APPRAISAL OF REAL PROPERTY



LOCATED AT

87 W Sky Hawk Way Elk Ridge, UT 84651 Lot 67, Elk Ridge Meadows Phase 2 Subdv

FOR

Klein & Associates, PLLC PO Box 1836, Salt Lake City, UT 84110

OPINION OF VALUE

470,000

AS OF

05/06/2020

BY

Matthew McKell McKell Beeton & Winn 943 S Orem Blvd Orem, UT 84058-5011 801-368-8331 mattmckellcpa@gmail.com

Case 2:15-cv-00828-DN-DAO Document 973-5 Filed 07/23/20 PageID.26137 Page 2 of 19

		ort is to pro	ovide the le		with an a	iccurate,	and adequa	,	supported, opi			of the subject	ct property.
	Property Address 87 W Sky Hawk Wa	ıy				City	Elk Ridge	9		\$	tate UT	Zip Code 840	651
	Borrower N/A		Ow	wner of Publi	lic Record					C	^{ounty} Utah		
	Legal Description Lot 67, Elk Ridge M	eadows Pha	ase 2 Sub	dv									
	Assessor's Parcel # 38:401:0067	<u> </u>				Tax Yea	2019			R	.E. Taxes \$	2,502	
	Neighborhood Name Elk Ridge					Map Re	2010	303	40)104.11	
Ь	Occupant Owner Tenant Va	cant	Cn	ecial Assess	sments \$			393	4U PU		0	per year	per month
SUBJEC		Leasehold	· · · · ·	Other (describ		0				D HUA 9	0	pei yeai	per month
SUE				`									
	Assignment Type Purchase Transaction	Refinal	nce Transaction		Other (des	cribe)	To dete	rmin	e market v	alue			
	Lender/Client Klein & Associates, Pl			Address				e Cit	y, UT 841	10			
	Is the subject property currently offered for sale or has it t	een offered for sale	e in the twelve n	months prior	r to the effective	date of this	appraisal?					Yes 🔀 No	
	Report data source(s) used, offering price(s), and date(s).		MLS										
	I did did not analyze the contract for sale f	for the subject purc	hase transaction	n. Explain the	e results of the	analysis of t	he contract for	r sale o	r why the analysi	is was not			
	performed.												
β	Contract Price \$ Date of Cont	ract		Is the proper	rty seller the ow	ner of public	record?		Yes	□ No Dat	a Source(s)		
Æ	Is there any financial assistance (loan charges, sale conce							orrowe			u 000.00(0)	Yes	s No
CONTRACT	, , ,	-	iipayiiiciit assis	nance, etc.)	to be paid by ai	iy paity uii i	Jenan or the bu	JIIOWG					S □ INU
٠	If Yes, report the total dollar amount and describe the item	s to be paid.											
	Note: Race and the racial composition of the neighbor	hood are not appra	aisal factors.										
	Neighborhood Characteristics				One-Unit	Housing To	ends			One-Un	it Housing	Present La	nd Use %
	Location Urban Suburban	Rural	Property Value	es l	Increasing	X			Declining	PRICE	AGE	One-Unit	75 %
	Built-Up	Under 25%	Demand/Supp] Shortage	<u></u>	n Balance		Over Supply	\$ (000)	(yrs)	2-4 Unit	
6	· Z	Slow	- 11		Under 3 mths		3-6 mths			· · · ·	. ,	Multi-Family	15 %
ġ			Marketing Tim						Over 6 mths	200	.0W 0	-	05 %
BORHOOD	-	od includes				itains, s	outh of S	Saler	n	1,000	ligh 70	Commercial	05 %
8	border, east of Payson border, and	west of Woo	odland Hill	ls borde	er.					450 P	red. 20	Other	00 %
E	Neighborhood Description The subject	t is located in	n the nortl	hwest s	ection of I	Elk Ride	ge. Publi	c an	nenities an	d local sch	ools are ea	sily accessib	ole.
ž	Employment Centers are also withir					•	•						
	single family homes similar to the su										'		
	Market Conditions (including support for the above conclu			he area	a continue	s to she	nw a stea	dv i	ncrease in	residential	develonme	nt and busir	1888
	activity due to favorable economic o	onditions F									•		
	-		Jue to low	/ IIIICICS	st rates an	u stron	g deman	u, ui	e real esta	te market (ontinues to	be lavolabl	С.
	The economy in Utah continues to be Dimensions See Plat Man	e stable.		Area QF			Sha	nο	D4		View N	N 44	
	occ i lat iviap				583 sf				Rectangula	ar	view N;	Mtn;	
	Specific Zoning Classification R-1			Zoning Des			amily Re		ntial				
		conforming (Grandf	fathered Use)		No Zoning	1 11	legal (describe	1)					
							iogai (accoribo	'/					
	Is the highest and best use of subject property as improve	d (or as proposed p	per plans and sp	pecifications			logal (accomb	,	×	Yes	No If No, descr	ibe	
	Is the highest and best use of subject property as improve	d (or as proposed i	per plans and sp	pecifications			ogai (accono	'	×	Yes	No If No, descr	ibe	
	Is the highest and best use of subject property as improve Utilities Public Other (describe)	ed (or as proposed	per plans and sp	pecifications Public		se?	ogu (docombo		Off-site Improve		No If No, descr	Public	Private
щ			per plans and sp Water	Public	s) the present us	se?	iogai (acconisc		Off-site Improve	ements - Type	No If No, descr	Public	Private
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	Utilities Public Other (describe) Electricity	No FEI Anarket area? Anarket area. Anarket area? Anarket area. Anarket area.	Water Sanitary Sewer MA Flood Zone chments, enviror parent ad Foundat try/Exit Infestati Sett FWA Central Air Ct The prope vrd porch, n, renovations, rd,	Public C C M nmental con (verse e tion Crawl Sp. Partial Ba 2 Sumption titement HWBB Tuel Gas onditioning Other Disposal 3 Bet erty is in , a Irg p emodeling, e	Other (descriptions) Other (descriptions) Other (descriptions) Nother (descriptions) No	FEMA Major of No. 10 pt. of No	describe achments achments achments achments achments achments acerphinsulated acerphinsulated acerphinsulated acerphinsulated acerphinsulated acerphinsulated	(Figure 1) (Signature 1) (Sign	off-site Improve Street Asp Alley Nor 70480A hazardous hazardous hazardous concrete-Geok/Stucce Asphalt Sh Aluminum-Double Par None Screens-Geok/Stucce Screens-Geok/Stucce Quantity Porch Quantity Other (concrete) Quantity Qu	weents - Type whalt conditions rials/condition do co-Gd ingle-Gd Gd ne-Gd de(s) # 0 Full Cvrd None lescribe) 7 Square Fee ts age and g/fencing	FEMA Map Das No noted. An Interior Floors Walls Trim/Finish Bath Floor Bath Wainscot Car Storage Driveway Surface Garage Carport Att.	Public It 10/15/ If Yes, describe easement	rials/condition /Tile-Gd d -Gd 2 ement 2 0 Built-in
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There are the comparable		ly offered	for sale	e in t	he subject	neighborhood	d rangi	ig in	price	from \$ 428,000		to \$	577	7,000 ·
There are 10 comparable		bject neigh	borhood	within t	ne past twe	lve months	rangin				0			
FEATURE	SUBJECT		CO	MPARAB	LE SALE # 1			CON	MPARABL	LE SALE # 2		COM	IPARABI	LE SALE # 3
Address 87 W Sky Hawk V	Nay	425	E Mea	dow L	ark Ln		759 N	l Burk	e Ln		317 N	N Elk R	lidge	Dr
Elk Ridge, UT 84	651	Elk	Ridge,	UT 84	651		Elk R	idge, l	UT 84	651	Elk R	lidge, L	JT 84	651
Proximity to Subject		0.4) miles	E			0.27	niles S			0.58	miles S	3	
Sale Price	\$				\$!	559,900				\$ 535,000				\$ 560,675
Sale Price/Gross Liv. Area	\$	sq.ft. \$	249.4					261.23						
Data Source(s)					236;DOM	92				216;DOM 40				518;DOM 13
Verification Source(s) VALUE ADJUSTMENTS	DESCRIPTION	Puk	DESCRIPTI		+(-) \$ Adj	untmont		C Reco		+(-) \$ Adjustment				L () C Adjustment
Sales or Financing	DESCRIPTION	-		UN	+(-) \$ AUJ	ustment			JIN	+(-) \$ Adjustment			N	+(-) \$ Adjustment
Concessions			nLth				Listin	g						
Date of Sale/Time			nv;0 /19:c06	2/40			-04/2	^				,	10	
Location	N;Res;	N:F		0/19			c04/2 N;Re							+15 000
Leasehold/Fee Simple	Fee Simple		Simple					s, Simple					·u	+ 13,000
Site	9583 sf		15 sf			-9.525				-9 000				-9 000
View	N;Mtn;		Itn;CtyS	Skv		-20,000				0,000			,	,
Design (Style)	DT1;Rambler		1;Ramb					Rambl	er					
Quality of Construction	Q3	Q3	,				Q3				Q3			
Actual Age	7	5				0	2			-5,000	0			-7,000
Condition	C2	C2					C2				C1			-10,000
Above Grade		Baths Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count		2.0 8	3	2.1		-2,500	6	3	2.1	,		3	2.1	-2,500
Gross Living Area	=,	sq.ft.	2,245			-3,060		2,048		+5,805		2,058		+5,355
Basement & Finished	2177sf0sfin		3sf221				2048	sf0sfin	ı	+3,225				-250
Rooms Below Grade			Bbr1.0ba	a1o		-44,000							0o	-20,000
Functional Utility	Typical		ical				Typic							
Heating/Cooling	FWA/Central		A/Cent	ral				Centr	al				al	
Energy Efficient Items	Typical		ical			45.000	Typic							.= +/-
Garage/Carport Porch/Patio/Deck	2ga2dw		i3dw	- /		-15,000			D	-15,000			D - 11	-15,000
	Cvrd Porch/Pa		ch/Pati	o/Dck		0		Porch/	Patio			Porch/F	Patio	
Fireplaces	0	0					0				_	-l		140.000
Landscaping Fencing/Other	Full Full	Full					Full	,i		13 000	A15,000			
Fencing/Other Net Adjustment (Total)	ı uli	Nor		X -	\$	+6,000 -88,985	rania		₹ -				7 -	
Adjusted Sale Price		Net A		<u>~</u> 15.9 [%]		-00,300	Net Adj.		3.6 %	-19,470				-50,395
of Comparables		Gross		18.0 %	\$	470,915		lj.	8.1 %	\$ 515.530				\$ 510.280
· ·	ale or transfer history	of the subjec						·	0.1	313,330		·	.0.0	310,200
	ot reveal any prior sale:	s or transfers	of the subj	ject prope	ty for the three y	years prior to	the effec	ive date o	of this app	oraisal.				
My research did X did no														
Data Source(s) WFRMLS									nmnarahle	0.000				
Data Source(s) WFRMLS My research did did no	ot reveal any prior sale:	s or transfers	of the com	nparable sa	ales for the year	prior to the d	ate of sal	e of the co	omparabio	t Salt.				
Data Source(s) WFRMLS My research did														
Data Source(s) WFRMLS My research did did did no Data Source(s) WFRMLS Report the results of the research and anal		r transfer his	tory of the s		perty and comp	arable sales (report ad			on page 3).				
Data Source(s) WFRMLS My research did did did no Data Source(s) WFRMLS Report the results of the research and anal ITEM			tory of the s		perty and comp		report ad						COMPA	RABLE SALE #3
Data Source(s) WFRMLS My research did did did not did		r transfer his	tory of the s		perty and comp	arable sales (report ad			on page 3).			COMPA	IRABLE SALE #3
Data Source(s) WFRMLS My research did did did no Data Source(s) WFRMLS Report the results of the research and anal ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	ysis of the prior sale or	r transfer his SUBJEC	tory of the s	subject pro	perty and comp COMF	arable sales (PARABLE SAI	report ad	ditional pri	ior sales	on page 3). COMPARABLE SALE #2				IRABLE SALE #3
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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 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.

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

- 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 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.

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21.	The	lender/cl	ent may	/ dis	close	or	distribute	this	apprais	sal r	report	to:	the	borrower;	another	lender	at	the	request	of	the	
borro	wer;	the r	nortgagee	or	its	suc	cessors	and	assigr	ıs;	mortga	ge	insure	rs; gove	ernment	sponso	red e	enterp	rises;	othe	r	
seco	ndary	marke	partic	ipants;	da	ıta	collection	or	repo	rting	servi	ces;	pro	fessional	appraisa	ıl org	janizatio	ns;	any	depa	artment,	
agen	cy,	or instru	mentality	of	the	United	States;	and	any	state	, the	Dis	trict	of Colun	nbia, or	other	jurisd	ictions	; with	out	having	to
obtai	n th	ie appra	iser's d	or su	upervis	ory	appraiser's	if (if	applic	cable)	cons	sent.	Such	n conser	nt must	be	obtaine	d b	efore	this	appraisal	ĺ
repo	t ma	ay be	disclosed	or	distrib	uted	to any	other	party	(incl	luding,	but	not	limited	to, the	public	throug	ıh a	dvertisinç	g, p	ublic	
relati	ons,	news,	sales, o	or ot	ther	media)																

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

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

APPRAISER ()	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Matthew McKell Matthew McKell	Name
Company Name McKell Beeton & Winn	Company Name
Company Address 943 S Orem Blvd	Company Address
Orem, UT 84058-5011	
Telephone Number <u>801-368-8331</u>	Telephone Number
Email Address mattmckellcpa@gmail.com	Email Address
Date of Signature and Report 05/07/2020	Date of Signature
Effective Date of Appraisal 05/06/2020	State Certification #
State Certification # 5452235-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 10/31/2021	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
87 W Sky Hawk Way	Did inspect exterior of subject property from street
Elk Ridge, UT 84651	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 470,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
Company Name Klein & Associates, PLLC	COMPANABLE SALES
Company Address PO Box 1836,	Did not inspect exterior of comparable sales from street
Salt Lake City, UT 84110	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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	FEATURE		SUBJEC	CT		CO	MPARAB	LE SALE #	4		CC	OMPARABL	E SALE # 5		CO	MPARABL	E SALE # 6	
	Address 87 W Sky Hawk V	Vay			482 \	W Go	osene	st Dr										
	Elk Ridge, UT 846	651			Elk F	Ridge,	UT 84	1651										
	Proximity to Subject				0.43	miles	SW											
		\$						\$	420,500				\$				\$	
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	227.0	5 sq.ft.			\$		sq.ft.		\$		sq.ft.		
	Data Source(s)				WFR	RMLS#	[‡] 1638	489;DO	M 185									
	Verification Source(s)							RE Agn										
	VALUE ADJUSTMENTS		DESCRIPT	TION	D	ESCRIPT	ION	+(-)\$	Adjustment		DESCRIPT	ION	+ (-) \$ Adjustment	1	DESCRIPT	ION	+(-) \$ Adju	ustment
	Sales or Financing				ArmL	_th												
	Concessions				Conv	/;0												
	Date of Sale/Time				s05/2	20;c04	1/20											
	Location	N;R	les;		N;Re	s;Bsy	/Rd		+15,000									
	Leasehold/Fee Simple	Fee	Simpl	le	Fee	Simpl	е											
ğ	Site	958	3 sf		8712	sf sf			+1,500									
2	View	N;N	ltn;		N;Mt	n;												
-		DT1	1;Raml	bler	DT1;	Ramb	oler											
Š	Quality of Construction	Q3			Q3													
AR	Actual Age	7			0				-7,000									
Ö	Condition	C2			C1				-10,000									
Š	Above Grade	Total	Bdrms.	. Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths		
ä	Room Count	6	3	2.0	6	3	2.1		-2,500									
"	Gross Living Area		2,17	77 sq.ft.		1,85	2 sq.ft.		+14,625			sq.ft.				sq.ft.		
I		217	7sf0sf	in	1852	sf0sfi	n		+8,125									
ı	Rooms Below Grade																	
ĺ		Тур	ical		Туріс	cal												
ı		FW	A/Cen	tral	FWA	/Cent	ral											
ı		Тур	ical		Typic	cal												
I		2ga	2dw		2ga2	2dw												
ı	Porch/Patio/Deck	Cvr	d Porcl	h/Patio	Cvrd	Porch	n/Patio											
I	Fireplaces	0			0													
ı	Landscaping	Full			Parti	al			+10,000									
ĺ		Full			None				+6,000		_				_			
	Net Adjustment (Total)					+	-	\$	35,750		+		\$		+	-	\$	
I	Adjusted Sale Price				Net Adj.		8.5 %	1.		Net Ad		%		Net Ad		%		
	of Comparables				Gross A	idj.	17.8 %	\$	456,250	Gross	Adj.	/-	\$	Gross	Adj.	%	\$	
	Report the results of the research and analy	/sis of	the prior s			ry of the s	subject pri			_					_	0011011		
	ITEM			5	UBJECT			COI	MPARABLE SAL	L#	4		COMPARABLE SALE #	5	-	CUMPAI	RABLE SALE #	6
	Date of Prior Sale/Transfer														-			
	Price of Prior Sale/Transfer								_									
5	Data Source(s)		WFRI					WFRML										
SALE HISTORY	Effective Date of Data Source(s)	lla aut	05/06					05/06/20	020									
ij	Analysis of prior sale or transfer history of t	ine sui	oject prope	erty and cor	прагавіе	Sales												
ò																		
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I																		
=	Analysis/Comments Compa	robi	0 #4 :-	on cd	dition:	al act-	, cimil-	or to the	cubioct :-	loca	tion -	ao a==	Lannool					
ı	Compa	ıabl	₩4 IS	an ad	ulliona	ai saie	: SIMIIA	ai lo the	subject in	ioca	шоп, а	ye and	і арреаі.					
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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.

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

Quality Ratings and Definitions (continued)

03

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.

04

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

 $3.2 \ \text{indicates}$ three full baths and two half baths

Abbreviations Used in Data Standardization Text

Abbreviation A	Full Name Adverse	Fields Where This Abbreviation May Appear Location & View
ac Adibat	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
9	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions Sale or Financing Concessions
	Garage	Garage/Carport
g		
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N .	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0		
	Other	Design (Style)
op -	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
	Square Meters	Area, Site
sqm	Unknown	
Unk		Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
N	Withdrawn Date	Date of Sale/Time
WO .	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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UAD Version 9/2011 (Updated 1/2014)

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



Subject Front

87 W Sky Hawk Way

Sales Price

 Gross Living Area
 2,177

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Mtn;

 Site
 9583 sf

 Quality
 Q3

 Age
 7









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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	Klein & Associates, PLLC							





Living Room Den





Laundry Kitchen





Bath Bedroom

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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	Klein & Associates, PLLC							





Bedroom Bath





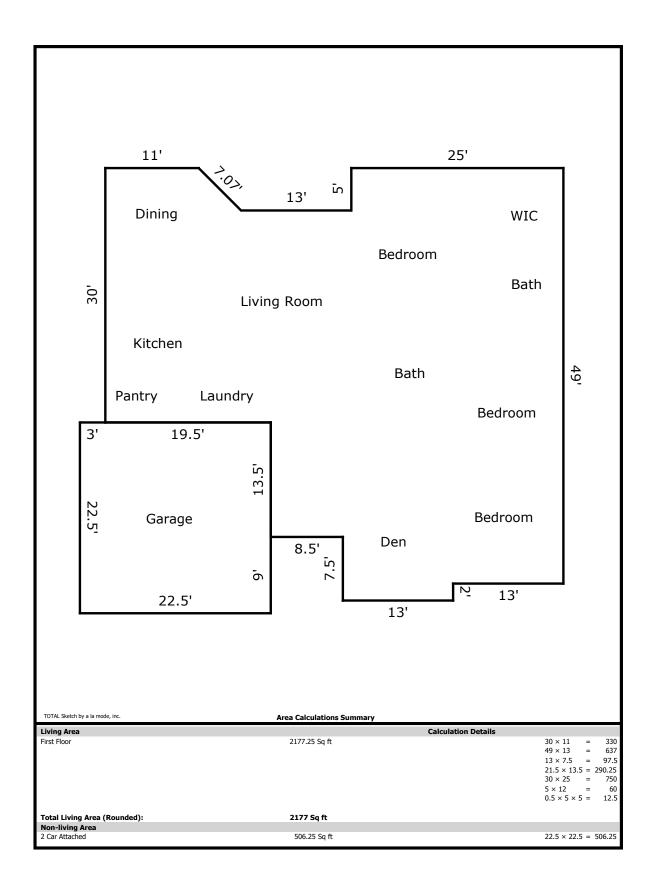
Unfinished Bsmnt

Unfinished Bsmnt



Utilities

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



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



Comparable 1

425 E Meadow Lark Ln Prox. to Subject 0.40 miles E Sale Price 559,900 Gross Living Area 2,245 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; B;Mtn;CtySky View 15115 sf Site Q3 Quality Age



Comparable 2

759 N Burke Ln

Prox. to Subject 0.27 miles SE Sale Price 535,000 Gross Living Area 2,048 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Mtn; 14810 sf Quality Q3 Age



Comparable 3

317 N Elk Ridge Dr

 Prox. to Subject
 0.58 miles S

 Sale Price
 560,675

 Gross Living Area
 2,058

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 N;Res;BsyRd

 View
 B;Mtn;Glfvw

 Site
 14810 sf

 Quality
 Q3

 Age
 0

Case 2:15-cv-00828-DN-DAO Docun Contparable Philad Parge 3/20 Page 1D.26152 Page 17 of 19

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



Comparable 4

482 W Goosenest Dr

 Prox. to Subject
 0.43 miles SW

 Sale Price
 420,500

 Gross Living Area
 1,852

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 N;Res;BsyRd

 Location
 N;Res;E

 View
 N;Mtn;

 Site
 8712 sf

 Quality
 Q3

 Age
 0

Comparable 5

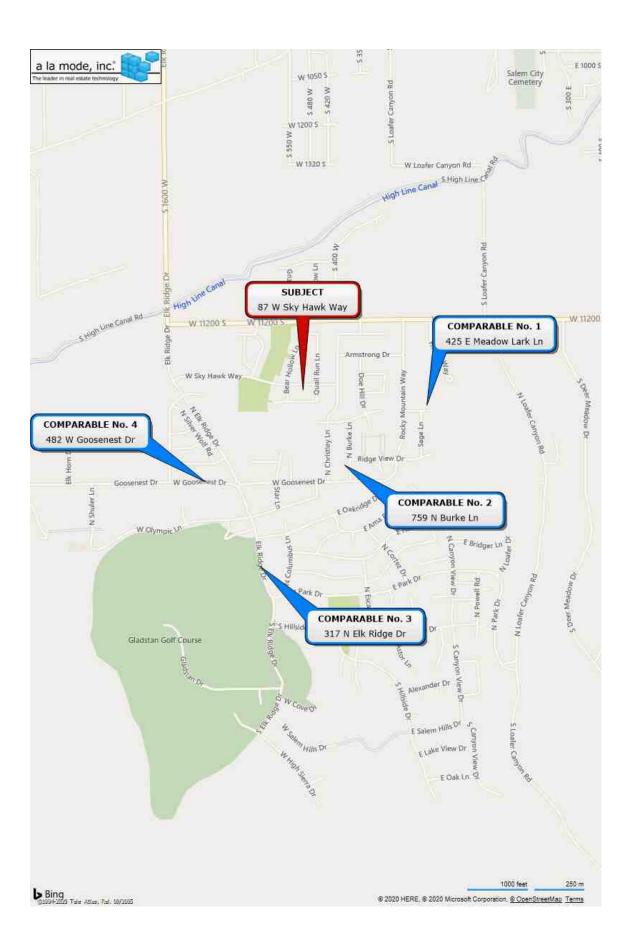
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

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

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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	Klein & Associates PLLC							



Case 2:15-cv-00828-DN-DAO Document 973-5 Filed 07/23/20 PageID.26154 Page 19 of 19

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McKell Beeton & Wi	nn					
943 S Orem Blvd					DATES	
Orem, UT 84058-50	11			Invoice Da		/07/2020
Talanhana Numbari (00	1) 004 0000	Fav. Number: (20.4) 20.4 270.0		Due Date:	55,	0772020
Telephone Number: (801	1) 224-6636	Fax Number: (801) 224-8788		J But Bute.	REFERENCE	E
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