Borrower	Robert & Annalissa Reis & Wendy Wythe	^{File No.} 3288RDH-R
Property Address City	4782 E 3925 N Eden County Web	per State UT Zip Code 84310-9794
Lender/Client	CrossCountry Mortgage, LLC	01 010100701
APPRAI	SAL AND REPORT IDENTIFICATION	
This Report is	s <u>one</u> 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		(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report,
Appraisal		led client and any other named intended user(s).)
	nts on Standards Rule 2-3	
1	the best of my knowledge and belief: ts of fact contained in this report are true and correct.	
	analyses, opinions, and conclusions are limited only by the reported assumpti ons, and conclusions.	ons and limiting conditions and are my personal, impartial, and unbiased professional
		he subject of this report and no personal interest with respect to the parties involved.
	rise indicated, I have performed no services, as an appraiser or in any other c tely preceding acceptance of this assignment.	apacity, regarding the property that is the subject of this report within the three-year
- I have no bias	with respect to the property that is the subject of this report or the parties in	=
1 , , ,	ent in this assignment was not contingent upon developing or reporting prede ation for completing this assignment is not contingent upon the development of	ermined results. r reporting of a predetermined value or direction in value that favors the cause of the
client, the amou	ınt 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.
	opinions, and conclusions were developed, and this report has been prepared t the time this report was prepared.	, in conformity with the Uniform Standards of Professional Appraisal Practice that
- Unless otherw	vise indicated, I have made a personal inspection of the property that is the su	
	rise indicated, no one provided significant real property appraisal assistance to ding significant real property appraisal assistance is stated elsewhere in this re	o the person(s) signing this certification (if there are exceptions, the name of each port).
	•	ne estimated length of time that the property interest being
1	have been offered on the market prior to the hypothetical consummation of a sale at m Reasonable Exposure Time for the subject property at the market value sta	**
1 ' '	e exposure time for the subject property is 0-6 months.	
		_
	nts on Appraisal and Report Identifica SPAP-related issues requiring disclosure and any state	
_		residence, it is legally permissible, financially and appropriately
supported.	4	
	or Assignment Disclosure: erformed services, as an appraiser, regarding the property tha	t is the subject of this report.
Appraiser fe Significant A		
	llina contributed in the preparation of this appraisal report. Sh	e is a registered appraiser trainee.
APPRAISER:		SUPERVISORY or CO-APPRAISER (if applicable):
	1	
Cianaturo:	feet o lot	Signature
Signature: Name: Robe	rt D. Hunt	Signature: Name:
		State Contilination #-
State Certification # or State License #:	5485702-CR00	State Certification #: or State License #:
State: UT Date of Signature an	Expiration Date of Certification or License: 08/31/2021	State: Expiration Date of Certification or License: Date of Signature:
Effective Date of Ap	praisal: 09/29/2020	Date of orginature.
Inspection of Subjection (i		Inspection of Subject: None Interior and Exterior Exterior-Only Date of Inspection (if applicable):
5opoudoli (i	1 applicable): 09/29/2020	· · · · · · · · · · · · · · · · · · ·

	e purpose of this summary appraisal re	port is to pr	ovide the lender/o	client with an a	ccurate, and adequate	ely supported, opi	nion of the	market value	of the subjec	ct property.
Pr	operty Address 4782 E 3925 N				^{City} Eden		St	ate UT	Zip Code 843	310-9794
В	orrower Robert & Annalissa Reis &	Wendy Wy	the Owner o	f Public Record	Marcus Respe	es & Lori L Ger	ber ^C	ounty Webe	er	
Le	gal Description UNIT 18, FAIRWAY	OAKS AT W	OLF CREEK, P	RUD, PHASE 2	2, AMENDED, WE	BER COUNTY,	UTAH			
As	sessor's Parcel # 22-254-0001	•			Tax Year 2019		R.	E. Taxes \$ 2	.,959	
Ne	eighborhood Name Fairway Oaks at	Wolf Creek			Map Reference	Eden	C	ensus Tract 2	101.00	
00	ccupant 🔀 Owner 🗌 Tenant 🔲 V	acant	Special A	Assessments \$	0	D PU	D HOA\$	0	per year	per month
OI Pr	operty Rights Appraised Fee Simple	Leasehol	d Other (describe)						
As	signment Type Purchase Transaction	Refina	ance Transaction	Other (des	cribe)					
Le	nder/Client CrossCountry Mortga	ge, LLC	Add	ress 6850 M	liller Road, Breck	sville, OH 441	41			
Is	the subject property currently offered for sale or has it		e in the twelve months			, -		X	res No	
Re	port data source(s) used, offering price(s), and date(s).	DOM 8:W	FRMLS# 170°	1330 subject was	listed on 9/14	/2020 for \$	539.000 an	d is current	lv under
С	ontract.		,		•			<i>'</i>		
I	did id not analyze the contract for sale	for the subject pure	chase transaction. Exp	lain the results of the a	analysis of the contract for	sale or why the analysi	is was not			
ре	rformed. Arms length sale;Stand	ard REPC (6	pages)							
	,									
S Co	ontract Price \$ 552.000 Date of Co	ntract 09/2	1/2020 Is the	property seller the own	ner of public record?	▼ Yes	No Data	a Source(s)	WFRMLS	
CONTRAC	there any financial assistance (loan charges, sale con-			, etc.) to be paid by an	y party on behalf of the bo	rrower?			X Yes	s No
ဗ lf	Yes, report the total dollar amount and describe the ite	ns to be paid.		\$3.100::3.10	0 towards closin	a costs.				_
				+=,:==,,=,:=		9				
N	ote: Race and the racial composition of the neighbo	rhood are not app	raisal factors.							
	Neighborhood Characteristics			One-Unit	Housing Trends		One-Uni	t Housing	Present La	ınd Use %
1.0	cation Urban Suburban	Rural	Property Values	Increasing	Stable	Declining	PRICE	AGE	One-Unit	60 %
_		Under 25%	Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
	owth Rapid Stable	Slow	Marketing Time	Under 3 mths		Over 6 mths	- ' '		Multi-Family	
\circ $_{-}$			_				700			5 %
\sim	- Boundou c	n the North,	∟ast and We	st by mountai	ns, and the Sout	n by SR	2,000	igh 66	Commercial	5 %
_	62. **Other is vacant land**						020	red. 10	Other	25 %
П	•				untains, rivers, la					
5	uch as golf, skiing, fishing, etc. Su		olic and consu	mer services	are within averag	ge proximity. T	he valley h	as become	popular ove	er the
	ast 2 years for its resort amenities									
	arket Conditions (including support for the above cond				ong with some in			•		
	crease took place from the begin									terest
	ates are still at nearly all time lows	with some i					d for FHA a			
	mensions See attached Plat Map		Area	3485 sf	Shap	^e Irregular		View B;	Mtn;	
	ecific Zoning Classification DRR-1				Resort residential					
	<u> </u>	nconforming (Grand		No Zoning	Illegal (describe)					
Is	the highest and best use of subject property as impro-	red (or as proposed	per plans and specific	cations) the present us	e?	\sim	Yes 1	No If No, descri	be Thos	subject's
_							у	,	The s	subject 5
C	urrent use as a single family home	appears to be	e the highest a	ind best use ba			• —	•	1116 3	
	urrent use as a single family home ilities Public Other (describe)	appears to be		and best use ba	ased on current z		ent land sale	•	1116 3	
Ut III Ele			P		ased on current z	oning, and rece	ent land sale	•	oject's marke	et.
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There are O comparable	proper	ties curr	ently o	ffered f	or sale	in t	he subject	neighborhoo	d rangi	ng in	price	from \$	0		to \$	0		
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Eden, UT 84310-	9794			Eden	, UT 8	4310	-9568		Eden	, UT 8	4310-	6829		Eder	, UT 8	34310	-9748	
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	à	324.90) sq.ii.	9 ;	310.34	1 Sq.II.			٥ ;	523.66	Sq.it.			٥	268.7) sq.ii	•	
Data Source(s)				WFR	MLS#	16945	514;DON	17	WFR	MLS#	16590	80;DO	VI 194	WFR	MLS#	1679	766;DOI	M 32
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VALUE ADJUSTMENTS	[DESCRIPTIO	ON		SCRIPTIO		+(-)\$/	Adjustment		SCRIPTIO		+(-)\$	Adjustment		ESCRIPTI		+(-)\$	Adjustment
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	3485			3485					4356				- 0	4792				0
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Design (Style)	DT1	;Ramb	ler	DT1;	Ramb	ler			DT1;	Rambl	er			DT1;	Ramb	ler		
Quality of Construction	Q3			Q3					Q3				-30,000	03				
Actual Age	6			14				0						22				+30.000
Condition								0										. 30,000
	C3			C3					C1	-			-40,000					
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			1.761			-3,100		1.289			+20,500		1,80			-5,300
Basement & Finished	1711			0-4	1,101	- 4				,							_	
		3sf1310		0sf				+17,460					+1,310				'	+4,470
Rooms Below Grade	0rr3l	br1.0ba	a1o					+30,200	1rr2b	r2.0ba	10о		-10,100	1rr2b	r1.0b	a1o		0
Functional Utility	Aver	rage		Avera	age				Avera	age				Aver	age			
Heating/Cooling		VAC			Solar/	AC.		Λ		Rad/A	C		n	GFA				
Energy Efficient Items		Windov			Vindo			0					U				1	
ă			ws			WS				Vindov	NS				<u> Windo</u>	ws		
Garage/Carport	2ga2	2dw		2ga2	dw				2ga2	dw				2gbi2				0
Porch/Patio/Deck	1/1/	1		1/2/0				0	1/0/0				0	1/0/2				0
Porch/Patio/Deck																		
RIS																		
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ব														l		6.0 %		
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Proximity to Subject					miles											
Sale Price	\$	5!	52,000				\$	559,900				\$				\$
Sale Price/Gross Liv. Area	\$		90 sq.ft.		377.8	o sq.ft			\$		sq.ft.		\$		sq.ft.	
Data Source(s)								OM 154								
Verification Source(s)				Cour	nty Re	cord										
VALUE ADJUSTMENTS		DESCRIPT	TON	DI	ESCRIPT	ION	+(-)	\$ Adjustment		DESCRIPT	ION	+(-) \$ Adjustment	1	DESCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing				ArmL	_th											
Concessions				Cash	1;0											
Date of Sale/Time				s08/2	20;c0	7/20										
Location	N;R	es;		N;Re	es;											
Leasehold/Fee Simple		Simpl	е		Simpl	e										
Site		5 sf		2614				(<u> </u>							
View	B;M			B;Mtı					_							
Design (Style) Quality of Construction		1;Ramb	oler		MtnC	ntmp		(4							
Actual Age	Q3			Q3					+							
Condition	6			16 C3				(+							
Above Grade	C3 Total	Bdrms.	Baths	Total	Bdrms.	Baths			To	ital Bdrms.	Baths		Total	Bdrms.	Baths	
Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count	5	3	2.0	5	2	2.0		(+	Dullio.	Suuto		- Total	Jui IIIo.	Juillo	
Gross Living Area	5	1,69			1,48			+10,850		1	sq.ft.			1	sq.ft.	
Basement & Finished	174	6sf131		1482				+2,640	_						, .	
Rooms Below Grade		8br1.0b			r1.0b			-1,960								
Functional Utility		rage		Avera				1,000								
Heating/Cooling		4/AC		GFA					T							
Energy Efficient Items		Windo	ows		Vindo	ows										
Garage/Carport	2ga	2dw		2ga2												
Porch/Patio/Deck	1/1/	1		1/2/0	1			(
N. A. P. A. C. T. L. D.									_	_		•	<u></u>			
Net Adjustment (Total)				X		- 0	\$	11,530		+		\$	No. A.	+		\$
Adjusted Sale Price				Net Adj.		2.1 %				Adj.	%	\$	Net Adj		%	\$
of Comparables Report the results of the research and anal	veie of	the prior c	ala or trans	Gross A	•	2.8 %		571,430				'	Gross	Huj.	%	\$
ITEM	19313 01	tile prior s		UBJECT	y or tile	Subject pi		OMPARABLE SA	• •	4			5	_	COMPA	RABLE SALE # 6
Date of Prior Sale/Transfer										4		OOM THE BEE OF LEE #	<u> </u>		001111111	0
Price of Prior Sale/Transfer																
Data Source(s)		MLS/0	County	Reco	rds		MLS/C	County Rec	ords	<u> </u>						
Effective Date of Data Source(s)		09/29/	_				09/29/									
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of performed as per USPAP	the sub	ject prope	rty and cor	mparable	sales				hree	e year lis	ting hi	story and sales hi	story	for the	subje	ct has been
performed as per USPAP	and	State o	of Utah	guide	elines	. A 12	month	sales histo	ory o	of the co	mpara	bles was also res	earch	ed in a	accord	ance with
normal business practices	in th	ne Utał	n Wasa	atch F	ront r	narket	s. Sou	rces of this	res	earch a	e MLS	postings through	the \	Nasat	ch Fro	nt & Park City
MLS systems and interview	ws w	ith ow	ners w	hen a	pplica	ble ar	id/or av	/ailable. Th	e a	ppraiser	notes	that Utah is a nor	ndiscl	osure	State.	Any sales
data and details of sales tr	ansa	actions	are no	ot part	of th	e publ	ic reco	rd.								
Analysis/Comments																
		-														
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ANALY SIS COMMISSION																
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	FHA Comments				
	-The subject property meets HUD minimum property requirements per HU			11 1 60	
j	-The use of the appraisal is to support FHA's decision to provide mortgage	insurance on the real prop	perty that is th	ne subject of the apprais	al,
١	therefore intended users include the lender/client and FHA -The appraiser notes that all utilities were on and in working order at the tir	me of the inspection			
١	-The appraiser notes that all diffiles were on and in working order at the till -A head and shoulders inspection of the attic took place at the time of the				
ı	-The appraiser has operated all conveyed appliances and observed their p				
ľ	-The conventional oven and dishwasher were present at the time of inspec				
I	-FHA appraisal does not guarantee that the Property is free from defects.				
	-The subject meets MPR and/or MPS without needing repairs.				
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ADDITIONAL COMMENTS					
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	COST ADDDAACH TO VALUE	(not required by Earnie Mac)			
		(not required by Fannie Mae)			
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.		uo to a charta	go of land cales in the S	Subject's
	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)	Du		ge of land sales in the S	Subject's
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.	Du		-	Subject's
	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)	Du		-	Subject's
	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 ratio is 30% which is typ		-	Subject's
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	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) area the site value is derived using the extraction method. The land to value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data	Due ratio is 30% which is type OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation	Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$	ea. = \$ = = \$ = = \$ = = \$ = = \$ External = \$(165,600
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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 user, 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.

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 4 of 6 Fannie Mae Form 1004 March 2005

523-0743875 lle# 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.

523-0743875 File # 3288RDH-R

21. The	lender/clien	t may	disclose	or	distribute	this	apprai	sal	report	to:	the	borrower;	another	lender	at	the r	equest	of	the
borrower;	the mo	tgagee	or its	su	ccessors	and	assigr	ıs;	mortga	ge	insure	rs; gov	ernment	sponso	red	enterpri	ses;	othe	
secondary	market	participa	ants; c	lata	collection	or	repo	rting	serv	ices;	pro	fessional	appraisa	ıl org	janizatio	ns;	any	depa	artment,
agency,	or instrum	entality	of the	Unite	d States;	and	any	state	e, the	Dis	trict	of Colu	mbia, or	other	jurisd	ictions;	with	out	having to
obtain th	ne appraise	er's or	supervi	sory	appraiser's	i (if	appli	cable)	cons	sent.	Sucl	n conse	nt must	be	obtaine	d be	fore	this	appraisal
report ma	ay be dis	closed	or distril	outed	to any	other	party	(inc	cluding,	but	not	limited	to, the	public	throug	ıh ad	vertising	j, p	ublic
relations,	news, sa	les, or	other	medi	a).														

- 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 Robert D. Hunt	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature for a signature	Signature
Name Robert D. Hunt	Name
Company Name Resort Appraisal Services	Company Name
Company Address 2700 Homestead Rd, Suite 150	Company Address
Park City, UT 84098	
Telephone Number (435) 962-0206	Telephone Number
Email Address rrappraisal@gmail.com	Email Address
Date of Signature and Report 10/24/2020	Date of Signature
Effective Date of Appraisal 09/29/2020	State Certification #
State Certification # 5485702-CR00	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State UT	
Expiration Date of Certification or License <u>08/31/2021</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
4782 E 3925 N	Did inspect exterior of subject property from street
Eden. UT 84310-9794	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 552,000	Did inspect interior and exterior of subject property
LENDER/CLIENT STATE OF THE PROPERTY OF THE PRO	Date of Inspection
Name Home Base Appraisal Management	COMPARABLE SALES
Company Name CrossCountry Mortgage, LLC	CONFARABLE SALES
Company Address 6850 Miller Road, Brecksville, OH 44141	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 6 of 6 Fannie Mae Form 1004 March 2005

523-0743875 0. 3288RDH-R

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

 $\ \ \, \text{Little or no updating or modernization. This description includes, but is not limited to, new homes. } \\$

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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

File No. 3288RDH-R

Supplemental Addendum

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.

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

File No 2200 DDU D

Supplemental Addendum

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Borrower	Robert & Annalissa Reis & Wendy W	/ythe					
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 is 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/Utilties

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 Wyt	he						
Property Address	4782 E 3925 N							
City	Eden	County	Weber	Sta	te (JT	Zip Code	84310-9794
Lender/Client	CrossCountry Mortgage LLC							



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; B;Mtn; 3485 sf Q3 View Site Quality 6 Age



Subject Rear



Subject Street

Interior Photos

Borrower	Robert & Annalissa Reis & Wendy Wyt	he						
Property Address	4782 E 3925 N							
City	Eden	County	Weber	Sta	te (JT	Zip Code	84310-9794
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Alt Street Exterior Kitchen







Breakfast Family Laundry







Bedroom Bath Bedroom







Bedroom Bath Attic







Family Bedroom Bath

Interior Photos

Borrower	Robert & Annalissa Reis & Wendy Wythe						
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Bedroom Bedroom

Comparable Photo Page

Borrower	Robert & Annalissa Reis & Wendy Wyth	he					
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 546,500 Sale Price Gross Living Area 1,761 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 3.0 Location N;Res; View B;Pstrl; 3485 sf Site Q3 Quality 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 Total Bathrooms 1.1 Location N;Res; View B;Mtn; Site 4356 sf Quality Q3 Age



Comparable 3

3923 N Patiosprings Dr

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

Comparable Photo Page

Borrower	Robert & Annalissa Reis & Wendy Wythe						
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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 559,900 Sale Price 1,482 Gross Living Area Total Rooms 5 Total Bedrooms 2 Total Bathrooms 2.0 Location N;Res; View B;Mtn; Site 2614 sf Q3 Quality Age 16

Comparable 5

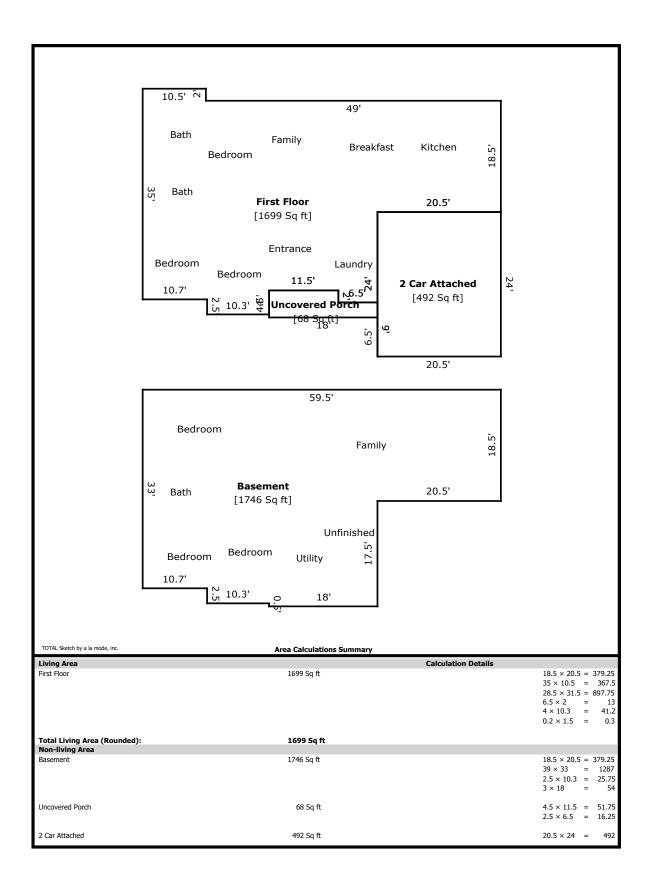
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

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

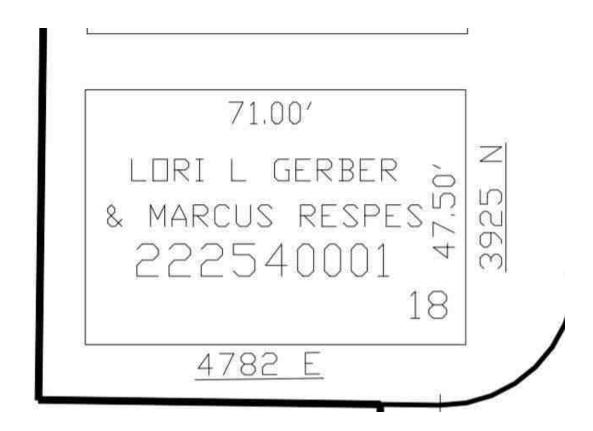
Building Sketch

Borrower	Robert & Annalissa Reis & Wendy Wythe						
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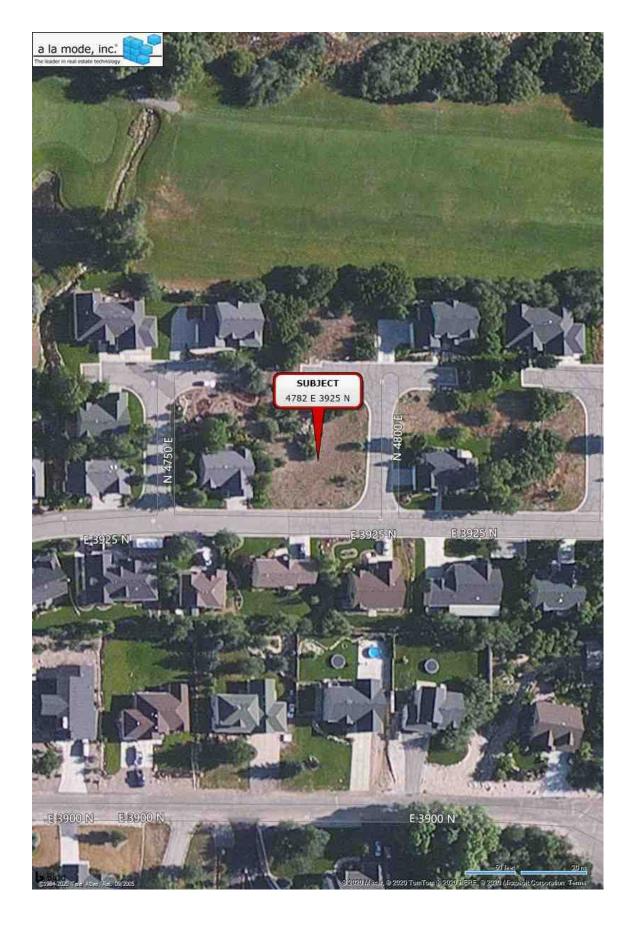
Plat Map

Borrower	Robert & Annalissa Reis & Wendy Wythe								
Property Address	4782 E 3925 N								
City	Eden	County	Weber	St	ate	UT	Zip Code	84310-9794	
Lender/Client	CrossCountry Mortgage 11 C								



Aerial Map

Borrower	Robert & Annalissa Reis & Wendy Wythe								
Property Address	4782 E 3925 N								
City	Eden	County	Weber	S	itate	UT	Zip Code	84310-9794	
Lender/Client	CrossCountry Mortgage 11 C								



Location Map

Borrower	Robert & Annalissa Reis & Wendy Wythe						
Property Address	4782 E 3925 N						
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Lender/Client	CrossCountry Mortgage 11 C						



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

PARK CITY UT 84098



IGNATURE OF HOLDER

REAL ESTATE DIVISION DIRECTOR

T OHILL

Scanned with CamScanner

E&O Insurance



DECLARATIONS

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

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 Company

Note: 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

Robert D Hunt Item 1. Named Insured: 2700 W Homestead Rd Item 2. Address: Park City, UT 84098 City, State, Zip Code: 06/29/2020 06/29/2021 Item 3. Policy Period: From To (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 1,000,000 Claim Expenses Limit of Liability - Each Claim 2,000,000 C. S Damages Limit of Liability - Policy Aggregate 2,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): 0.00 Each Claim 0.00 B. \$ 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)

Authorized Representative

D42101 (03/15) Page 1 of 1