

APPRAISAL REPORT

of

4035 S 4000 W

Delta, UT 84624

As Of:

09/01/2021

Prepared For:

KLEIN, R WAYNE APP REC
PO Box 1836
Salt Lake City, UT 84110

Prepared By:

Casey W. Hatch
Hatch Appraisal Service
PO Box 560153
Scipio, UT 84656

Residential Appraisal Report

The purpose of this appraisal report is to provide the client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	4035 S 4000 W	City	Delta	State	UT	Zip Code	84624
Owner	KLEIN, R WAYNE APP REC	Intended User	KLEIN, R WAYNE APP REC	County	Millard		
Legal Description	BEG 18 RDS S & 3 RDS E NW COR SW1/4 SEC 33, T17S, R7W, SLM, S 145 FT, E 15 RDS, N 145 FT, W 15 RDS TO BEG. LESS ST RD R/W						
Assessor's Parcel #	HD-4497-1	Tax Year	2020	R.E. Taxes \$	1,084.12		
Neighborhood Name	Delta	Map Reference		County		Census Tract	9742.00
Occupant	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant	Special Assessments \$	0	PUD	HOA \$ 0 per year per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Other (describe)				
Intended Use	Market Value						
Client	KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offerings price(s), and date(s). WFRMLS							

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 purchaser? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

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 type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %	
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	0 %	
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	100	Low	0	Multi-Family	0 %
Neighborhood Boundaries The neighborhood boundaries would be considered North to Sutherland, South to Oasis, East to Oak City, and West to 7000 West.								500	High	130	Commercial	0 %
Neighborhood Description The subject is located in a rural setting outside of the relatively small community of Delta. The immediate neighborhood consists of some other scattered single family houses of mixed ages and designs. Schools, services, and shopping are available in Delta which is about a 10 minute drive from the subject property. Employment is stable with most finding work within the local area.								220	Pred.	55	Other Vac	30 %
Market Conditions (including support for the above conclusions) Market condition for the area are mostly stable however there has been steady demand with limited supply which has resulted in an upward trending market. Marketing times are typically within 3 months for homes that are appropriately priced.												

Dimensions 145 x 247.5 Area 35,888 sf Shape Rectangular View N;Res;AgValley

Specific Zoning Classification Residential Zoning Description Residential

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"/>		Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	
Gas		<input checked="" type="checkbox"/> Propane	Sanitary Sewer	<input checked="" type="checkbox"/> Septic (Typical)	Alley None		
FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone Not Mapped		FEMA Map # N/A	FEMA Map Date 01/01/01	
Are the utilities and/or off-site improvements typical for the market area? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.							
Private septic is typical and accepted in the subject market. A public sewer connection is not available to the subject home.							

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	Block/A	Floors	Crpt/Lin/Avg				
# of Stories			<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Sid/A-	Walls	Drywall/Avg				
Type	<input checked="" type="checkbox"/> Det.	<input type="checkbox"/> Att.	<input type="checkbox"/> S-Det./End Unit	Basement Area	0	sq. ft.	Roof Surface	Asphalt/A	Trim/Finish	Wood/Paint/Avg		
	<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Proposed	<input type="checkbox"/> Under Const.	Basement Finish	0	%	Gutters & Downspouts	A/A	Bath Floor	Lin/Avg		
Design (Style)	MH			<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump		Window Type	Vny/A	Bath Wainscot	FG/Avg		
Year Built	1999			Evidence of	Infestation		Storm Sash/Insulated	DPW/A	Car Storage		None	
Effective Age (Yrs)	14			<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement		Screens	Yes/A	<input checked="" type="checkbox"/> Driveway	# of Cars	2	
Attic	None			Heating	<input checked="" type="checkbox"/> FWA	<input type="checkbox"/> HWBB	<input type="checkbox"/> Radiant	Amenities	Woodstove(s) #			
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs			<input type="checkbox"/> Other	Fuel	Propane	<input type="checkbox"/> Fireplace(s) #	<input checked="" type="checkbox"/> Fence Full	<input type="checkbox"/> Garage	# of Cars		
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle			Cooling	<input checked="" type="checkbox"/> Central Air Conditioning		<input type="checkbox"/> Patio/Deck	<input checked="" type="checkbox"/> Porch Unc	<input type="checkbox"/> Carport	# of Cars		
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated			<input type="checkbox"/> Individual	<input type="checkbox"/> Other	None	<input type="checkbox"/> Pool	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in	
Appliances	<input type="checkbox"/> Refrigerator	<input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher	<input checked="" type="checkbox"/> Disposal	<input checked="" type="checkbox"/> Microwave	<input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)					
Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1638 Square Feet of Gross Living Area Above Grade												
Additional features (special energy efficient items, etc.) Typical												

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). The subject home has been adequately maintained and is in at least average condition.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

None noted. The appraiser is not a home inspector & the appraisal can not be relied upon to disclose any hidden conditions and/or defects.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe The subject property does conform to the neighborhood. Highest and best use for the subject home is residential as this type of use is the most probable and legal use of the subject property and is the most physically possible, appropriately supported, financially feasible, and results in the highest value of the property.

Residential Appraisal Report

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0		There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 81,000 to \$ 507,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	4035 S 4000 W Delta, UT 84624	440 N 100 E Hinckley, UT 84635	210 S CENTER ST Delta, UT 84624	375 S COTTONWOOD DR Leamington, UT 84638			
Proximity to Subject		2.68 miles NW	5.64 miles NE	24.86 miles NE			
Sale Price	\$	\$ 199,000	\$ 183,500	\$ 275,000			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 107.68 sq. ft.	\$ 106.93 sq. ft.	\$ 114.58 sq. ft.			
Data Source(s)		WFRMLS#1735221;DOM 9	WFRMLS#1715901;DOM 46	WFRMLS#1691648;DOM 184			
Verification Source(s)		Agent/County-UT Non Disclosure	County-UT Non Disclosure	Agent/County-UT Non Disclosure			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		VA;0	0	FHA;0		USDA;2250	-1,500
Date of Sale/Time		s06/21;c04/21		11/20/2020	+12,000	1/29/2021	+14,000
Location	N;Res;AqValley	N;Res;AqValley	0	N;Res;	0	N;Res;AqValley	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	35,888 sf	11,326 sf	+2,819	14,810 sf	+2,419	1.00 ac	0
View	N;Res;AqValley	N;Res;	0	N;Res;	0	N;Res;AqValley	
Design (Style)	MH	MH		MH		MH	
Quality of Construction	Avg+	Avg+		Avg+		Good	-10,000
Actual Age	22 yrs	31	0	25 yrs	0	10 yrs	-12,000
Condition	Avg	Good	-9,000	Avg		Good	-9,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths	-1,000	Total Bdrms Baths	0	Total Bdrms Baths	-1,000
Room Count	6 3 2.0	6 4 2.00	0	9 3 2.00	0	6 4 2.00	0
Gross Living Area	1638 sq. ft.	1,848 sq. ft.	-7,560	1,716 sq. ft.	-2,808	2,400 sq. ft.	-27,432
Basement & Finished Rooms Below Grade	0 sf	0sf	0	0sf	0	0sf	0
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	FWA/Central	FWA/Evap	+1,500	FWA/Central		FWA/Central	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	None	1 Carport	-1,500	2 Garage	-14,000	4 Garage	-28,000
Porch/Patio/Deck	Porch/Unc,Patio/Unc	Porch/Cv	0	Porch/Unc,Patio/Cv	0	Porch/Unc	+2,000
Fireplace	None	1 Fireplace(s)	-1,000	1 WdSt	-1,000	2 Fireplace(s)	-2,000
Landscape/Fence	Lands/Fence	Lands/Fence		Landscaped	+2,000	Part	+2,500
Storage/Other	Shed	None	+1,000	None	+1,000	None	+1,000
Net Adjustment (Total)			\$ -14,741		\$ -389		\$ -71,432
Adjusted Sale Price of Comparables		Net Adj: -7% Gross Adj: 13%	\$ 184,259	Net Adj: 0% Gross Adj: 19%	\$ 183,111	Net Adj: -26% Gross Adj: 40%	\$ 203,568

SALES COMPARISON ANALYSIS

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

My research 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) County

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) WFRMLS

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)	County	WFRMLS	WFRMLS	WFRMLS
Effective Date of Data Source(s)	09/07/2021	09/07/2021	09/07/2021	09/07/2021

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has had no known transfers within the last three years. The comparables have not had any known additional one year sales or listings.

Summary of Sales Comparison Approach The comparables selected are the most representative of the subject property available, with adjustments being made for value related differences between them and the subject property. Time adjustments are applied to sales 2-3 to account for an upward trending subject market. Site adjustments are based on individual lot values. Gross and or net adjustment guidelines are exceeded due mostly to home size and condition differences. The search for comparable sales had to be expanded given the small market area and lack of manufactured home sales in the rural subject location. All of the sales are located within the larger subject market area and are subject to similar market factors. Sale one is the most relevant to the subject home due to it being most similar in GLA and is the most recent sale.

Indicated Value by Sales Comparison Approach \$ 186,000

Indicated Value by: Sales Comparison Approach \$ 186,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

The sales approach together with the overall market situation in the area, gives the final opinion of value. The cost approach is not necessary to develop a supportable value opinion. The income approach is not felt to be relevant due to limited available data.

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

\$ 186,000 as of 09/01/2021

RECONCILIATION

Residential Appraisal Report

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 Asset Valuation Purposes, 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.

Grid Adjustments:

-Adjustments for car storage and other amenities are applied as appropriate and represent what a typical buyer in the subject market would pay for these amenities.

Comparable Search and Results:

The search for comparables began with a review of recent sales in the subject neighborhood that were similar to the subject in size, quality, age, room count, basement area, lot size, and other amenities. As the subject community is small with stable home ownership the number of available sales is limited and as such the search for additional comparables had to be expanded to include comparables that did differ some from the subject from the above listed criteria. This is typical for this market area. All of the comparables are within the subject competing marketplace and are subject to similar market factors. -The adjustments made by the appraiser are market derived, and based upon matched paired sales analysis. The quality and condition ratings for the subject and comparable are based upon my personal inspection, of the subject, and my interpretation of the photos and comments for the comparable sales from MLS, and how they compare to the subject. The appraiser is not privy to and does not have access to knowledge of quality and condition ratings from other appraisers peers for the same comparables sales utilized. Additionally, the appraiser does not have knowledge or information regarding the adjustment methods utilizing by other appraisers peers.

Predominant Value:

The subject is located in a small community among houses of mixed ages and designs. As a result of this there is a wide range of values with homes that are higher in value as well as homes that are lower in value as compared with the subject home. This results in a predominate value that is less than the subjects value however the home would not be considered over built or are there any adverse market factors relating to the subject property.

-A reasonable exposure time for the subject property developed independently from the stated marketing time is 3 months

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (if applicable)

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

COST APPROACH

ESTIMATED <input type="checkbox"/>	REPRODUCTION OR <input type="checkbox"/>	REPLACEMENT COST NEW <input type="checkbox"/>	OPINION OF SITE VALUE			= \$
Source of cost data			Dwelling	1638	Sq. Ft. @ \$	= \$
Quality rating from cost service			Effective date of cost data			Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			Garage/Carport		Sq. Ft. @ \$	= \$
			Total Estimate of Cost-new			= \$ 0
			Less Physical	24	Functional 0	External 0
			Depreciation	0	0	0 = \$ (0)
			Depreciated Cost of Improvements			= \$ 0
			"As-is" Value of Site Improvements			= \$
Estimated Remaining Economic Life (HUD and VA only)			45	Years	Indicated Value By Cost Approach = \$	

INCOME APPROACH TO VALUE (if applicable)

INCOME

Estimated Monthly Market Rent \$ X Gross Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

PUD INFORMATION

Is the developer/builder in control of the Homeowner's 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 Homeowner's Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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) research, verify, and analyze data from reliable public and/or private sources, and (2) report his or her analysis, opinions, and conclusions in this appraisal report.

DEFINITION OF MARKET VALUE: The definition of market value is 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 may have 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 this 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.

APPRAISER'S CERTIFICATION: I certify that, to the best of my knowledge and belief:

1. 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.
2. I have have no present or prospective interest in the property that is the subject of this report and have have no personal interest with respect to the parties involved.
3. I have performed 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.
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. 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 this 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.
7. My analyses, opinions, and conclusions, were developed, and this report has been prepared, in conformity, with the *Uniform Standards of Professional Appraisal Practice*
8. I have have not made a personal inspection of the property that is the subject of this report.
9. Unless otherwise noted, no one has provided significant real property appraisal assistance to the person signing this certification.

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 Casey W. Hatch
 Company Name Hatch Appraisal Service
 Company Address PO Box 560153
Scipio, UT 84656
 Telephone Number 435-758-2461
 Email Address hatchap@outlook.com
 Date of Signature and Report 09/07/2021
 Effective Date of Appraisal 09/01/2021
 State Certification # 5812014-CR00
 or State License # _____
 or Other (describe) _____ State # _____
 State UT
 Expiration Date of Certification or License 10/31/2021

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 _____

ADDRESS OF PROPERTY APPRAISED

4035 S 4000 W
Delta, UT 84624

APPRAISED VALUE OF SUBJECT PROPERTY \$ 186,000

CLIENT

Contact _____
 Client Name KLEIN, R WAYNE APP REC
 Client Address PO Box 1836
Salt Lake City, UT 84110
 Email Address wklein@kleinutah.com

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 _____

Hatch Appraisal Service
SUBJECT PHOTO ADDENDUM

File No. 15325
Case No.

Borrower						
Property Address 4035 S 4000 W						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client	KLEIN, R WAYNE APP REC		Address	PO Box 1836, Salt Lake City, UT 84110		



**FRONT OF
SUBJECT PROPERTY**
4035 S 4000 W
Delta, UT 84624



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Hatch Appraisal Service
SUBJECT PHOTO ADDENDUM

File No. 15325
Case No.

Borrower

Property Address 4035 S 4000 W

City Delta County Millard State UT Zip Code 84624

Lender/Client KLEIN, R WAYNE APP REC Address PO Box 1836, Salt Lake City, UT 84110



Living Room



Kitchen



Family Room

Hatch Appraisal Service
SUBJECT PHOTO ADDENDUM

File No. 15325
Case No.

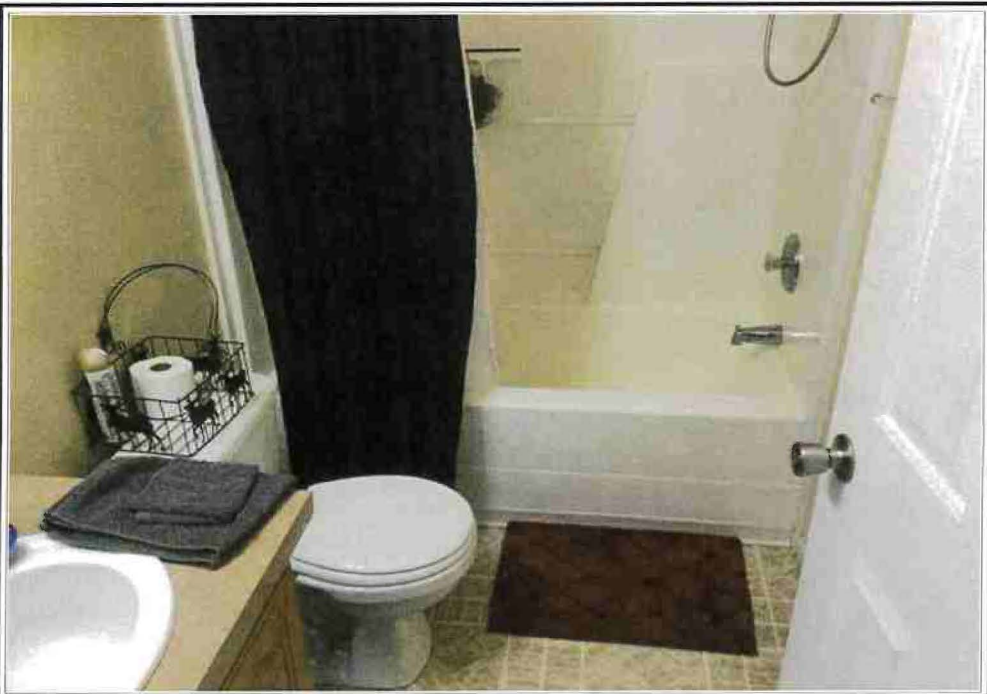
Borrower						
Property Address 4035 S 4000 W						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110				



Master Bedroom



Master Bathroom

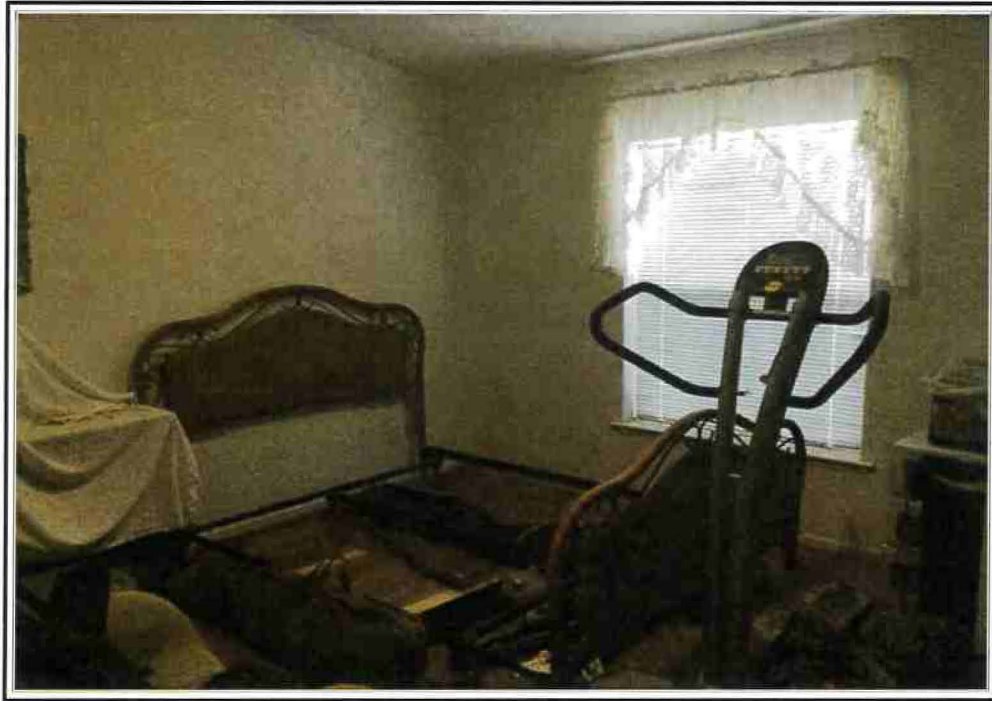


Bathroom

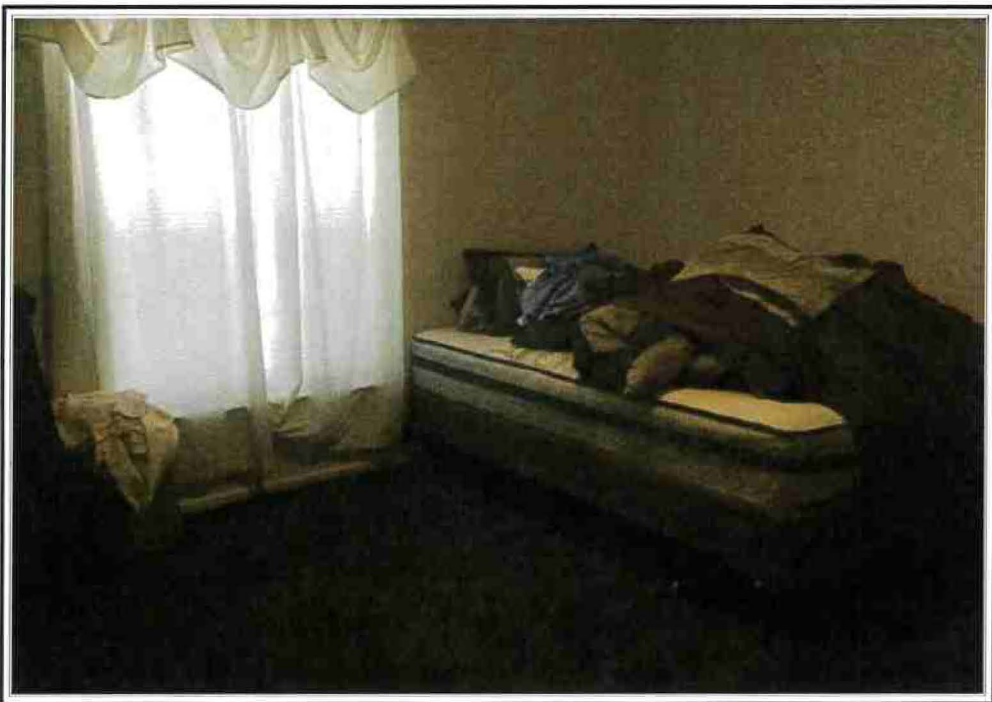
Hatch Appraisal Service
SUBJECT PHOTO ADDENDUM

File No. 15325
Case No.

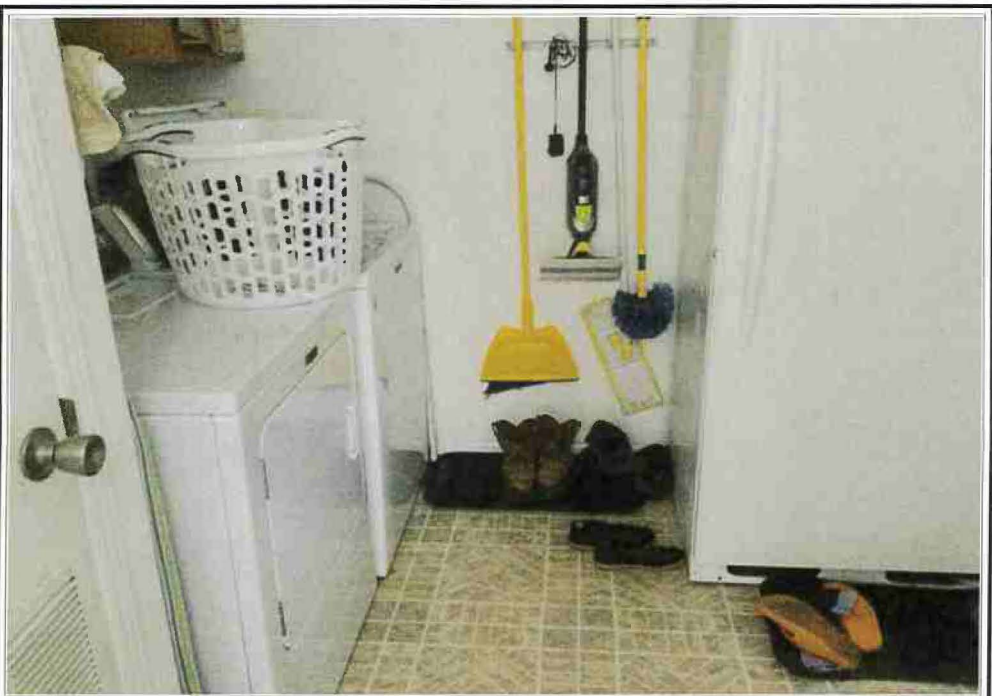
Borrower						
Property Address 4035 S 4000 W						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110				



Bedroom



Bedroom

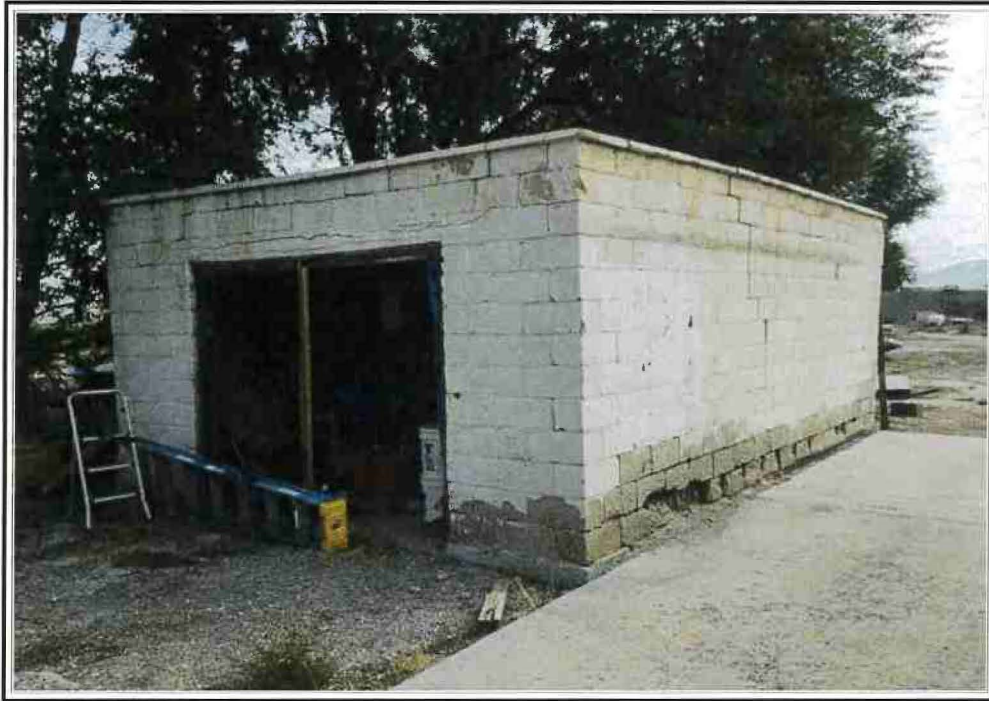


Laundry

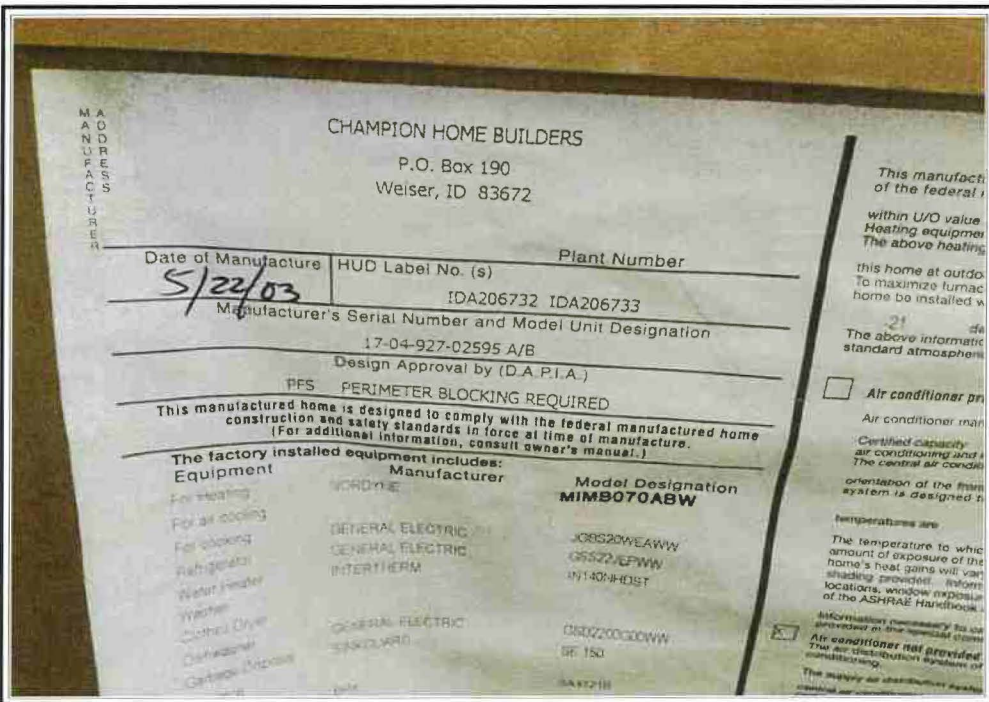
Hatch Appraisal Service
SUBJECT PHOTO ADDENDUM

File No. 15325
 Case No.

Borrower						
Property Address 4035 S 4000 W						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client	KLEIN, R WAYNE APP REC		Address	PO Box 1836, Salt Lake City, UT 84110		



Shed



HUD Certification



HUD Label

Hatch Appraisal Service
SUBJECT PHOTO ADDENDUM

File No. 15325
Case No.

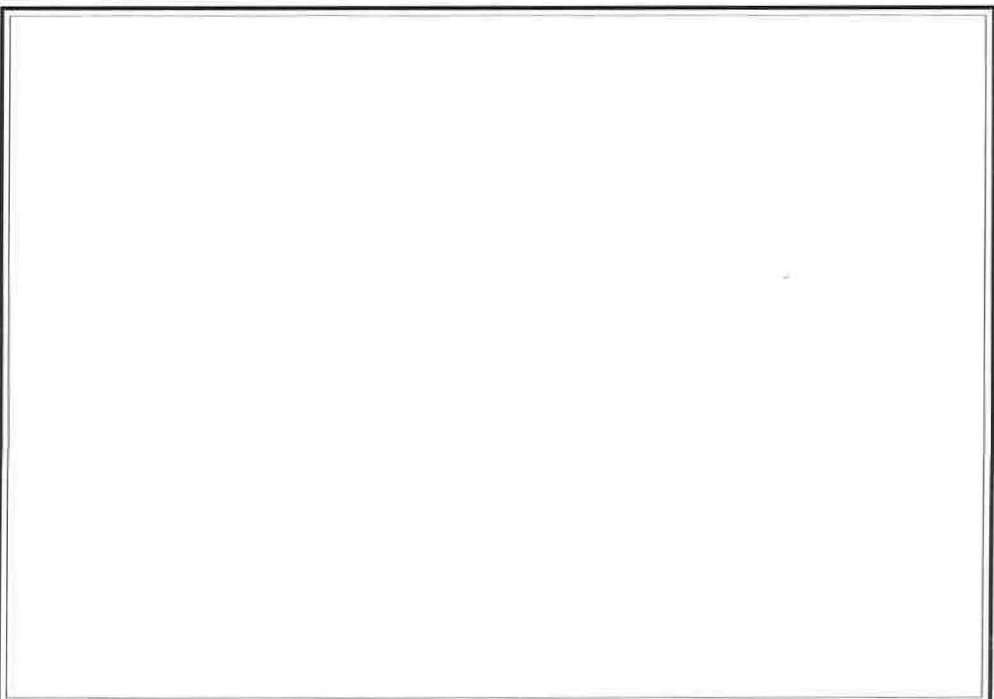
Borrower						
Property Address 4035 S 4000 W						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client	KLEIN, R WAYNE APP REC		Address	PO Box 1836, Salt Lake City, UT 84110		



HUD Label



Damaged Siding



Hatch Appraisal Service
COMPARABLES 1-2-3

File No. 15325
Case No.

Borrower						
Property Address 4035 S 4000 W						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client KLEIN, R WAYNE APP REC			Address PO Box 1836, Salt Lake City, UT 84110			



COMPARABLE SALE # 1
440 N 100 E
Hinckley, UT 84635



COMPARABLE SALE # 2
210 S CENTER ST
Delta, UT 84624



COMPARABLE SALE # 3
375 S COTTONWOOD DR
Leamington, UT 84638

Hatch Appraisal Service
LOCATION MAP ADDENDUM

File No. 15325

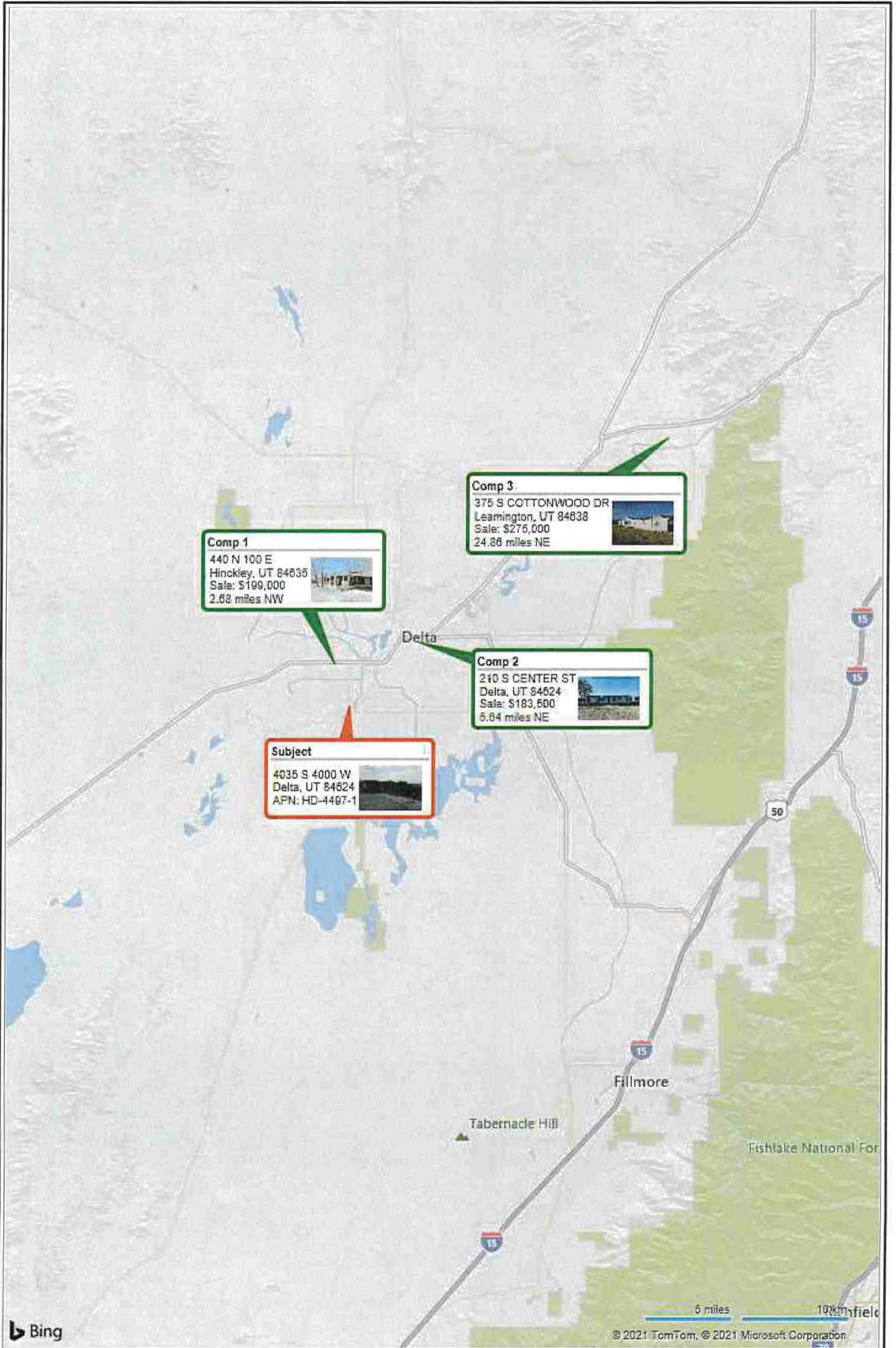
Case No.

Borrower

Property Address 4035 S 4000 W

City Delta County Millard State UT Zip Code 84624

Lender/Client KLEIN, R WAYNE APP REC Address PO Box 1836, Salt Lake City, UT 84110



Hatch Appraisal Service
AERIAL MAP ADDENDUM

File No. 15325
Case No.

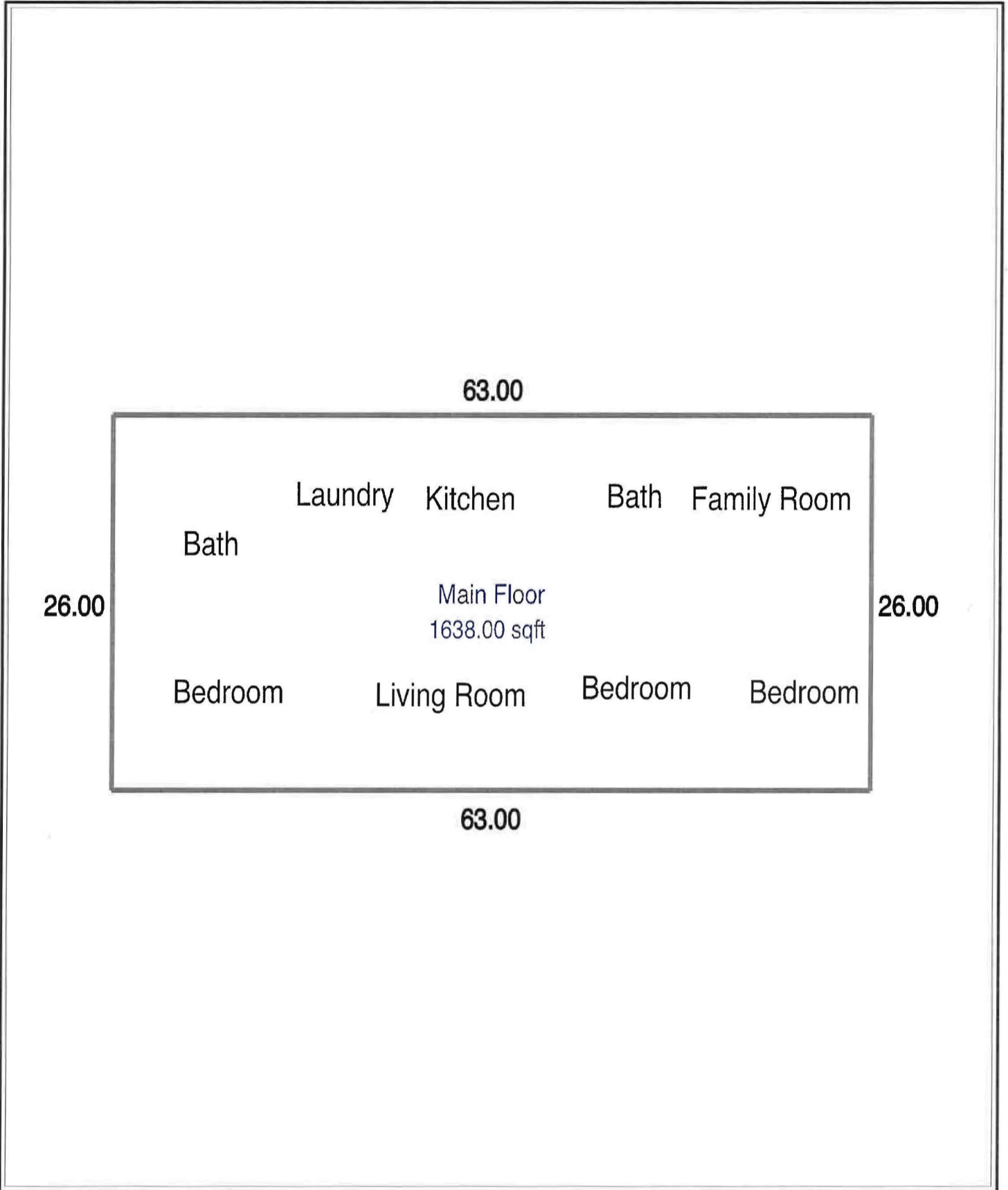
Borrower						
Property Address 4035 S 4000 W						
City	Delta	County	Millard	State	UT	Zip Code 84624
Lender/Client	KLEIN, R WAYNE APP REC		Address PO Box 1836, Salt Lake City, UT 84110			



Hatch Appraisal Service
SKETCH ADDENDUM

File No. 15325
Case No.

Borrower							
Property Address 4035 S 4000 W							
City	Delta	County	Millard	State	UT	Zip Code	84624
Lender/Client KLEIN, R WAYNE APP REC				Address PO Box 1836, Salt Lake City, UT 84110			



Note: The areas on the sketch were mathematically calculated by the mobile inspection app, Inspect-a-Lot, using the standard polygon area formula. To ensure the values have not been altered, they are imported directly from the inspection app and displayed in "read-only" fields that cannot be edited or altered.

Gross Living Area		Sq Ft.	Non Gross Living Area		Sq Ft.
Main Floor		1638			
Total Living Area		1638			

Borrower

Property Address 4035 S 4000 W

City Delta County Millard State UT Zip Code 84624

Lender/Client KLEIN, R WAYNE APP REC Address PO Box 1836, Salt Lake City, UT 84110

STATE OF UTAH
DEPARTMENT OF COMMERCE
DIVISION OF REAL ESTATE

ACTIVE LICENSE

DATE ISSUED: 09/24/2019

EXPIRATION DATE: 10/31/2021

LICENSE NUMBER: 5812014-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: CASEY W HATCH
PO BOX 560153
SCIPIO UT 84656



[Handwritten Signature]
SIGNATURE OF HOLDER

[Handwritten Signature]
REAL ESTATE DIVISION DIRECTOR