



APPRAISAL OF REAL PROPERTY

LOCATED AT:

1561 N Washington Blvd
SEE ATTACHED
Ogden, UT 84404

FOR:

Momentum Home Loans
9490 South 300 West Suite 100
Sandy, UT 84070

AS OF:

08/04/2021

BY:

Joni L Pratt
PRIORITY ONE APPRAISALS
62 SOUTH FLINT ST
KAYSVILLE, UT 84037

Supplemental Addendum

File No. 9858

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						

ADDITIONAL COMMENTS ON SUBJECT ZONING AND MARKETABILITY.

CURRENT ZONING IS C-1 (COMMERCIAL ZONE NEIGHBORHOOD)

THE SUBJECT CURRENT USE IS A GRANDFATHERED USE. THE APPRAISER HAS BEEN PROVIDED A LETTER FROM THE COUNTY STATING THAT THE SUBJECT "DOES APPEAR TO MEET THE REQUIREMENTS AND MAY LIKELY QUALIFY TO HAVE A "RE-BUILD LETTER" RECORDED TO THE ABSTRACT. "

THE OWNER NEEDS TO SUBMIT AN APPLICATION IN ORDER FOR THE COUNTY TO PERFORM THE REQUIRED RESEARCH ASSOCIATED WITH PROVIDING AN OFFICIAL RE-BUILD LETTER. AS OF THIS SIGNATURE DATE ON THIS APPRAISAL THIS PROCESS HAS NOT YET BEEN INITIATED.

THE ZONING DOES NOT APPEAR TO HAVE AN ADVERSE EFFECT ON THE MARKETABILITY AS IT SHOWN WITH SOME OF THE COMPARABLES ON THE GRID. SPECIFICALLY COMPS 4 AND COMP 6 ARE BOTH LOCATED ON WASHINGTON BLVD LIKE THE SUBJECT AND THE ADJUSTED SALES PRICE OF THESE COMPARABLES ARE IN SAME RANGE AND ARE SLIGHTLY HIGHER.

USPAP ADDENDUM

21073549
File No. 9858

Borrower	MATTHEW RITCHIE		
Property Address	1561 N Washington Blvd		
City	Ogden	County	WEBER
		State	UT
		Zip Code	84404
Lender	Momentum Home Loans		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-3 MONTHS.

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

I have NOT performed 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 performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- 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.
- 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).

Additional Comments

APPRAISER:

Signature: Joni L Pratt

Name: Joni L Pratt

Date Signed: 08/19/2021

State Certification #: 5466622-CR00

or State License #: _____

State: UT

Expiration Date of Certification or License: 11/30/2021

Effective Date of Appraisal: 08/04/2021

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Uniform Residential Appraisal Report

21073549
File # 9858

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.

SUBJECT

Property Address 1561 N Washington Blvd City Ogden State UT Zip Code 84404
 Borrower MATTHEW RITCHIE Owner of Public Record MATTHEW RITCHIE County WEBER
 Legal Description SEE ATTACHED
 Assessor's Parcel # 11-014-0026 Tax Year 2020 R.E. Taxes \$ 1,553
 Neighborhood Name OGDEN Map Reference 36260 Census Tract 2103.02
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client Momentum Home Loans Address 9490 South 300 West Suite 100, Sandy, UT 84070
 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? Yes No
 Report data source(s) used, offering price(s), and date(s). NO SALE OR LISTING PRIOR 36 MONTHS. SOURCE; WFRMLS/OWNER

CONTRACT

I did 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.
 Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 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? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %			
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	235	Low 0	Multi-Family	5 %			
Neighborhood Boundaries NORTH TO 3600 NORTH, SOUTH TO 400 NORTH, EAST TO MOUNTAIN ROAD AND WEST TO HWY 89. IT MAY BE NECESSARY TO USE		645	High 130	Commercial	5 %			
COMPARABLES FROM SIMILAR AREAS OUTSIDE THE NEIGHBORHOOD BOUNDARIES.		356	Pred. 25	Other	25 %			

Neighborhood Description THE SUBJECT IS WELL LOCATED IN NORTH EAST OGDEN IN A DEVELOPMENT OF NEWER HOMES. THERE IS A MIX OF STYLES IN THE DEVELOPMENT THAT INCLUDE RAMBLER AND 2 STORY DESIGNS. THERE IS GOOD PROXIMITY TO HWY 89 AND I-15 FOR EASY ACCESS TO SEVERAL EMPLOYMENT AREAS. THERE IS ALSO GOOD ACCESS TO SHOPPING, SCHOOLS AND RECREATION AREAS.
 Market Conditions (including support for the above conclusions) PROPERTY VALUES APPEAR TO BE INCREASING. INTEREST RATES REMAIN LOW, SOME SELLER CONCESSIONS ARE TYPICAL FOR THIS MARKET. MARKETING TIME FOR EXISTING HOMES IS FROM 0-3 MONTHS. DEMAND APPEARS TO BE OUT PACING SUPPLY.

SITE

Dimensions SEE PLAT Area 21780 sf Shape MOSTLY RECTANGULAR View N;Res;
 Specific Zoning Classification C-1 Zoning Description COMMERCIAL ZONE NEIGHBORHOOD
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street ASPHALT PAVEMENT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 49057C0211E FEMA Map Date 12/16/2005
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/AVG	Floors	WD.TILE/CPT/AVG
# of Stories 1	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	BRICK/AVG	Walls	DRYWALL PAINT/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 289 sq.ft.	Roof Surface	ASPHALT SHINGLE/AVG	Trim/Finish	WOOD/PAINT/AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	ALUMINUM/AVG	Bath Floor	TILE/AVG
Design (Style) COTTAGE/BUNGALOW	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DOUBLE PANE/AVG	Bath Wainscot	TILE/AVG
Year Built 1920	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	NO STORM/INSULATED/AVG	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 6	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	MESH/AVG	<input checked="" type="checkbox"/> Driveway # of Cars 2	
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel NAT GAS	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence FULL	<input type="checkbox"/> Garage # of Cars 0	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck PATIO	<input checked="" type="checkbox"/> Porch COVERED	<input checked="" type="checkbox"/> Carport # of Cars 2	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input checked="" type="checkbox"/> Other evap wind	<input type="checkbox"/> Pool NONE	<input type="checkbox"/> Other NONE	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: 5 Rooms 2 Bedrooms 1.0 Bath(s) 1,188 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.). THE SUBJECT HAS A GAS FORCED AIR FURNACE, DOUBLE PANE WINDOWS.
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-updated-timeframe unknown;Bathrooms-updated-timeframe unknown:NO
 PHYSICAL FUNCTIONAL OR EXTERNAL PROBLEMS ARE OBSERVED.
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Uniform Residential Appraisal Report

21073549
File # 9858

There are 14 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 290,000 to \$ 469,000
 There are 123 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 235,000 to \$ 645,000

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	1561 N Washington Blvd Ogden, UT 84404	509 E 1100 N Ogden, UT 84404			645 E 1100 N Ogden, UT 84404			556 E 2600 N Ogden, UT 84414		
Proximity to Subject		0.66 miles SE			0.73 miles SE			1.42 miles N		
Sale Price	\$	\$ 256,000			\$ 275,000			\$ 291,000		
Sale Price/Gross Liv. Area	\$ 340.07 sq.ft.	\$ 250.98 sq.ft.			\$ 199.28 sq.ft.			\$ 279.81 sq.ft.		
Data Source(s)		MLS#1731009/EXT.INSPECTION;DOM 2			MLS#1719870/EXT.INSPECTION;DOM 4			MLS#1723998/EXT.INSPECTION;DOM 8		
Verification Source(s)		Jeremy Peterson-Realtor/Cnty			Jeanette L Davis-Realtor			BRADEN SHUPE/COLDWELL BANKER		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing		ArmLth			ArmLth			ArmLth		
Concessions		FHA;0			Conv;0			Conv;0		
Date of Sale/Time		s04/21;c03/21			s02/21;c01/21			s03/21;c02/21		
Location	N;Res;BsyRd	N;Res;BsyRd			N;Res;BsyRd			N;Res;BsyRd		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	21780 sf	9148 sf	+11,600		7405 sf	+13,200		10454 sf	+10,400	
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;COTTAGE/BUNG	DT1;RAMBLER	0		DT1;RAMBLER	0		DT1;RAMBLER	0	
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	101	62	0		62	0		61	0	
Condition	C4	C4			C3	-20,000		C3	-20,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	5 2 1.0	5 3 1.0	0		5 3 1.0	0		4 2 1.0	0	
Gross Living Area	1,188 sq.ft.	1,020 sq.ft.	+8,400		1,380 sq.ft.	-9,600		1,040 sq.ft.	+7,400	
Basement & Finished Rooms Below Grade	289sf0sfin	0sf	+2,312		0sf	+2,312		0sf	+2,312	
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	GFWA/EVAP	GFWA/CENTRAL	-1,000		GFWA/EVAP			GFWA/CENTRAL	-1,000	
Energy Efficient Items	TYPICAL FOR AREA	TYPICAL FOR AREA			TYPICAL FOR AREA			TYPICAL FOR AREA		
Garage/Carport	2cp2dw	1ga2dw	0		1dw	+5,000		1cp1dw	+2,500	
Porch/Patio/Deck	PORCH.PATIO	PORCH.PATIO			PORCH.PATIO			PORCH.PATIO		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 21,312		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -9,088		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,612	
Adjusted Sale Price of Comparables		Net Adj. 8.3 %			Net Adj. 3.3 %			Net Adj. 0.6 %		
		Gross Adj. 9.1 %	\$ 277,312		Gross Adj. 18.2 %	\$ 265,912		Gross Adj. 15.0 %	\$ 292,612	

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did 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) MLS/COUNTY RECORDS
 My research did 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) MLS/COUNTY RECORDS

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)	WFRMLS/COUNTY RECORDS	WFRMLS/COUNTY RECORDS		WFRMLS/COUNTY RECORDS		WFRMLS/COUNTY RECORDS	
Effective Date of Data Source(s)	08/05/2021	08/05/2021		08/05/2021		08/05/2021	

Analysis of prior sale or transfer history of the subject property and comparable sales NO SALE OF THE SUBJECT PRIOR 36 MONTHS OR COMPS PRIOR 12 MONTHS.

Summary of Sales Comparison Approach COMPS 1 AND 2 ARE RECENT SALES IN GOOD PROXIMITY. COMP 3 IS OVER 1 MILE AWAY BUT IS LOCATED ON A SIMILAR BUSY ROAD AND HAS A SIMILAR BEDROOM COUNT. COMP 3 IS ALSO OVER 1 MILE AWAY BUT IS LOCATED ON WASHINGTON BLVD LIKE THE SUBJECT AND IS ALSO BRACKETS THE AGE. COMP 5 IS A RECENT CLOSED SALE. IT VARIES MORE IN SQ.FT. HOWEVER IT DOES BRACKET THE LOT SIZE SO WAS USED. COMP 6 IS AN ACTIVE LISTING ON THE SUBJECT STREET. COMPS 2-5 HAVE HAD MORE RECENT UPDATES THUS A CONDITION ADJUSTMENT WAS MADE. COMPS WERE ADJUSTED AT \$50 PER SQ.FT. ABOVE GRADE AND \$8 PER SQ.FT. BELOW GRADE FOR GROSS SQ.FT. AND \$10 FOR FINISHED. SITE ADJUSTMENTS WERE MADE AT \$40,000 PER ACRE. MORE WEIGHT HAS BEEN GIVEN TO COMP 1 WHICH IS THE MOST SIMILAR IN CONDITION AND SHOWS THE LOWEST ADJUSTMENT PERCENTAGES. THE SUBJECT IS LOCATED ON A HIGHER TRAFFIC STREET. IT IS NOT ADVERSE AS THERE ARE SEVERAL HOMES ON THE SUBJECT STREET. IT DOES HAVE SOME NEGATIVE IMPACT ON MARKETABILITY. ALL COMPS ARE HOWEVER LOCATED ON BUSY ROADS AND HAVE A SIMILAR IMPACT.

Indicated Value by Sales Comparison Approach \$ 285,000

Indicated Value by: Sales Comparison Approach \$ 285,000	Cost Approach (if developed) \$ 285,372	Income Approach (if developed) \$
---	--	--

INDICATED VALUE REACHED USING THE SALES COMPARISON AND COST APPROACH. THE INCOME APPROACH HAS BEEN CONSIDERED HOWEVER IS NOT DEEMED TO BE RELIABLE AS MOST HOMES ARE OWNER OCCUPIED.

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or 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
 \$ 285,000, as of 08/04/2021, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

21073549
File # 9858

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	1561 N Washington Blvd Ogden, UT 84404	1504 Washington Blvd Ogden, UT 84404			1734 Fruitland Dr Ogden, UT 84414			1218 N Washington Blvd Ogden, UT 84404		
Proximity to Subject		3.22 miles S			1.13 miles E			0.44 miles S		
Sale Price	\$	\$ 300,000			\$ 365,000			\$ 290,000		
Sale Price/Gross Liv. Area	\$ 340.07 sq.ft.	\$ 274.73 sq.ft.			\$ 208.45 sq.ft.			\$ 293.23 sq.ft.		
Data Source(s)		MLS#1729350/EXT.INSPECTION;DOM 80			MLS#1719065/EXT.INSPECTION;DOM 108			MLS#1757764/EXT.INSPECTION;DOM 10		
Verification Source(s)		TED ANDERSON/BLUEMOUNTAIN REAL			BRENDA NELSON/RIDGELINE REALTY			TROY GREEN/FROERER REAL		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment		DESCRIPTION	+ (-) \$ Adjustment		DESCRIPTION	+ (-) \$ Adjustment	
Sales or Financing Concessions		ArmLth FHA;0			ArmLth Conv;0			Listing		
Date of Sale/Time		s06/21;c05/21			s06/21;c05/21			c07/21		
Location	N;Res;BsyRd	N;Res;BsyRd			N;Res;BsyRd			N;Res;BsyRd		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	21780 sf	6534 sf			33977 sf			10890 sf		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;COTTAGE/BUNG	DT1;COTTAGE/BUNG			DT2;COTTAGE/BUNG			DT1;RAMBLER		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	101	112			98			72		
Condition	C4	C3			C3			C4		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	5 2 1.0	6 3 1.0			6 3 1.0			5 2 1.0		
Gross Living Area	1,188 sq.ft.	1,092 sq.ft.			1,751 sq.ft.			989 sq.ft.		
Basement & Finished Rooms Below Grade	289sf0sfin	546sf0sfin			404sf0sfin			0sf		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	GFWA/EVAP	GFWA/EVAP			RAD/EVAP			GFWA/CENTRAL		
Energy Efficient Items	TYPICAL FOR AREA	TYPICAL FOR AREA			TYPICAL FOR AREA			TYPICAL FOR AREA		
Garage/Carport	2cp2dw	1gd1dw			2dw			2qa2dw		
Porch/Patio/Deck	PORCH.PATIO	PORCH.PATIO			PORCH.PATIO			PORCH.PATIO		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,256			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -55,270			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 16,262		
Adjusted Sale Price of Comparables		Net Adj. 1.1 % Gross Adj. 13.6 % \$ 296,744			Net Adj. 15.1 % Gross Adj. 17.9 % \$ 309,730			Net Adj. 5.6 % Gross Adj. 9.7 % \$ 306,262		
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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	WFRMLS/COUNTY RECORDS	WFRMLS/COUNTY RECORDS			WFRMLS/COUNTY RECORDS			WFRMLS/COUNTY RECORDS		
Effective Date of Data Source(s)	08/05/2021	08/05/2021			08/05/2021			08/05/2021		
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

Uniform Residential Appraisal Report

21073549
File # 9858

ADDITIONAL COMMENTS

IN THE NEIGHBORHOOD SECTION OF PAGE 1 OF THE URAR, "OTHER" LAND USE IS DESCRIBED AS VACANT.

GLA ADJUSTMENTS:
COMPARABLES PRESENTED REFLECT THE MOST SIMILAR PHYSICAL, FUNCTIONAL, ECONOMIC AND LOCATION CHARACTERISTICS COMPARED TO THE SUBJECT AND ARE RELEVANT TO THE ANALYSIS OF THE SUBJECT PROPERTY. THESE SALES WERE ADJUSTED TO THE SUBJECT TO REFLECT THE MARKET'S REACTION (IF ANY) TO DIFFERENCES. WHERE QUANTIFIABLE DATA WAS NOT AVAILABLE, QUALIFIED ADJUSTMENTS WERE MADE TO GLA BASED ON APPRAISER EXPERIENCE AND GENERALLY ACCEPTABLE APPRAISAL PRACTICES AND BY USING THE MARKET DATA AVAILABLE, PAIRED SALES ANALYSIS WHEN POSSIBLE AND FEASIBLE AND BRACKETING THE SQ.FT. OF THE SUBJECT WITH THE COMPARABLES USED.

Comments on Exposure time:
Exposure time is 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. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. A reasonable exposure time for the subject property is estimated from 0-3 months.

COMMENTS ON PREDOMINANT VALUE:
THE SUBJECT VALUE IS LOWER THAN THE PREDOMINANT VALUE IN THE AREA HOWEVER THE MARKET IS VERY DIVERSE WITH A MIX OF HOMES THAT VARY IN STYLE AND SIZE. THE SUBJECT CONFORMS WELL TO THE NEIGHBORHOOD AND IS NOT OVER OR UNDER IMPROVED.

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

ALL UTILITIES AND MECHANICALS WERE ON AN IN WORKING ORDER AT THE TIME OF THE INSPECTION.

ADDITIONAL COMMENTS ON ZONING, AND HIGHEST AND BEST USE:
THE SUBJECT IS LOCATED IN A C1 ZONE WHICH IS "COMMERCIAL NEIGHBORHOOD" THE AREA IS IN TRANSITION FROM RESIDENTIAL TO COMMERCIAL HOWEVER THERE ARE SEVERAL SINGLE FAMILY HOMES STILL LOCATED ON WASHINGTON BLVD AND ALSO AREAS OF VACANT SPACE WHICH CAN BE SEEN ON THE STREET PHOTOS. HIGHEST AND BEST USE IS DEEMED TO BE THE CURRENT USE WHICH IS RESIDENTIAL.
THE SUBJECT IS LOCATED JUST OUTSIDE THE NORTH OGDEN CITY LIMIT IN AN UNINCORPORATED AREA OF WEBER COUNTY.

COMMENTS ON BUSY ROAD:
THE SUBJECT IS LOCATED ON A BUSY ROAD HOWEVER THERE ARE STILL SEVERAL HOMES ON THE SUBJECT STREET. THE SUBJECT IS ALSO SET BACK FROM THE STREET HAS PARKING TO THE REAR OF THE LOT.

COST APPROACH

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)		SUBJECT IS LOCATED IN A DEVELOPMENT WHERE BUILDING LOTS ARE NOT AVAILABLE WITHOUT BUILD JOBS. LOT VALUE WAS DEVELOPED USING THE EXTRACTION METHOD. THE LIST TO SALE RATIO SLIGHTLY EXCEEDS 30% BUT IS TYPICAL FOR THE AREA GIVEN THE SIZE AND AGE OF THE SUBJECT.		
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE		= \$	100,000
Source of cost data MARSHAL & SWIFT	DWELLING	1,188 Sq.Ft. @ \$	140.00	= \$ 166,320
Quality rating from cost service AVG Effective date of cost data 06/21		289 Sq.Ft. @ \$	38.00	= \$ 10,982
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				= \$
COST APPROACH WAS ESTIMATED USING MARSHALL & SWIFT HOUSING INDEX WITH THE JUNE 2021 UPDATE, AND FROM LOCAL BUILDERS. REMAINING ECONOMIC LIFE IS ESTIMATED TO BE 54 YEARS.	Garage/Carport	400 Sq.Ft. @ \$	30.00	= \$ 12,000
	Total Estimate of Cost-New			= \$ 189,302
	Less Physical	18,930		= \$(18,930)
	Depreciated Cost of Improvements			= \$ 170,372
	"As-is" Value of Site Improvements			= \$ 15,000
Estimated Remaining Economic Life (HUD and VA only) 54 Years	INDICATED VALUE BY COST APPROACH			= \$ 285,372

INCOME

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)? Yes No Unit type(s) Detached 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 sold
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? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

21073549
File # 9858

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

21073549
File # 9858

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

21073549
File # 9858

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:

1. 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.
2. 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.
3. 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.
4. 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.
5. 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

Signature 
Name Joni L Pratt
Company Name Priority One Appraisals, Inc.
Company Address 62 S Flint St
Kaysville, UT 84037-9783
Telephone Number (801) 444-0396
Email Address joni@priorityoneappraisals.net
Date of Signature and Report 08/19/2021
Effective Date of Appraisal 08/04/2021
State Certification # 5466622-CR00
or State License # _____
or Other (describe) _____ State # _____
State UT
Expiration Date of Certification or License 11/30/2021

ADDRESS OF PROPERTY APPRAISED

1561 N Washington Blvd
Ogden, UT 84404
APPRAISED VALUE OF SUBJECT PROPERTY \$ 285,000

LENDER/CLIENT

Name ARIVS
Company Name Momentum Home Loans
Company Address 9490 South 300 West Suite 100, Sandy, UT 84070
Email Address N/A

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 _____

Market Conditions Addendum to the Appraisal Report

21073549
File No. 9858

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 1561 N Washington Blvd City Ogden State UT ZIP Code 84404

Borrower MATTHEW RITCHE

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	80	19	24	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	13.33	6.33	8	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	15	14	14	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.1	2.2	1.8	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$310,500	\$320,000	\$356,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	4	5	4.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$285,000	\$329,800	\$385,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	19	18	11	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	101.50	102.74	105.54	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The WFRMLS MLS indicates there were 123 closed sales during the past 12 months and 40 of those sales contained seller concessions which is 33% of the total transactions in this market area. Prior Months 7-12: 80 Sales; 28 with concessions; 35% of sales for this period. 4-6: 19 Sales; 6 with concessions; 32% of sales for this period. 0-3: 24 Sales; 6 with concessions; 25% of sales for this period. The concessions ranged between \$69 and \$10,000. The median concession amount is \$3,000.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. The WFRMLS MLS was the data source used to complete the Market Conditions Addendum.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

PROPERTIES USED IN THE ANALYSIS INCLUDED HOMES FROM THE SUBJECT MARKET AREA. THE OVERALL TREND IS MOSTLY INCREASING.

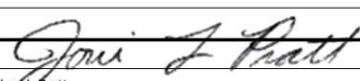
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 	Signature
Appraiser Name Joni L Pratt	Supervisory Appraiser Name
Company Name Priority One Appraisals, Inc.	Company Name
Company Address 62 S Flint St, Kaysville, UT 84037-9783	Company Address
State License/Certification # 5466622-CR00 State UT	State License/Certification # State
Email Address joni@priorityoneappraisals.net	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Subject Photo Page

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						



Subject Front

1561 N Washington Blvd
Sales Price
Gross Living Area 1,188
Total Rooms 5
Total Bedrooms 2
Total Bathrooms 1.0
Location N;Res;BsyRd
View N;Res;
Site 21780 sf
Quality Q4
Age 101



Subject Rear



Subject Street

Subject Photo Page

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						

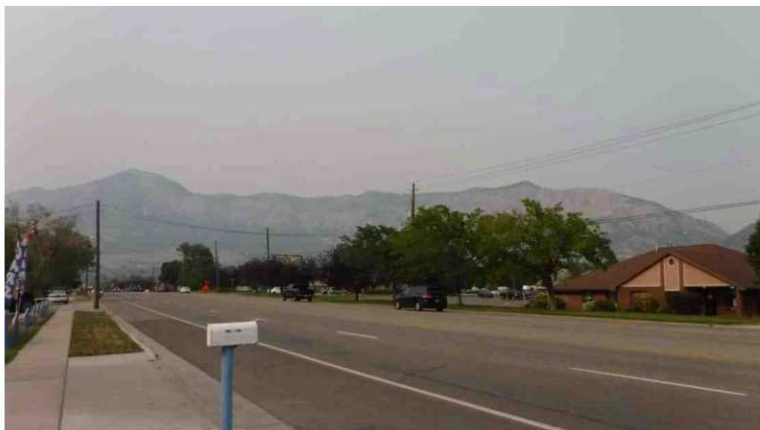


Subject NORTH SIDE

1561 N Washington Blvd
Sales Price
Gross Living Area 1,188
Total Rooms 5
Total Bedrooms 2
Total Bathrooms 1.0
Location N;Res;BsyRd
View N;Res;
Site 21780 sf
Quality Q4
Age 101



SOUTH SIDE



Subject Street

Photograph Addendum

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						



CARPORT



LAUNDRY



KITCHEN



KITCHEN VIEW 2



LIVING



BED

Photograph Addendum

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						



BATH



BEDROOM



MECHANICAL

Comparable Photo Page

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						



Comparable 1

509 E 1100 N	
Prox. to Subject	0.66 miles SE
Sales Price	256,000
Gross Living Area	1,020
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;BsyRd
View	N;Res;
Site	9148 sf
Quality	Q4
Age	62



Comparable 2

645 E 1100 N	
Prox. to Subject	0.73 miles SE
Sales Price	275,000
Gross Living Area	1,380
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;BsyRd
View	N;Res;
Site	7405 sf
Quality	Q4
Age	62



Comparable 3

556 E 2600 N	
Prox. to Subject	1.42 miles N
Sales Price	291,000
Gross Living Area	1,040
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;BsyRd
View	N;Res;
Site	10454 sf
Quality	Q4
Age	61

Comparable Photo Page

Borrower	MATTHEW RITCHIE				
Property Address	1561 N Washington Blvd				
City	Ogden	County	WEBER	State	UT
Lender/Client	Momentum Home Loans			Zip Code	84404



Comparable 4

1504 Washington Blvd	
Prox. to Subject	3.22 miles S
Sales Price	300,000
Gross Living Area	1,092
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;BsyRd
View	N;Res;
Site	6534 sf
Quality	Q4
Age	112



Comparable 5

1734 Fruitland Dr	
Prox. to Subject	1.13 miles E
Sales Price	365,000
Gross Living Area	1,751
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;BsyRd
View	N;Res;
Site	33977 sf
Quality	Q4
Age	98

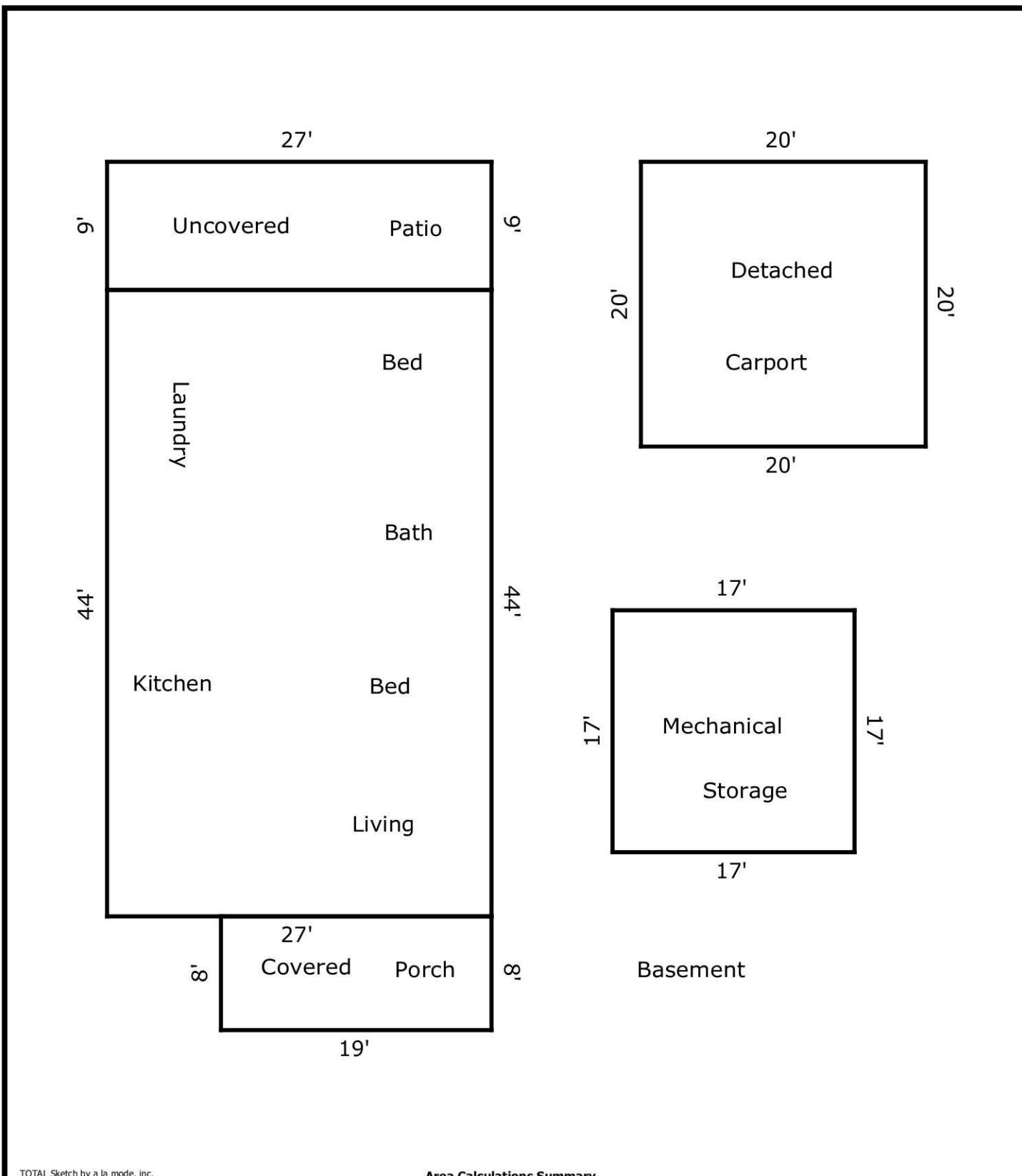


Comparable 6

1218 N Washington Blvd	
Prox. to Subject	0.44 miles S
Sales Price	290,000
Gross Living Area	989
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;BsyRd
View	N;Res;
Site	10890 sf
Quality	Q4
Age	72

Building Sketch

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1188 Sq ft	$27 \times 44 = 1188$
Total Living Area (Rounded):	1188 Sq ft	
Non-living Area		
Concrete Patio	243 Sq ft	$27 \times 9 = 243$
2 Car Carport	400 Sq ft	$20 \times 20 = 400$
Open Porch	152 Sq ft	$19 \times 8 = 152$
Basement	289 Sq ft	$17 \times 17 = 289$

Comparable Sales Map

Borrower	MATTHEW RITCHIE						
Property Address	1561 N Washington Blvd						
City	Ogden	County	WEBER	State	UT	Zip Code	84404
Lender/Client	Momentum Home Loans						



Plat Map

14-3

PART OF N.E. 1/4
SECTION 5, T.6N., R.1W., S.L.B. & M
 IN OGDEN CITY, NORTH OGDEN CITY, NORTH OGDEN DISTRICT & TOWN OF HARRISVILLE

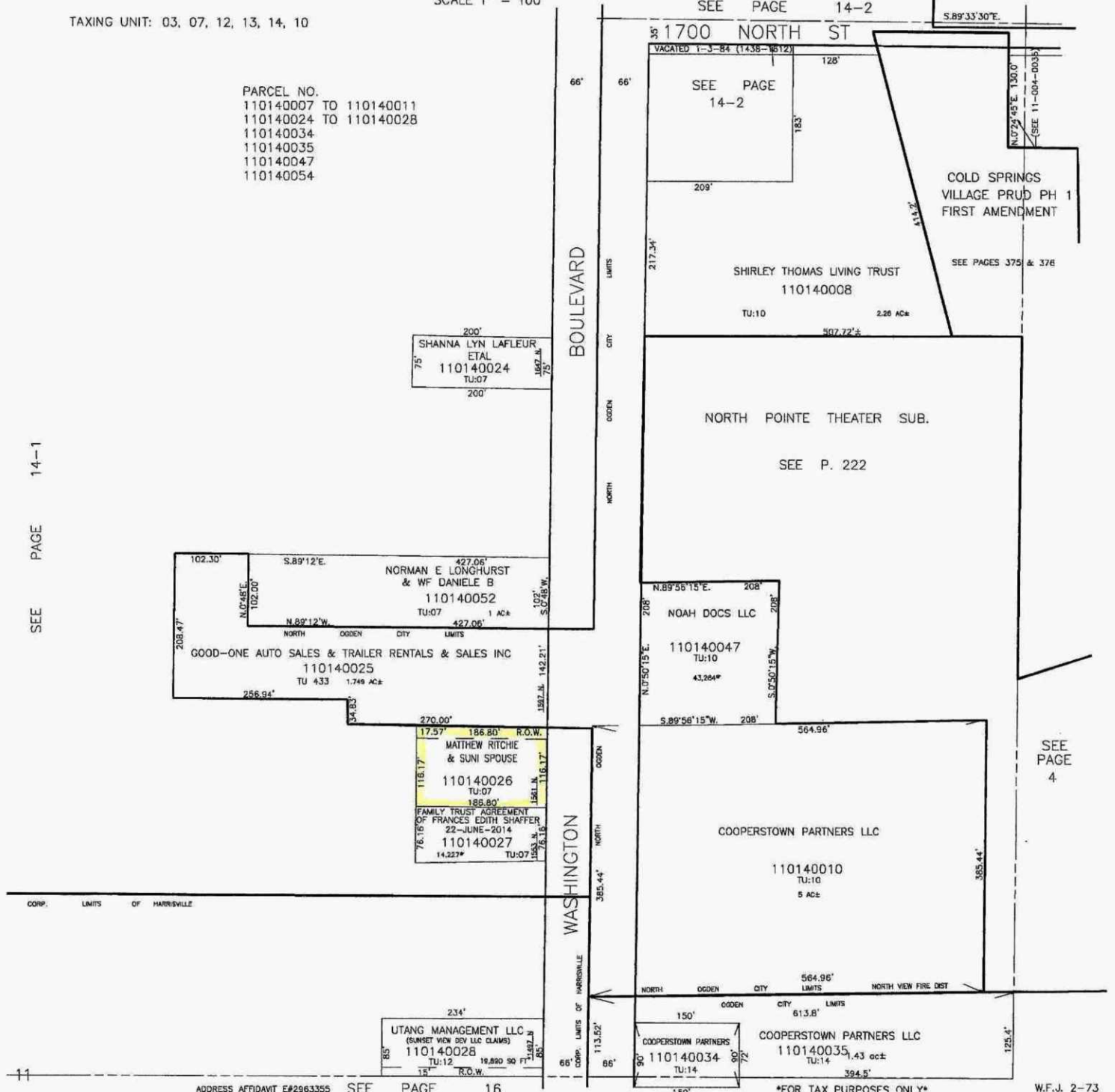
PREFIX: 11-014

TAXING UNIT: 03, 07, 12, 13, 14, 10

SEE PAGE 14-2

PARCEL NO.
 110140007 TO 110140011
 110140024 TO 110140028
 110140034
 110140035
 110140047
 110140054

SEE PAGE 14-1



ADDRESS AFFIDAVIT E#2963355

SEE PAGE 16

FOR TAX PURPOSES ONLY

W.F.J. 2-73

Legal Description

- 8/2/2021

Entry #	Book	Page	Recorded Date
2750081			10-AUG-15
Kind of Instrument WARRANTY DEED JT			
Prior Parcel Numbers			
No Prior Serial Numbers Found			
Legal Description			
<i>* For Tax Purposes Only *</i>			
<p>PART OF THE NORTHEAST QUARTER OF SECTION 5, TOWNSHIP 6 NORTH, RANGE 1 WEST, SALT LAKE MERIDIAN, U.S. SURVEY: BEGINNING AT A POINT 681.38 FEET WEST AND 383.49 FEET NORTH 0D48' EAST FROM THE SOUTHEAST CORNER OF SAID QUARTER SECTION AND RUNNING THENCE NORTH 89D06' WEST 186.80 FEET, THENCE NORTH 0D48' EAST 116.17 FEET, THENCE SOUTH 89D06' EAST 186.80 FEET, THENCE SOUTH 0D48' WEST 116.17 FEET TO PLACE OF BEGINNING. [SUBJECT TO A RIGHT-OF-WAY OVER THE NORTH 17.57 FEET OF THE ABOVE DESCRIBED PROPERTY.] [NOTE: THE DESCRIPTION USED IN E# 2750081 APPEARS TO BE IN CONFLICT WITH THE BRACKETED INFORMATION SHOWN ABOVE.]</p>			
Copyright © Weber County - 2380 Washington Blvd Ogden, UT 84401			

Rebuild information

Lyle Davis

From: Aydelotte, Tamara <taydelotte@co.weber.ut.us>
Sent: Tuesday, August 17, 2021 12:48 PM
To: Lyle Davis
Subject: 11-014-0027

Mr. Davis,

In looking at this property characteristics of the subject parcel (located at 1561 Washington Blvd.), it appears to meet our definition of a 'Lot of record', as stated in the Weber County Land Use Code (see below). While the owner would still need to submit an application in order for the County to perform the required research and record the appropriate document, it appears that this may meet our requirements and may likely qualify to have a 'Re-build Letter' recorded to the abstract.

The following are the criteria that our office uses to determine if a parcel can be considered a lot of record, for building/construction purposes:

"Lot of record. A lot of record is defined as any one of the following circumstances:

1. A parcel of real property identified as a building lot on an unrecorded subdivision plat that has been approved by Weber County and is on file in the Weber County Planning Office; or
2. A parcel of real property identified as a building lot on a subdivision plat that has been approved by Weber County and recorded in the office of the Weber County Recorder; or
3. A parcel or lot described in a deed, sales contract or survey that was recorded in the office of the Weber County Recorder before January 1, 1966; or
4. A parcel or lot described in a deed, sales contract or survey that was recorded in the office of the Weber County Recorder in between January 1, 1966, and June 30, 1992, which complied with the zoning requirements in effect at the time of its creation and was shown to be the first or second division of a larger parent parcel; or
5. A parcel or lot that was created in its current size and configuration and contained a lawfully permitted single-family dwelling prior to July 1, 1992; or
6. A parcel/lot that does not fall within any one."

This parcel appears to have existed in its; current configuration since 1977.

Feel free to reach out with further questions,

Tammy Aydelotte

Planner II

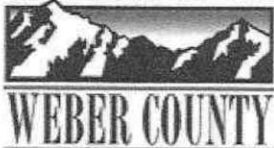
Weber County Planning Division

2380 Washington Blvd., Suite 240

Ogden, Utah, 84401

P: 801-399-8794

Email: taydelotte@co.weber.ut.us



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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Armlth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

LICENSE

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

ACTIVE LICENSE

DATE ISSUED: 10/17/2019

EXPIRATION DATE: 11/30/2021

LICENSE NUMBER: 5466622-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: JONI L PRATT
62 S FLINT ST
KAYSVILLE UT 84037



Joni L Pratt
SIGNATURE OF HOLDER

[Signature]
REAL ESTATE DIVISION DIRECTOR

Form #2

HUDSON INSURANCE COMPANY
100 William Street, 5th Floor
New York, NY 10038



**REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE
POLICY DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

- Policy Number:** PRA-2AX-1002614 **Renewal of:**
- 1. Named Insured:** Joni L Pratt
- 2. Address:** 62 South Flint St
Kaysville, UT 84037
- 3. Policy Period:** **From:** July 1, 2021 **To:** July 1, 2022

12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above
- 4. Limit of Liability**
- | | | |
|--|---------------------|-------------------------|
| | Each Claim | Policy Aggregate |
| Damages Limit of Liability | A. \$500,000 | B. \$1,000,000 |
| Claims Expense Limit of Liability | C. \$500,000 | D. \$1,000,000 |
- 5. Deductible (Inclusive of Claims Expenses):**
- | | |
|-----------------------------|------------------------------|
| 5A. \$500 Each Claim | 5B. \$1,000 Aggregate |
|-----------------------------|------------------------------|
- 6. Policy Premium:** \$458.00 **State Taxes/Surcharges:** \$0.00
- 7. Retroactive Date:** July 1, 2004
- 8. Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
Hudson Insurance Group
100 William Street, 5th Floor
New York, NY 10038
Fax: 646-216-3786
Email: hudsonclaims300@hudsoninsgroup.com
On weekends or holidays: **866-546-3981 (Toll Free)**
- 9. A. Program Administrator:** Riverton Insurance Agency Corp.
OREP- Organization of Real Estate Professionals
B. Agent/Broker: Insurance Services

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary