Case 2:15-						
FROM:					IOA	CE
Kevin A. Cloward					NVOICE NUM	
KC Appraisals, In	с.				11634	
349 W 1200 N American Fork, U	T 84003				DATES	
License Number:				Invoice Date:	05/	14/2020
Telephone Number:		Fax Number:		Due Date:		14/2020
					REFERENC	E
то:				Internal Order #:		
Wayne Klein				Lender Case #:		
Wayne Klein, Rec PO Box 1836	cerver			Client File #: FHA/VA Case #:		
Salt Lake City, UT	Г 84110			Main File # on form:	11004	
				Other File # on form	11001	
E-Mail: wklein@kl				Federal Tax ID:	··· VVIXIX	
Telephone Number: Alternate Number:	385-335-0618	Fax Number:		Employer ID:		
responsible parties and court costs. PLEASE SHOW T	agree to pay all costs of the	id balance (18% per annum) he collection, including a colle IMBER WHEN REMITTING	ection agency com	mission of 50% and r		
DESCRIPTION						
Purchaser/Borrower: Property Address: City: County:	N/A 87 W Sky Hawk Way Elk Ridge Utah		S	tate: UT	Zip: 846	51
Legal Description:	Lot 67, Elk Ridge Mead	ows Phase 2 Subd.	-			
FEES	Lot 67, Elk Ridge Mead	ows Phase 2 Subd.	-			AMOUNT
	Lot 67, Elk Ridge Mead	ows Phase 2 Subd.				
FEES GP Appraisal		ows Phase 2 Subd.				AMOUNT 500.00
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FEES GP Appraisal Paid with Check# 1	Date:	Description:		SUE	STOTAL	AMOUNT 500.00 -500.00
FEES GP Appraisal Paid with Check#1 Paid with Check#1	Date: Date:	Description: Description:		SUE	BTOTAL	AMOUNT 500.00 -500.00
FEES GP Appraisal Paid with Check# 1	Date:	Description:		SUE	BTOTAL	AMOUNT 500.00 -500.00
FEES GP Appraisal Paid with Check#1 Paid with Check#1	Date: Date:	Description: Description:				AMOUNT 500.00 -500.00
FEES GP Appraisal Paid with Check#1 Paid with Check#1	Date: Date:	Description: Description:			SUBTOTAL	AMOUNT 500.00 -500.00

RESIDENTIAL APPRAISAL REPORT



Property Location:	87 W Sky Hawk Way
	Lot 67, Elk Ridge Meadows Phase 2 Subd.
	Elk Ridge, UT 84651
Borrower:	N/A
Client:	
Gliefil.	Wayne Klein, Receiver
	PO Box 1836
	Salt Lake City, UT 84110
Effective Date:	
	05/05/2020
Prepared By:	Kevin A. Cloward
	KC Appraisals, Inc.
	kcappraisalsut@gmail.com
	349 W 1200 N
	American Fork, UT 84003

www.theutahappraiser.com

Case 2:15-cv-00828-DN-DAO Document 973-4 Eiled 07/23/20 PageID.26118WKPage 3 of 20 USPAP ADDENDUM File No. 11634

Borrower	N1/A			54
	N/A			
Property Address		County to t	Ctata Litz 7	in Code, o rozr
City	Elk Ridge	County Utah	State UT Z	ip Code 84651
Lender	Wayne Klein, Receiver			
This reno	rt was prepared under the	following USPAP reporting option:		
🛛 🗙 Appra	isal Report	This report was prepared in accordance with USPAP Standa	ırds Rule 2-2(a).	
- Restri	cted Appraisal Report	This report was prepared in accordance with USPAP Standa	urde Rule 2 2(b)	
	cieu Appraisai Repuit	This report was prepared in accordance with USPAP Standa	105 Rule 2-2(0).	
Research				
	ble Exposure Time			
		he for the subject property at the market value stated in this rep		
		effective date of the appraisal, looking forward in time. It is a		
exposure t	o a competitive and open ma	rket in order to find a buyer, under either typical or prescribed	circumstances. Exposure tir	me is deemed to expire
as of the e	ffective date the appraisal - it	examines the time frame leading up to the date of valuation, I	inking the value estimate to	how long the property
would hav	e required exposure in order	to sell at the estimated market value.		
Additiona	I Certifications			
	at, to the best of my knowledg	e and helief		
🗙 I have	NOT performed services, as a	an appraiser or in any other capacity, regarding the property that	at is the subject of this repor	t within the
three-	year period immediately prece	ding acceptance of this assignment.		
	E performed services, as an a	opraiser or in another capacity, regarding the property that is th	ne subject of this report withi	in the three-year
		stance of this assignment. Those services are described in the		
-	ents of fact contained in this repo	-		
	-			and unbiased surfaceional
		ions are limited only by the reported assumptions and limiting conditions	and are my personal, impartial,	and unbiased protessional
	inions, and conclusions.			
- Unless oth	erwise indicated, I have no present	or prospective interest in the property that is the subject of this report ar	nd no personal interest with resp	ect to the parties
involved.				
- I have no b	bias with respect to the property th	at is the subject of this report or the parties involved with this assignment	t.	
		contingent upon developing or reporting predetermined results.		
		nent is not contingent upon the development or reporting of a predetermi	and value or direction in value th	at favore the equice of the
		inment of a stipulated result, or the occurrence of a subsequent event dir	-	
		e developed, and this report has been prepared, in conformity with the Un	iform Standards of Professional	Appraisal Practice that
were in effect	ct at the time this report was prepa	red.		
- Unless oth	erwise indicated, I have made a pe	rsonal inspection of the property that is the subject of this report.		
- Unless oth	erwise indicated, no one provided	significant real property appraisal assistance to the person(s) signing this	s certification (if there are exceptive	ons, the name of each
	· · · · ·	praisal assistance is stated elsewhere in this report).	(,
individual pr	oviding significant roat property up			
Additiona	l Commonto			
Auditiona	I Comments			
	-			
APPRAISE	:К:	SUPERVISORY A	PPRAISER: (only if req	quired)
	Les A	(Oor V		
0.	Tunt			
Signature:	\sim			
Name: Kev	in A. Cloward	Name:		
	05/14/2020	Date Signed:		
-	tion #: <u>5740819-CR00</u>	State Certification #:		
UI STATE LICEN	JU #	or State License #:		
State: <u>UT</u>		State:		
		31/2022 Expiration Date of Certific		
Effective Date	of Appraisal: <u>05/05/2020</u>	Supervisory Appraiser In	spection of Subject Property:	
				terior and Exterior
		Form ID14AP - "TOTAL" appraisal software by a la mode inc 1-800	· · · ·	

ESID		PPRAISA	LSUN	ЛМД'??' Г	REPO	RI Fi	le No.: 116	tge 4 of 20
	ENTRA 00828						ie inu 110	
	SS: 87 W Sky Hawk W).	City: Elk Ridge		State	UT Z	Zip Code: 84651
County: Utah	l	Legai L	Description: Lot	67, Elk Ridge Meado	ows Phase 2 r's Parcel #:	Subd. 38-401-0067	7	
Fax Year: 201	9 R.E. Taxes: \$ 2,5	502 Special Asse	essments: \$ 0.0		(if applicable):			
Current Owner		nal Automated System			<u> </u>		/acant	Manufactured Housir
Project Type:		ominium 🗌 Cooperativ		(describe) SFR		H0A: \$ 0	[per year per m
larket Area Na	ame: Elk Ridge			Map Reference:	39340		Census Tr	act: 0104.11
	this appraisal is to develop		arket Value (as d	efined), or 🗌 other ty	vpe of value (de	scribe)		
	ects the following value (if n	,	/	ent (the Inspection Date			Retrospecti	
	veloped for this appraisal:					(See Recond	iliation Com	ments and Scope of Work
	s Appraised: 🗙 Fee Sir		Leased Fee					
iterided Use:	To provide current mark	ket value of subject pro	operty for pre-l	isting to Wayne Klein	i, Receiver.			
tended User(s) (by name or type): Wa	ayne Klein, Receiver						
	yne Klein, Receiver		Address:	PO Box 1836, Salt L	ake City LIT	84110		
	Kevin A. Cloward			349 W 1200 N, Ame				
ocation:		Suburban 🗌 Rural	Predon	ninant One-Unit		Present Lan	d Use	Change in Land Use
uilt up:	🗌 Over 75% 🛛 🗙 2	25-75% 🗌 Under 25	_% Occup	PRICE	AGE	One-Unit		Not Likely
rowth rate:	🗌 Rapid 🛛 🗙 S	Stable 🗌 Slow	🗙 Owne	r 95 \$(000)	(yrs)	2-4 Unit	0 %] Likely * 🗌 In Proce
roperty values		Stable Declining			-	Multi-Unit	5 % * 1	Го:
emand/supply		n Balance 🔲 Over Sup	· · I <u>—</u>		U	Comm'l	5 %	
•		3-6 Mos. 🗌 Over 6 M		()	1	Other	20 %	
	oundaries, Description, and I	· ·	• • • •		,			ects market area is
	operty values. The supp							
	nployment stability is av	verage for the state of	Utah. Neighb	orhood boundaries:	Salem Cana	l Rd, Woodlai	nd Hills Dr	to the east, mountain
o the south	west.							
imensions:	See attached plat map.			Sit	te Area: 0.2	2 acres		
	cation: R-1-12000				-	ngle Family R	esidential	
Ū			Zoning Complian			forming (grandf		🗌 Illegal 🔄 No zor
re CC&Rs ap	plicable? 🗌 Yes 🗌 No	o 🗙 Unknown Hav	e the documents	been reviewed?				\$ /
			er use (explain)					
		Family Residence						
ummary of Hi		r anny recolucited		Use as appraise	ed in this report	: Single Far	nily Reside	ence
	ighest & Best Use: <u>The</u>	highest and best use	for the subject		•		nily Reside	ence
	ighest & Best Use: <u>The</u>		for the subject		•		nily Reside	nce
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View	Mtns/Res		Mtns/R	es			Mtns	s/Res			Mtns	/Res		
Design (Style) Quality of Construction	Rmblr/Rnch		Rmblr/					olr/Rncl	h			lr/Rnc	h	
Age	Average 7		Averag 8	e		0	Aver 7	age			Aver: 8	age		0
Condition	Average		Averag	е			Aver	age	1		Aver	age		
Above Grade		ths			aths			Bdrms		0.500		Bdrms		
Room Count Gross Living Area	6 <u>3</u> 2 2,170	.0 sa.ft.	7	<u>3</u> 2,170	2.0 sa.ft.	0	6	3	2.1 1,876 sq.ft.	<u>-2,500</u> +17,600		3	2.0 1,697 sq.ft.	+28,400
Basement & Finished	2170sf		2150 s				1864		1,010 - 411	+3,100			1,001 04.00	+4,900
Rooms Below Grade	0% Finished		75% Fi			-24,200			d			inishe	ed	
Functional Utility Heating/Cooling	Typical GFA/Central		Typical GFA/C				Typi	cal /Centra			Typic	cal /Centr	al	
Energy Efficient Items	Typical		Typical				Турі		ai		Typic		ai	
Garage/Carport	2 Car Garage		2 Car C					ar Gara	ge			r Gara	ige	-7,500
Porch/Patio/Deck	Porch, Patio		Porch,			.4.500	Porc			+1,500			io	
Landscaping / Fence Fireplace(s)	Full / Full No Fireplaces		Full / P No Fire			+1,500		iar / No Fireplac		+8,000		irepla	ces	
	•											•		
Net Adjustment (Total)				+ 🗙	- \$	-22,700		X +	- \$	27,700	۶ ۲	۲ +	- \$	25,800
Adjusted Sale Price			Net	5.	4 %			let	7.3 %	, ,		et	6.7 %	
of Comparables	iaan Annroach	T 1	Gross		1 %\$,			8.6 %\$	407,700			10.6 %\$	
Summary of Sales Compar appraiser searched for			-			d are considered al utility, room o						-	-	
derived amounts and re	-													
be considered by the s									-					
All information regardin conclusion. The apprai									-				-	
GLA was adjusted at \$			_						-					-
marginally at \$500 per	1/100 of an acre													
I														
I														
Indicated Value by Sale	o Composioon A		ah ¢											

GPRESIDENTIAL

Indicated Value by Sales Comparison Approach \$ 405,000 Copyright© 2007 by a la mode, inc. This form may be reproduced unmodified without written permission, however, a la mode, inc. must be acknowledged and credited. Form GPRES2 - "TOTAI " appraisal software by a la mode. inc. - 1-800-ALAMODE 3/2007

OST APPROACH TO VALUE (if developed) The Cost Approach was not rovide adequate information for replication of the following cost figures and calculation	t developed for this appraisal.
upport for the opinion of site value (summary of comparable land sales or other metho	
STIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE=\$
purce of cost data:	DWELLING Sq.Ft. @ \$ =\$
uality rating from cost service: Effective date of cost data: pomments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ =\$
אוווזיפוונג טון סטגר אוויזיסטון (גוויזיט גופע כמוכטומנטוזא, עפורפטומנטוז, פנט.).	Sq.Ft. @\$=\$
	Sq.Ft. @ \$ =\$
	=\$
	Total Estimate of Cost-New=\$
	Less Physical Functional External
	Depreciation =\$(Depreciated Cost of Improvements =\$
	"As-is" Value of Site Improvements =\$
	=\$
stimated Remaining Economic Life (if required):	=\$ Years INDICATED VALUE BY COST APPROACH =\$
COME APPROACH TO VALUE (if developed) The Income Approach was	not developed for this appraisal.
stimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Appro
ummary of Income Approach (including support for market rent and GRM):	
ROJECT INFORMATION FOR PUDs (if applicable)	f a Planned Unit Development.
egal Name of Project:	
escribe common elements and recreational facilities:	
	ach (if developed) \$ Income Approach (if developed) \$
nal Reconciliation All emphasis was placed on the sales comparison appro	pach as being most similar to market conditions. The cost approach and income
nal Reconciliation <u>All emphasis was placed on the sales comparison appro</u> pproaches were not considered due to subject's age and high owner occu	pach as being most similar to market conditions. The cost approach and income upancy in the subject's market area. All sales comparables were considered in
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All emphasis was placed on the sales comparison appropriotic products were not considered due to subject's age and high owner occur etermining the final value opinion. Comparables are in order of weight bather in the final value opinion. Comparables are in order of weight bather is appraisal is made X "as is", Subject to completion per plans and sponpleted, Subject to the following repairs or alterations on the basis of a H e following required inspection based on the Extraordinary Assumption that the cas-is" with no conditions to value. This report is intended for the use of the This report is also subject to other Hypothetical Conditions and/or Extraordinar ased on the degree of inspection of the subject property, as indicated b this report is: \$ 405,000 , as of: indicated above, this Opinion of Value is subject to Hypothetical Conditions including exhibition: The and complete copy of this report contains 19 pages, including exhibition of the subject to the subject contains 19 pages, including exhibition is the subject property and the subject is and complete contains 19 pages, including exhibition is the subject contains 19 pages, including exhibition is the subject contains 19 pages, including exhibition is the subject property and the subject is the subject contains 19 pages, including exhibition is the subject contains 19 pages is the subject	ach as being most similar to market conditions. The cost approach and income apancy in the subject's market area. All sales comparables were considered in used on gross adjustments. Decifications on the basis of a Hypothetical Condition that the improvements have be hypothetical Condition that the repairs or alterations have been completed, by othetical Condition that the repairs or alterations have been completed, subject condition or deficiency does not require alteration or repair: <u>This appraisal is made</u> a lender / client. y Assumptions as specified in the attached addenda. pelow, defined Scope of Work, Statement of Assumptions and Limiting Condition there specified value type), as defined herein, of the real property that is the sub 05/05/2020 , which is the effective date of this apprais s and/or Extraordinary Assumptions included in this report. See attached addend ts which are considered an integral part of the report. This appraisal report may not
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Main File No. 11634 Page # 6 Case 2:15-cv-00828-DN-DAO Document 973-4 Filed 07/23/20 PageID.26122 We age 7 of 20 11634 COMPARABLE SALE # 5 COMPARABLE SALE # 4 COMPARABLE SALE # 6 FEATURE SUBJECT Address 87 W Sky Hawk Way 38 E Goosenest Dr Elk Ridge, UT 84651 Elk Ridge, UT 84651 Proximity to Subject 0.33 miles SE Sale Price \$ \$ \$ 426,000 \$ /sq.ft. Sale Price/GLA /sq.ft. \$ /sq.ft. \$ 208.21 /sq.ft. \$ s Data Source(s) Observed Conditions WFRMLS#1651573;DOM 25 Verification Source(s) County Records County Records / Agent DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjust. +(-) \$ Adjust. +(-) \$ Adjust. Sales or Financing FHA Loan Concessions 8000 0 Date of Sale/Time 03/19/2020 **Rights Appraised** Fee Simple Fee Simple Location Suburban/Avg Suburban/Avg Site -6,500 0.22 acres 0.35 acres View Mtns/Res Mtns/Res/Valley -2,500 Design (Style) Rmblr/Rnch Rmblr/Bns 0 Quality of Construction Average Average Age +2,000 7 11 Condition Average Average Above Grade Baths Total Bdrms Baths Total Bdrms Baths Total Bdrms Baths Total Bdrms Room Count 6 3 2.0 2.0 7 3 0 Gross Living Area 2,046 sq.ft. 2,170 Sq.ft. +7,400 sq.ft. sq.ft. Basement & Finished 2170sf 1890 sf +2,800 **Rooms Below Grade** 0% Finished 85% Finished -24,100 Functional Utility Typical Typical Heating/Cooling GFA/Central GFA/Central Energy Efficient Items Typical Typical Garage/Carport 2 Car Garage 2 Car Garage Porch/Patio/Deck Porch, Patio Porch, Patio Landscaping / Fence Full / Full Full / Full Fireplace(s) No Fireplaces 1 Fireplace -1,500 + [Χ-Net Adjustment (Total) + \$ -22,400 + \$ \$ _ Adjusted Sale Price 5.3 % Net Net Net % of Comparables 11.0 %\$ \$ %\$ 403,600 Gross Gross Gross Summary of Sales Comparison Approach



SALES COMPARISON APPROACH

Copyright© 2007 by a la mode, inc. This form may be reproduced unmodified without written permission, however, a la mode, inc. must be acknowledged and credited. Form GPRES2.(AC) - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE 3/2007

We tage 8 of 20 **D**.26123 Limiting Conditions & Scope of V ssum<u>ptions,</u> File No.: 11634 State: UT

Address:

Address:

Property Address: 87 W Sky Hawk Way Client:

Wayne Klein, Receiver

City: Elk Ridge

PO Box 1836, Salt Lake City, UT 84110

349 W 1200 N, American Fork, UT 84003

Zip Code: 84651

Appraiser: Kevin A. Cloward

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS - The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.

- If so indicated, 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 the appraisal report whether 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.

- 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.

- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.

- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.

- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner. - An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database. - An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

GPRESIDENTIA

ertifications		73-4 Filed 07/23/20	File No.:	11634
Property Address: 87 W Sky Hawk Way		City: Elk Ridge	State: UT	Zip Code: 84651
lient: Wayne Klein, Receiver ppraiser: Kevin A. Cloward	Address:	PO Box 1836, Salt Lake Ci 349 W 1200 N, American F		
ppraiser: Kevin A. Cloward	Address.	349 W 1200 N, American F	OIK, UT 04003	
Certify that, to the best of my knowledge and be The statements of fact contained in this report a The credibility of this report, for the stated use the reported assumptions and limiting conditions, onclusions. I have no present or prospective interest in the p hvolved. I have no bias with respect to the property that My engagement in this assignment was not cor My compensation for completing this assignmen value that favors the cause of the client, the an ubsequent event directly related to the intended My analyses, opinions, and conclusions were d professional Appraisal Practice that were in effect I did not base, either partially or completely, my ex, handicap, familial status, or national origin o wners or occupants of the properties in the vicin Unless otherwise indicated, I have made a persi Unless otherwise indicated, no one provided sig	are true and corre- by the stated use , and are my person property that is the sthe subject of ntingent upon devent is not conting- nount of the valu- use of this appra leveloped, and th t at the time this analysis and/or f either the prosp- nity of the subjection of onal inspection of	er(s), of the reported analys sonal, impartial, and unbias he subject of this report an this report or to the parties veloping or reporting prede ent upon the development e opinion, the attainment o tisal. his report has been prepare report was prepared. the opinion of value in the pective owners or occupan of the property that is the se	sed professional analys d no personal interest w involved with this assig termined results. or reporting of a predet f a stipulated result, or d, in conformity with the appraisal report on the ts of the subject proper ubject of this report.	es, opinions, and vith respect to the parties gnment. ermined value or directio the occurrence of a e Uniform Standards of race, color, religion, ty, or of the present
EFINITION OF MARKET VALUE *: Market value means the most probable price white a fair sale, the buyer and seller each acting pru- nplicit in this definition is the consummation of a /hereby: Buyer and seller are typically motivated; Both parties are well informed or well advised A reasonable time is allowed for exposure in th Payment is made in terms of cash in U.S. dolla The price represents the normal consideration ranted by anyone associated with the sale. This definition is from regulations published by reform, Recovery, and Enforcement Act (FIRREA FRS), National Credit Union Administration (NCU nd the Office of Comptroller of the Currency (OC RS, and FDIC on June 7, 1994, and in the Intera	adently and know a sale as of a spe and acting in wh ne open market; ars or in terms of for the property federal regulator () of 1989 betwe (A), Federal Depo (C). This definitio	vledgeably, and assuming t ecified date and the passin at they consider their own f financial arrangements co sold unaffected by special ry agencies pursuant to Tit en July 5, 1990, and Augu pait Insurance Corporation on is also referenced in reg	he price is not affected g of title from seller to b best interests; omparable thereto; and or creative financing or e XI of the Financial Ins st 24, 1990, by the Fed (FDIC), the Office of Thr ulations jointly publishe	by undue stimulus. buyer under conditions sales concessions titutions eral Reserve System fft Supervision (OTS), d by the OCC, OTS,
ient Contact: Wayne Klein		Client Name: Wayne Kl	ein, Receiver	
Mail: wklein@kleinutah.com	Add	ress: PO Box 1836, Salt La		
PPRAISER		SUPERVISORY AF	PRAISER (if required)	1

		or CO-APPRAISER (if applicable)
010	Appraiser Name: <u>Kevin A. Cloward</u> Company: <u>KC Appraisals, Inc.</u> Phone: (801) 692-1040 Fax: <u>N/A</u>	
Ē	Appraiser Name: Kevin A. Cloward	Supervisory or Co-Appraiser Name:
	Company: KO Arresis de las	
2	Company: KC Appraisals, Inc.	Company:
Ū	Phone: (801) 692-1040 Fax: N/A	Phone: Fax:
	E-Mail: kcappraisalsut@gmail.com	E-Mail:
	Date Report Signed: 05/14/2020	Date Report Signed:
	License or Certification #: 5740819-CR00 State: UT	License or Certification #: State:
	Designation: Certified Residential Appraiser	Designation:
	Expiration Date of License or Certification: 05/31/2022	Expiration Date of License or Certification:
	Inspection of Subject: 🛛 Interior & Exterior 🗌 Exterior Only 🗌 None	Inspection of Subject: Interior & Exterior Exterior Only None
	Date of Inspection: 05/05/2020	Date of Inspection:
1	Copyright© 2007 by a la mode, inc. This form may be	reproduced unmodified without written permission, however, a la mode, inc. must be acknowledged and credited.
Ľ	DERESIDENTIAL Form GPRES2AD - "TOTAL" appraisal softw	are by a la mode, inc 1-800-ALAMODE 3/2007

Case 2:15-cv-00828-DN-DAO Document 973-4 Filed 07/23/20 PageID.26125 Pa MARKET CONDITIONS COMMENTS File No. 11634

Borrower	N/A			
Property Address	87 W Sky Hawk Way			
City	Elk Ridge	County Utah	State UT	Zip Code 84651
Lender/Client	Wayne Klein, Receiver			

MARKET CONDITIONS COMMENTS

Seller Concessions Comment:

An analysis was performed on 9 competing sales over the past 12 months. For those sales, a total of 22.2% were reported to have seller concessions. This analysis shows a change of +44.5% per month. Dollar for dollar concessions adjustments were not made as concessions are common for the market area. Adjustments may be made if concessions exceed typical amounts.

Foreclosure Sales Comment:

An analysis was performed on 9 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Data Source Comment:

Information reported in the WFRMLS system (using an effective date of 05/05/2020) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

Summary Comment:

An analysis was performed on 9 competing sales over the past 12 months. The sales within this group had a median sale price of \$475,000. This analysis shows a change of -1.9% per month.

Based on all sales in this same group, there is a 5.3 month supply. This analysis shows a change of +20.5% per month. These sales had a median DOM of 52. This analysis shows a change of +3.5% per month.

INTENDED USER COMMENT

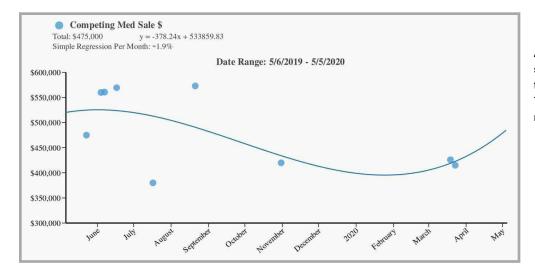
The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal. Receipt of a copy of the appraisal by such a party or any other third party does not mean that the party is an intended user of the appraisal. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. This appraisal report should not serve as the basis for any property purchase decision or any appraisal contingency in a purchase agreement relating to the property.

COVID-19 COMMENT

This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal, COVID-19 was beginning to have widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analyses and value opinion in this appraisal are based on the data available to the appraiser at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value.

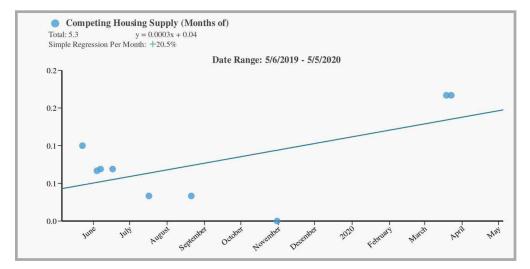
Case 2:15-cv-00828-DN-DAMarketuConditions Charts/23PagePageID.26126 Page 11 of 20

Borrower	N/A				
Property Address	87 W Sky Hawk Way				
City	Elk Ridge	County Utah	State UT	Zip Code 84651	
Lender/Client	Wayne Klein, Receiver				



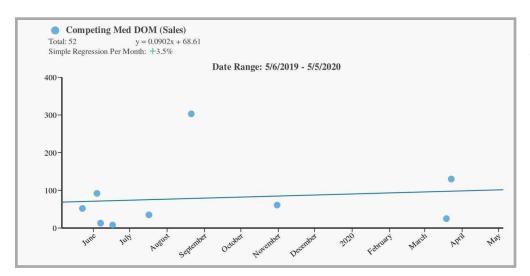
Median \$

An analysis was performed on 9 competing sales over the past 12 months. The sales within this group had a median sale price of \$475,000. This analysis shows a change of -1.9% per month.



Housing Supply

Based on all sales in this same group, there is a 5.3 month supply. This analysis shows a change of +20.5% per month.





Sales DOM

These sales had a median DOM of 52. This analysis shows a change of +3.5% per month.

Sales Quantity

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 N/A

 Description
 Page # 11

Borrower	N/A			
Property Address	87 W Sky Hawk Way			
City	Elk Ridge	County Utah	State UT	Zip Code 84651
Lender/Client	Wayne Klein, Receiver			



S	ubject Front				
87 W Sky Hawk Way					
Sales Price					
Gross Living Area	2,170				
Total Rooms	6				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	Suburban/Avg				
View	Mtns/Res				
Site	0.22 acres				
Quality	Average				
Aae	7				

Detached Garage





Form PICPIX.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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Borrower	N/A				
Property Address	87 W Sky Hawk Way				
City	Elk Ridge	County Utah State	te UT	Zip Code	84651
Lender/Client	Wayne Klein, Receiver				



Living Room

Bedroom

Bedroom



Bathroom



Family Room



Kitchen



Dining



Laundry

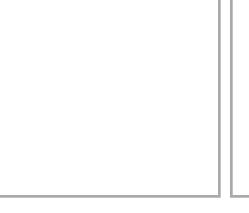


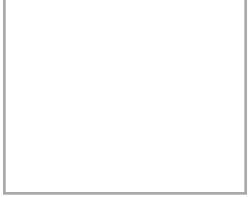
Master Bedroom



Master Bathroom









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 Borrower
 N/A

 Property Address
 87 W Sky Hawk Way

 City
 Elk Ridge
 County Utah
 State UT
 Zip Code 84651



Wayne Klein, Receiver

Lender/Client

Comparable 1

1061 N Bear Hollo	ow Ln
Prox. to Subject	0.07 miles W
Sales Price	419,900
Gross Living Area	2,170
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	Suburban/Avg
View	Mtns/Res
Site	0.21 acres
Quality	Average
Age	8

. . . .



Comparable 2

- 29 Wolverine Crk Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age
- 0.08 miles SE 380,000 1,876 6 3 2.1 Suburban/Avg Mtns/Res 0.24 acres Average 7

Comparable 3

193 W Wolverine Crk Prox. to Subject 0.11 miles SW Sales Price 385,000 Gross Living Area 1,697 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location Suburban/Avg View Mtns/Res Site 0.26 acres Quality Average Age 8



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 Main File No. 11634
 Page # 14

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 Borrower
 N/A

 Property Address
 87 W Sky Hawk Way
 County Utah
 State UT
 Zip Code 84651

-1	

Wayne Klein, Receiver

Lender/Client

Comparable 4

.33 miles SE
26,000
,046
.0
Suburban/Avg
ltns/Res/Valley
.35 acres
verage
1

Comparable 5

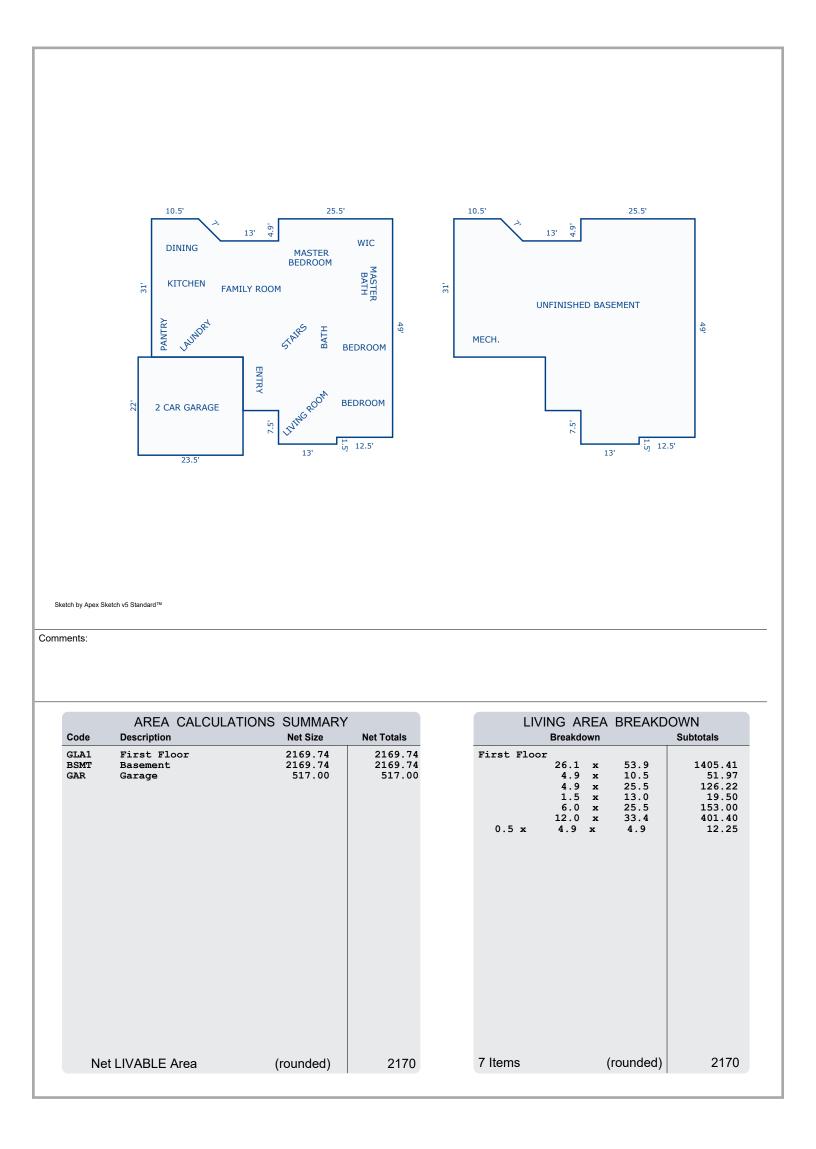
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

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

Case 2:15-cv-00828-DN-DAO Docum**Building Sketch**7/23/20 PageID.26131 Page 16 of 20

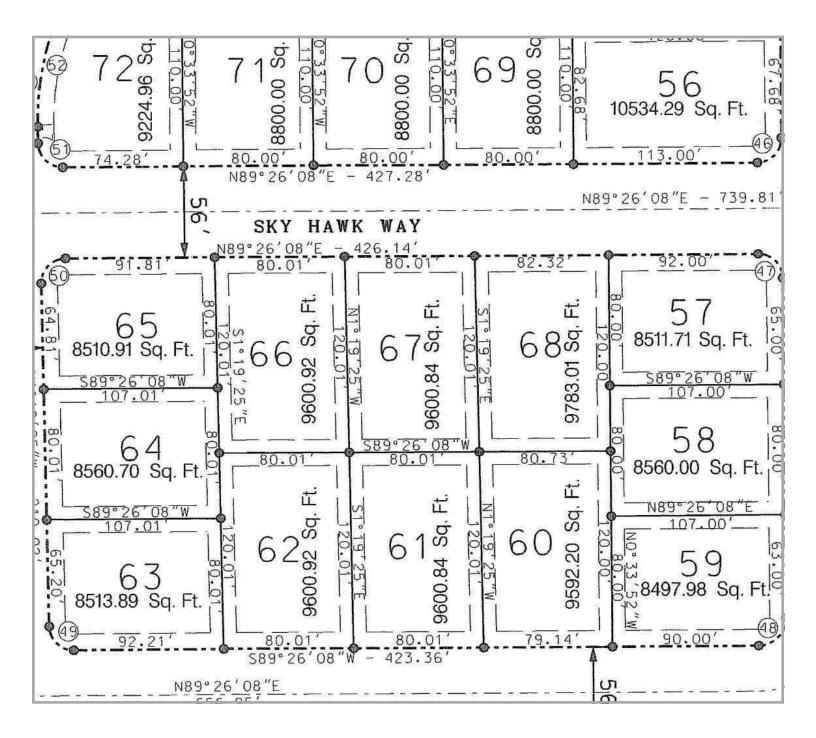
Borrower	N/A			
Property Address	87 W Sky Hawk Way			
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Lender/Client	Wayne Klein, Receiver			



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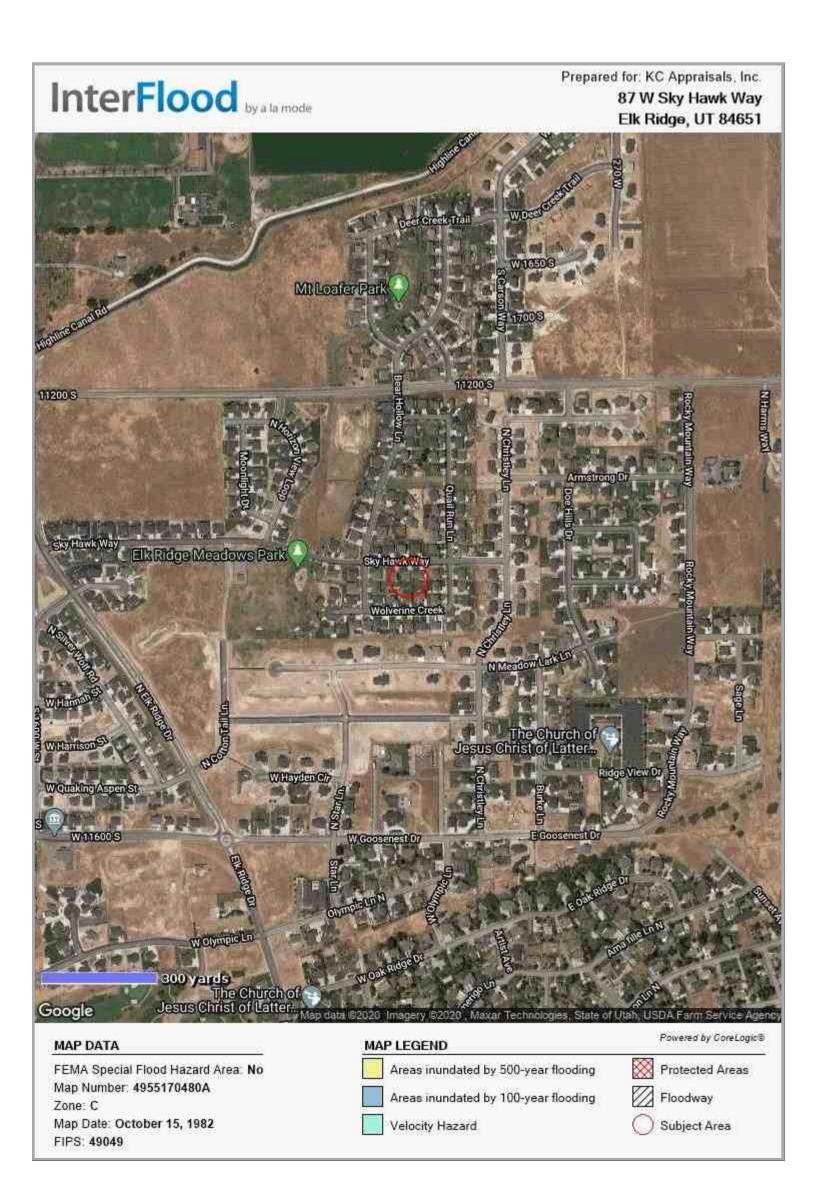
Case 2:15-cv-00828-DN-DAO Document PTat Majo 07/23/20 PageID.26132	Page 17 of 2
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Borrower	N/A					
Property Address	87 W Sky Hawk Way					
City	Elk Ridge	County Utah	State	UT	Zip Code	84651
Lender/Client	Wayne Klein, Receiver					



Case 2:15-cv-00828-DN-DAO Document Plood Map 07/23/20 PageID.26133 Page 18 of 20

Borrower	N/A				
Property Address	87 W Sky Hawk Way				
City	Elk Ridge	County Utah	State UT	Zip Code 84651	
Lender/Client	Wayne Klein, Receiver				



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 Borrower
 N/A

Property Address	87 W Sky Hawk Way				
City	Elk Ridge	County Utah	State UT	Zip Code 84651	
Lender/Client	Wayne Klein, Receiver				



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Kevin A. Cloward – KC Appraisals, Inc. 349 West 1200 North, American Fork, UT 84003 <u>Email: kcappraisalsut@gmail.com</u>

Education

Appraisal Education, Initial 90 hours – O'Brien Schools, Salt Lake City, UTNovember 20002020-2021 National USPAP Update – McKissockApril 2020228+ Hrs. of Continuing Ed. Credits – McKissock, HUD, Appraisal Institute, Naifa2003-2020

B.A. Business Management - Utah Valley University, Orem, UT

December 2002

Qualifications and Experience

VA Approved FHA Approved Certified Residential Appraiser Licensed Appraiser Established K.C. Appraisals, Inc Unclassified Appraiser / Appraiser Trainee December 2012-Present December 2007-Present May 2006-Present April 2005 March 2002 1999-2005

