) WFRMLS 36 month search										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.										
Data Source(s) WFRMLS 12 month search										
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3						
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	MLS/County Records	MLS/County Records	MLS/County Records	MLS/County Records						
Effective Date of Data Source(s)	09/29/2020	09/29/2020	09/29/2020	09/29/2020						
Analysis of prior sale or transfer history of the subject property and comparable sales A three year listing history and sales history for the subject has been										
performed as per USPAP and State of Utah guidelines. A 12 month sales history of the comparables was also researched in accordance with normal business practices in the Utah Wasatch Back markets. Sources of this research are MLS system through the Park City MLS system and interviews with owners when applicable and/or available. The appraiser notes that Utah is a nondisclosure State. Any sales data and details of sales transactions are not part of the public record.										
Summary of Sales Comparison Approach Adjustments made accordingly: GLA is adjusted at \$50/SF, Unfinished Basements at \$10/SF and \$20/finished SF; Bathrooms at \$4,000 each and 1/2 baths at \$2,000. The sales bracket the subject both before and after adjustments as well as GLA. All the sales are located in the subject's market area and although some are over a mile away they are still in the subject's market area and are good indicators of value. Comparable 2 sold as new construction and has superior materials used requiring negative quality and condition adjustments. Comparable 3 although has seen updating requires a positive age adjustment.										
Indicated Value by Sales Comparison Approach \$ 552,000										
Indicated Value by Sales Comparison Approach \$ 552,000 Cost Approach (if developed) \$ Income Approach (if developed) \$										
Estimate of value is supported principally by Sales Approach; Cost Approach is not used and is not necessary for credible value conclusion. Income Approach was not used due to lack of data and applicability. Sales support a value range of \$514,000-\$618,000. Estimate of value is supported before and after adjustments. Weighted average indicates a value of \$552,000										
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:										
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is										
\$ 552,000 , as of 09/29/2020 , which is the date of inspection and the effective date of this appraisal.										

Uniform Residential Appraisal Report

523-0743875
File # 3288RDH-R

ADDITIONAL COMMENTS	FHA Comments	
	-The subject property meets HUD minimum property requirements per HUD handbooks 4000.1.	
	-The use of the appraisal is to support FHA's decision to provide mortgage insurance on the real property that is the subject of the appraisal, therefore intended users include the lender/client and FHA	
	-The appraiser notes that all utilities were on and in working order at the time of the inspection.	
	-A head and shoulders inspection of the attic took place at the time of the inspection.	
	-The appraiser has operated all conveyed appliances and observed their performance.	
	-The conventional oven and dishwasher were present at the time of inspection.	
	-FHA appraisal does not guarantee that the Property is free from defects.	
	-The subject meets MPR and/or MPS without needing repairs.	

COST APPROACH TO VALUE (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	Due to a shortage of land sales in the Subject's area the site value is derived using the extraction method. The land to value ratio is 30% which is typical for the area.

COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	-----=\$	165,600
	Source of cost data	DWELLING	Sq.Ft. @ \$ -----=\$	
	Quality rating from cost service		Sq.Ft. @ \$ -----=\$	
	Effective date of cost data		-----=\$	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		-----=\$	
		Garage/Carport	Sq.Ft. @ \$ -----=\$	
		Total Estimate of Cost-New	-----=\$	
		Less Physical Functional External	-----=\$	
		Depreciation	-----=\$	
		Depreciated Cost of Improvements	-----=\$	
	"As-is" Value of Site Improvements	-----=\$		
Estimated Remaining Economic Life (HUD and VA only)	67 Years	INDICATED VALUE BY COST APPROACH	-----=\$	

INCOME APPROACH TO VALUE (not required by Fannie Mae)		
Estimated Monthly Market Rent \$	X Gross Rent Multiplier = \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)		

PUD INFORMATION	PROJECT INFORMATION FOR PUDs (if applicable)	
	Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached	
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.	
	Legal Name of Project	
	Total number of phases	Total number of units
	Total number of units rented	Total number of units for sale
	Data source(s)	
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.	
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source	
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.	
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.		
Describe common elements and recreational facilities.		

Uniform Residential Appraisal Report

523-0743875
File # 3288RDH-R

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

523-0743875
File # 3288RDH-R

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

523-0743875
File # 3288RDH-R

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

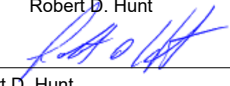
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRaiser Robert D. Hunt

Signature 

Name Robert D. Hunt

Company Name Resort Appraisal Services

Company Address 2700 Homestead Rd, Suite 150
Park City, UT 84098

Telephone Number (435) 962-0206

Email Address rrappraisal@gmail.com

Date of Signature and Report 10/24/2020

Effective Date of Appraisal 09/29/2020

State Certification # 5485702-CR00

or State License # _____

or Other (describe) _____ State # _____

State UT

Expiration Date of Certification or License 08/31/2021

ADDRESS OF PROPERTY APPRAISED

4782 E 3925 N
Eden, UT 84310-9794

APPRAISED VALUE OF SUBJECT PROPERTY \$ 552,000

LENDER/CLIENT

Name Home Base Appraisal Management

Company Name CrossCountry Mortgage, LLC

Company Address 6850 Miller Road, Brecksville, OH 44141

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

Did not inspect subject property

Did inspect exterior of subject property from street
Date of Inspection _____

Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street
Date of Inspection _____

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

Supplemental Addendum

File No. 3288RDH-R

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						

Appraiser Fee: \$450.00**AMC Fee: \$120.00**

I certify that, to the best of my knowledge and belief:

- the statements of fact contained in this report are true and correct.
- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or the specified) personal interest with respect to the parties involved.
- I have performed no (or the specified) services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding the agreement to perform this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- my engagement in this assignment was not contingent upon developing or reporting predetermined results.
- my compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- my analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have (or have not) made a personal inspection of the property that is the subject of this report. (If more than one person signs this certification, the certification must clearly specify which individuals did and which individuals did not make a personal inspection of the appraised property.)
- no one provided significant real property appraisal assistance to the person signing this certification. (If there are exceptions, the name of each individual providing significant real property appraisal assistance must be stated.)

Scope of Work

The appraiser performed a physical inspection as delineated above on the effective date of the appraisal. Based upon assignment from the client the 1004 (UAD) Form was used to report the appraisal results. The square footage was taken from measuring the house and/or floor plans. In the case of floor plans the square footage was verified through physical measurement and/or appraisal sketch software. The sketch is only to be used for visualization purposes by the intended user only and measurements may not be exact.

Note to Intended User and/or Reader of this report, further clarification of Scope of Work included in this report:

This appraisal is based on an interior and exterior inspection of the subject property. This report is not a "home inspection." A professional home inspection has not been performed by the appraiser on the subject property. The appraisal inspection performed by the appraiser is for the purposes of determining a value conclusion for the property through its market characteristics (Item 2 in attached certification). The appraiser has performed a visual inspection of the accessible and readily observable areas of the subject. Snow covered roofs are not readily observable. This report cannot be relied upon to disclose conditions and/or defects in the subject property. In addition, the exterior finish (i.e. stucco, wood, and/or vinyl, etc.) appears to be in good condition, however, the appraiser is not qualified to detect problems which may include moisture build up, mold, proper drainage, etc. A professional home inspection or environmental inspection is recommended to address such matters. The appraiser made a visual roof inspection from the ground only, and appears to be in good condition, but was unable to determine the amount of depreciation of the roof. No signs of curling or missing pieces were noted, however, a professional roof inspection and certification would be recommended to address such matters. The appraiser is not a home inspector, and does not guarantee that the subject is free of defects nor is the appraiser responsible for disclosing any hidden or unapparent adverse conditions or defects. The appraiser performs an inspection of the visible and accessible areas only, and has reported any relevant items of deferred maintenance that should be addressed. Mold, lead paint, radon and asbestos issues are beyond the scope of this appraisal inspection. A professional home or environmental inspection is recommended to address such matters.

Exposure time is estimated at 0-6 months

The appraiser has not performed any services on the Subject in the past 36 months.

Appraisal Intended User and Use

The Lender/Client is the Intended User of this appraisal. The appraiser has not identified any other Intended Users. Should a borrower or any other third party choose to rely on this appraisal, they can only do so within the Scope of Work agreed upon and delineated between the Appraiser and Client for the Intended Use of this report. It is further noted that simply because a borrower or third party may receive a copy of this report, it does not mean that the borrower or third party is an Intended User as this term is defined in this report (see Client below).

The Intended Use of this report is to use the determined opinion of the fair market value for a mortgage finance transaction.

This Intended Use is subject to the Scope of Work (as outlined), purpose of appraisal, appraisal report form reporting requirements, and Definition of Market Value.

Client

The Lender/Client named on the front of this appraisal report is the Client. This report is intended for use only by the client and as stated in the appraiser's Statement of Assumptions and Limiting Conditions #23, the borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

Analysis:

The Sales Comparison Approach has been used and is considered the most reliable in determining the value of the property. The basis for this approach is that market data can provide a reliable and credible indicator of market value for a similar and like property. This principle is often called "Substitution."

Adjustments for significant differences have been made in order to make each comparable used as similar in value to the Subject as possible. These adjustments are based on market data (paired sales), Appraiser's previous experience, depreciated

Supplemental Addendum

File No. 3288RDH-R

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						

cost analysis, and the appraiser's professional judgment. The value conclusion is based upon a weighted average after making adjustments.

The most common adjustments made are for SF. Market data indicate and suggest that the SF of a property contributes approximately 30% to the overall value. Therefore, a common method for determining the SF multiplier is to take an average of the Comparables' price/SF and calculate 30% of this number. This yields an accurate multiplier derived from the market. Other common adjustments (eg bathrooms, garage stalls, fireplaces) are based on market data and depreciated cost. The basement SF is calculated in a similar manner. The basement of a home commonly contributes half the value that the GLA contributes. The SF of this basement value is then multiplied by 30% to determine the actual SF adjustment. The difference (ie 70%) is then calculated to determine the value of the finished area in the basement.

Condition adjustments are based on a basis of the percentage of each comparable's sales price. The difference in effective age between the Comparable and Subject is calculated and then multiplied by the sales price. (For example a comparable with a difference of 2 effective years and a sales price of \$100,000 would yield a condition adjustment of \$2,000); this adjustment is usually rounded.

Quality adjustments are also based on a percentage of the comparable's sales price; this adjustment is then compared with the estimate of depreciated cost for the quality difference; this adjustment is also often rounded. These quality differences are also based on market data. Often, the difference in quality between homes ranges from 3%-10% based on the level of quality each property has. Typically, homes that exceed this range in quality are not comparable. (Occasionally, homes that exceed this range are used as comparables because of lack of data). For example, a home that sold for \$100,000 and was calculated to have a difference of 5% in quality would yield an adjustment of \$5,000. This adjustment is then compared with available market data and depreciated cost to double check its accuracy. Using this method, adjustments for homes with much higher quality can be much more reliable. Percentages are more often used for these adjustments in order to calculate correctly the right amount of difference in quality. (For example, a home that sold for \$100,000 and was found to have a 5% difference in quality would yield \$5,000 but a home that sold for \$500,000 and was found to have a 5% difference in quality would yield at \$25,000 adjustment). Therefore, percentage adjustments, when double checked with market and cost data, yield a more accurate adjustment than simply a lump sum.

Acreage adjustments are made when the utility of the additional acreage is considered to add significant value to the property. Homes with moderate-steep sloping topography often do not have any additional utility and no adjustment is made. There are commonly four-five market characteristics for a vacant home site. These include: location, acreage (size), view, and topography. Some home sites feature additional market factors but these are the most common. Each component of value is given a percentage of its contributory value and then an adjustment for the acreage is made. (For example, a lot with four contributory factors that sold for \$100,000 would yield an acreage adjustment of \$25,000/acre or 25% of the total value).

For all adjustments, the appraiser attempts to use market data as the first source for determining the adjustment. In some cases, market data is unavailable and then the adjustment is based on depreciated cost and the appraiser's judgment.

The Cost Approach has not been used and is not necessary for credible value conclusions.

The Income Approach is not a reliable or relevant method of forming an opinion of value and has not been used. It has been determined in the scope of work for this appraisal assignment, not to be a necessary method of determining an opinion of market value for the subject property.

Digital Signature

The appraiser prepared this report using WinTotal, A la Mode, Appraisal Software. Using this software the appraiser can affix the signature using security option with password protection. The appraiser solely controls this password. If this report is delivered electronically it is converted into PDF Format which cannot be changed or altered by the receiver.

Comp Rating

A comp with the same Rating or Description does not mean they are identical and without adjustment. It means the overall quality, condition, location, view, etc. of that property falls within the definition of the rating range, but still may need to be adjusted according to market reaction to the variances on a property-specific basis. Fannie Mae's UAD FAQ's #27 acknowledges that even though a comparable sale may have the same rating as the subject, it still might be superior or inferior to the subject - therefore an adjustment must be made, if warranted. It states: "These differences must be adjusted for in the sales comparison approach grid and an explanation must be provided in the sales comparison approach comment field or in an addendum."

US Postal Service Address

The address reported on the appraisal form is according to US Postal Service records as required by UAD format. The title company reports the city or county address and the title report may or may not match to USPS records.

Kitchen/Utilities

The Kitchen is fully functional including the sink, stove and cabinetry. The utilities were on and in working order at the time of the inspection.

AIR Statement

No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner... I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property.

Subject Photo Page

Borrower	Robert & Annalissa Reis & Wendy Wythe				
Property Address	4782 E 3925 N				
City	Eden	County	Weber	State	UT
Lender/Client	CrossCountry Mortgage, LLC				
				Zip Code	84310-9794



Subject Front

4782 E 3925 N
 Sales Price 552,000
 Gross Living Area 1,699
 Total Rooms 5
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View B;Mtn;
 Site 3485 sf
 Quality Q3
 Age 6



Subject Rear



Subject Street

Interior Photos

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						



Alt Street



Exterior



Kitchen



Breakfast



Family



Laundry



Bedroom



Bath



Bedroom



Bedroom



Bath



Attic



Family



Bedroom



Bath

Interior Photos

Borrower	Robert & Annalissa Reis & Wendy Wythe				
Property Address	4782 E 3925 N				
City	Eden	County	Weber	State	UT
Lender/Client	CrossCountry Mortgage, LLC				
				Zip Code	84310-9794



Bedroom



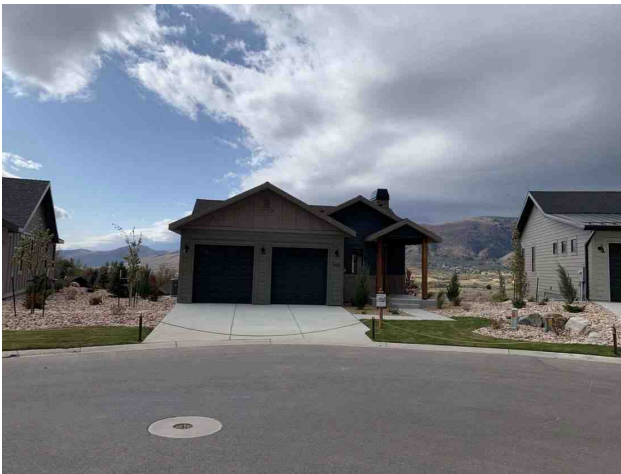
Bedroom

Comparable Photo Page

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						

**Comparable 1**

3433 Big Piney Dr	
Prox. to Subject	1.20 miles SE
Sale Price	546,500
Gross Living Area	1,761
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	3.0
Location	N;Res;
View	B;Pstrl;
Site	3485 sf
Quality	Q3
Age	14

**Comparable 2**

4851 E Bailey Ln	
Prox. to Subject	0.47 miles N
Sale Price	675,000
Gross Living Area	1,289
Total Rooms	3
Total Bedrooms	1
Total Bathrooms	1.1
Location	N;Res;
View	B;Mtn;
Site	4356 sf
Quality	Q3
Age	1

**Comparable 3**

3923 N Patiosprings Dr	
Prox. to Subject	0.09 miles W
Sale Price	485,000
Gross Living Area	1,805
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	B;Pstrl;
Site	4792 sf
Quality	Q3
Age	22

Comparable Photo Page

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						

**Comparable 4**

3439 Trappers Ct
 Prox. to Subject 1.48 miles SE
 Sale Price 559,900
 Gross Living Area 1,482
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;
 View B;Mtn;
 Site 2614 sf
 Quality Q3
 Age 16

Comparable 5

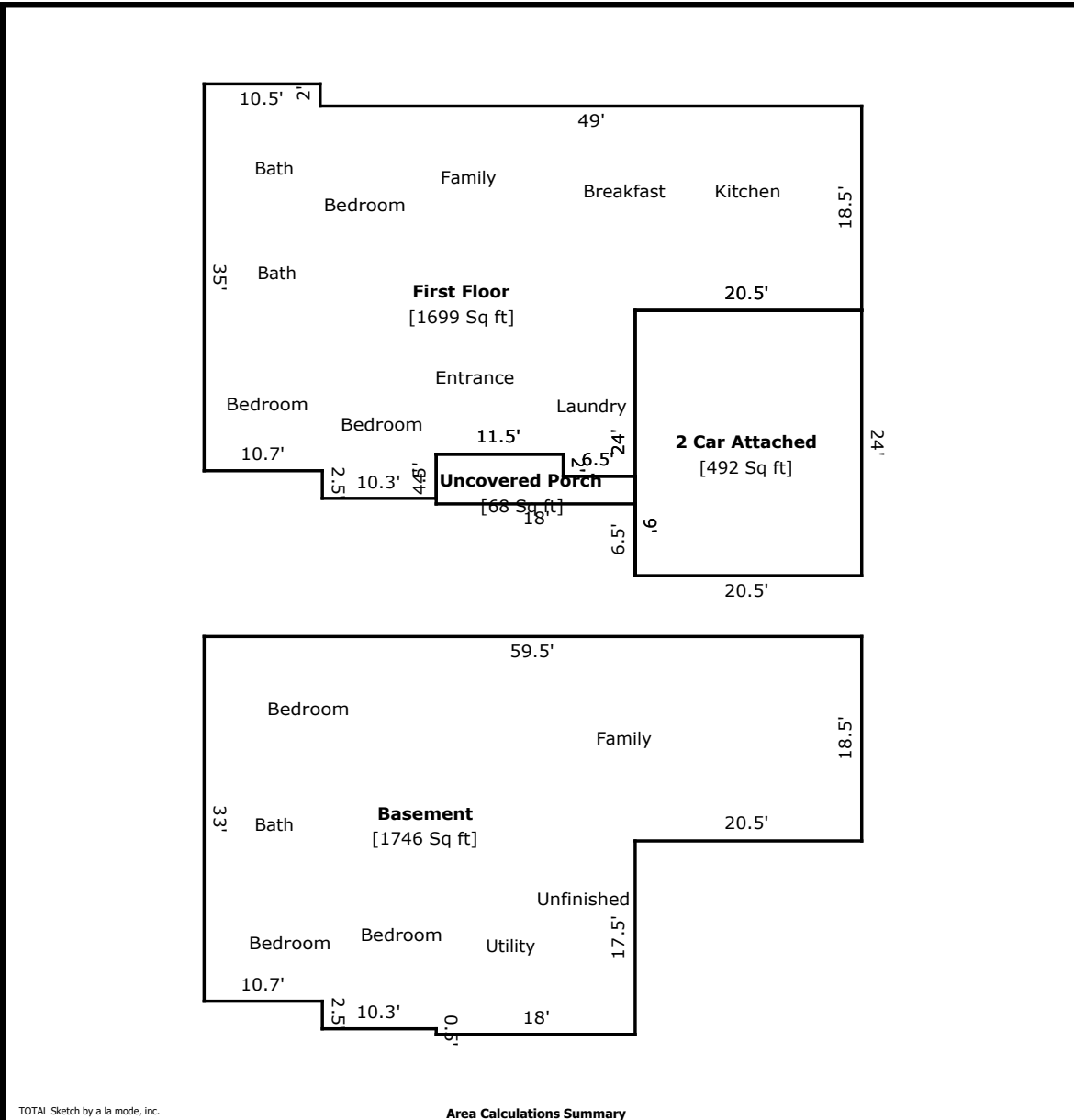
Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Comparable 6

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

Building Sketch

Borrower	Robert & Annalissa Reis & Wendy Wythe				
Property Address	4782 E 3925 N				
City	Eden	County	Weber	State	UT
Zip Code	84310-9794				
Lender/Client	CrossCountry Mortgage, LLC				

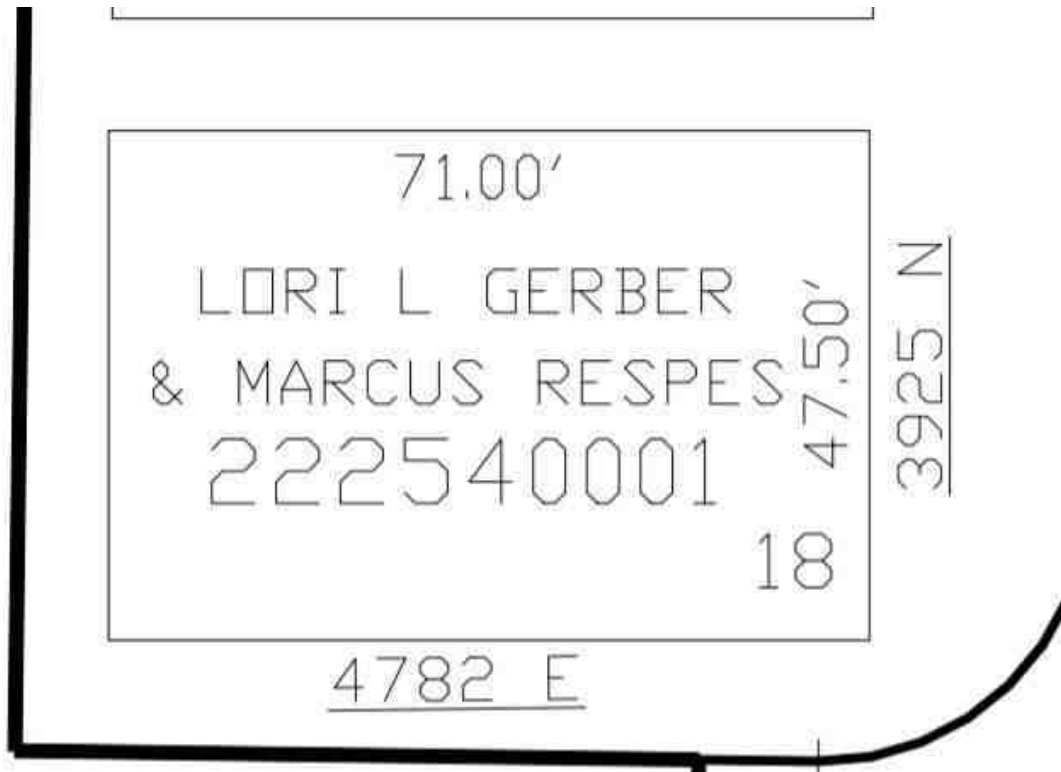


TOTAL Sketch by a la mode, inc.

Area Calculations Summary		Calculation Details
Living Area		
First Floor	1699 Sq ft	$18.5 \times 20.5 = 379.25$ $35 \times 10.5 = 367.5$ $28.5 \times 31.5 = 897.75$ $6.5 \times 2 = 13$ $4 \times 10.3 = 41.2$ $0.2 \times 1.5 = 0.3$
Total Living Area (Rounded):		1699 Sq ft
Non-living Area		
Basement	1746 Sq ft	$18.5 \times 20.5 = 379.25$ $39 \times 33 = 1287$ $2.5 \times 10.3 = 25.75$ $3 \times 18 = 54$
Uncovered Porch	68 Sq ft	$4.5 \times 11.5 = 51.75$ $2.5 \times 6.5 = 16.25$
2 Car Attached	492 Sq ft	$20.5 \times 24 = 492$

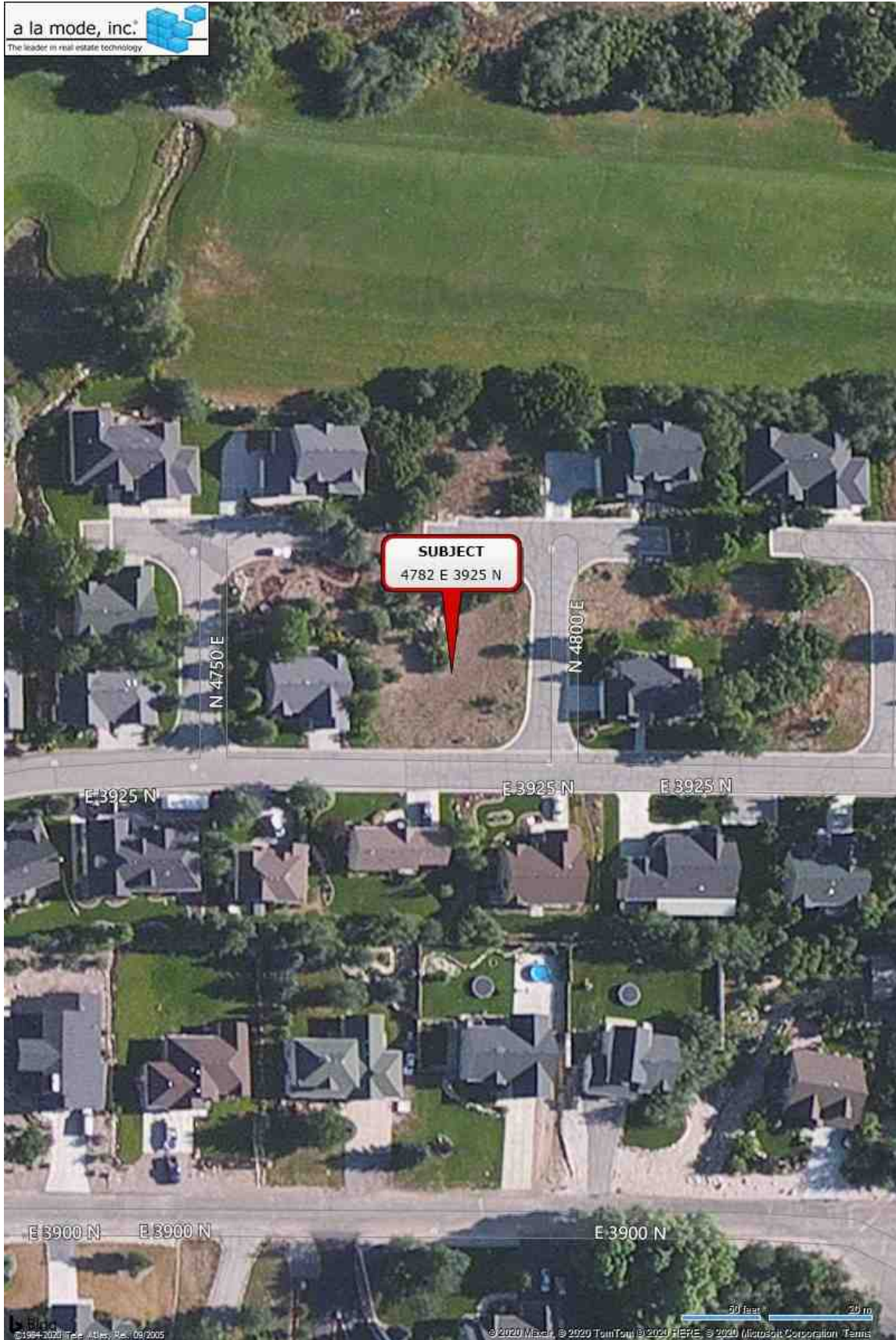
Plat Map

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						



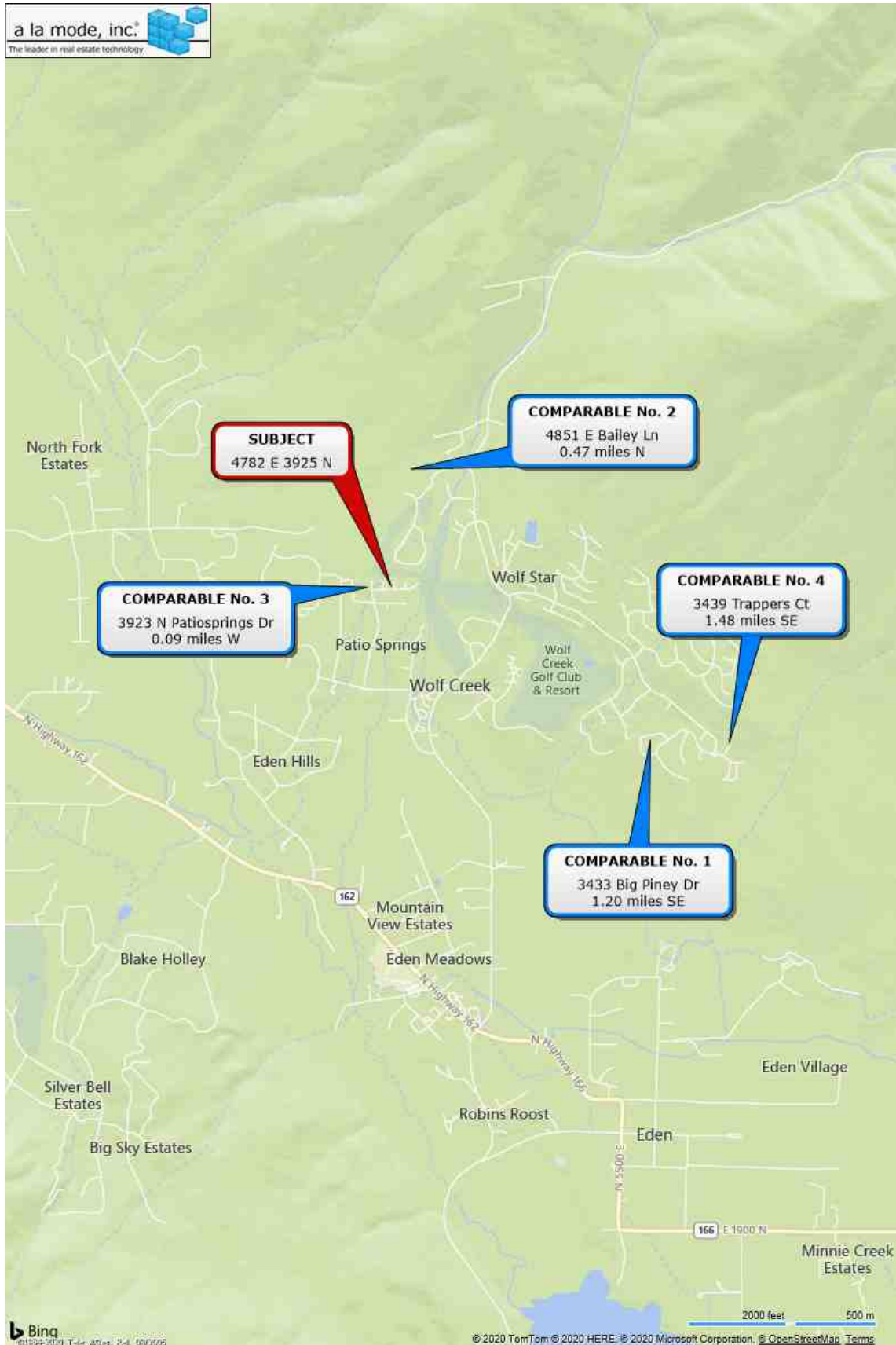
Aerial Map

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						



Location Map

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
City	Eden	County	Weber	State	UT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage, LLC						



License

**STATE OF UTAH
DEPARTMENT OF COMMERCE
DIVISION OF REAL ESTATE**

ACTIVE LICENSE

DATE ISSUED: 08/27/2019

EXPIRATION DATE: 08/31/2021

LICENSE NUMBER: 5485702-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: ROBERT D HUNT
2700 W HOMESTEAD RD. SUITE
150
PARK CITY UT 84098



SIGNATURE OF HOLDER

REAL ESTATE DIVISION DIRECTOR

Form #:

Scanned with CamScanner

E&O Insurance

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

**THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED
AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.**

Insurance is afforded by the company indicated below: (A capital stock corporation)

 Great American Assurance CompanyNote: The Insurance Company selected above shall herein be referred to as the **Company**.Policy Number: **RAP3666020-20**Renewal of: **RAP3666020-19**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured:** **Robert D Hunt**Item 2. **Address:** **2700 W Homestead Rd**City, State, Zip Code: **Park City, UT 84098**

Item 3. **Policy Period:** From 06/29/2020 To 06/29/2021
(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)Item 4. **Limits of Liability:**

- A. \$ 1,000,000 **Damages Limit of Liability – Each Claim**
 B. \$ 1,000,000 **Claim Expenses Limit of Liability – Each Claim**
 C. \$ 2,000,000 **Damages Limit of Liability – Policy Aggregate**
 D. \$ 2,000,000 **Claim Expenses Limit of Liability – Policy Aggregate**

Item 5. **Deductible (Inclusive of Claim Expenses):**

- A. \$ 0.00 **Each Claim**
 B. \$ 0.00 **Aggregate**

Item 6. **Premium:** \$ **764.00**Item 7. **Retroactive Date (if applicable):** **06/29/2007**Item 8. **Forms, Notices and Endorsements attached:**

D42100 (03/15) D42300 UT (05/13) IL7324 (08/12)
D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)
D42414 (08/19)

Rebecca A. Raymond

Authorized Representative