Nyman Appraisals

Case 2:15-cv-00828-DN-DAO Document 973-3 Filed 07/23/20 PageID.26090 Page 1 of 26

Michael Nyn	nan			INVOI	CE
Michael Nyn				INVOICE NUME	BER
445 E 1450				20-1282	2
Orem, UT 84				DATE	
Telephone Number:	(801) 900-1812	Fax Number:		REFERENCI	F
'0 :				Internal Order #:	E
Klein & Asso	ociates, PLLC			Lender Case #:	
PO Box 183				Client File #:	
Salt Lake Ci	ty, Ut 84110				
				Main File # on form: 20-1282 Other File # on form:	2
Telephone Number:		Fax Number:		Federal Tax ID:	
Alternate Number:		E-Mail:		Employer ID:	
Purchaser/Be	Lender: Utah of International / orrower: Utah of International	al Automated Systems Inc	Client:		
Property A	Address: 87 W Sky Hawk W	ау			
	^{City:} Elk Ridge ^{County:} Utah		State: UT	7in: 0405	4
	^{cription:} Lot 67, Elk Ridge M	Acadows Phase 2 Subdy	State: UT	Zip: 8465	1
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JRAR				SUBTOTAL	415.0
JRAR	Date:	Description:		SUBTOTAL	415.0
JRAR JRAR PAYMENTS	Date: Date:	Description:		SUBTOTAL	415.0
JRAR JRAR PAYMENTS				SUBTOTAL	415.0
JRAR JRAR PAYMENTS	Date:	Description:		SUBTOTAL	415.0
	Date:	Description:			415.0
JRAR JRAR PAYMENTS	Date:	Description:		SUBTOTAL	415.0

Nyman Appraisals

Case 2:15-cv-00828-DN-DAO Document 973-3 Filed 07/23/20 PageID.26091 Page 2 of 26 Uniform Residential Appraisal Report

The purpose of this						Siucinia	, , , ppi o		1			32	
Description And description	summai	y appraisal repo	rt is to pro	ovide the	lender/clien	t with an a	iccurate, and	d adequatel <u>i</u>	y supported, opir	nion of the	market value	of the su	bject property.
Property Address E	37 W S	ky Hawk Way	/				City Ell	k Ridge		St	^{tate} UT	Zip Code	34651
	Interna	tional Automa	ated Syster	ms Inc	Owner of Pu	blic Record	Phelps	s, Blain J	& Lisa A	Co	^{ounty} Utah		
Legal Description	_ot 67,	Elk Ridge Me	eadows Ph	ase 2 Su	ıbdv								
Assessor's Parcel #	38-4	01-0067					Tax Year	2019		R.	.E. Taxes \$ 2	2,502	
Neighborhood Name	Elk F	Ridge Meadov	vs				Map Refere	ence 3	9340	Ce	ensus Tract C)104.11	
Occupant Owner		Fenant 🗙 Vaca	ant		Special Asse	essments \$	0		PUI	D HOA\$	0	per year	per month
Property Rights Appraised		Y Fee Simple	Leasehol	d 🗌	Other (desc	cribe)							
Assignment Type	Purch	ase Transaction	Refina	ince Transacti	ion	X Other (des	cribe) C	Court Orc	dered Apprais	al			
Lender/Client Uta	h of Inte	ernational Auto	mated Syste	ems Inc	Address	N/A							
Is the subject property curr					e months pri		date of this app	praisal?				Yes 🗙 N)
Report data source(s) used	l, offering p	rice(s), and date(s).		Acco	rdina to	owner info	and WFF	RMI S da	ta the subject	property h	has not bee		
36 months.				71000	rung to					property r		in notod in	
	ot analyze t	he contract for sale fo	r the subject purc	hase transact	tion. Explain	the results of the a	analysis of the	contract for s	ale or why the analysis	s was not			
performed.	-						-						
Contract Price \$		Date of Contra	act		Is the prop	erty seller the own	ner of public re	cord?	Yes	No Data	a Source(s)		
Is there any financial assist	ance (loan	charges, sale conces	sions, gift or dow	npayment as:	sistance, etc	.) to be paid by an	y party on beh	alf of the borr	ower?				Yes No
If Yes, report the total dolla		-				,,.	,						
			10 00 pulai										
Noto: Bees and the sector	00mm''	on of the nei-bbe t	ood are not	ningl factor									
Note: Race and the racial	· ·		oou are not appi	aisai tactors		-				-			
		Characteristics					Housing Tren				it Housing		t Land Use %
Location Urban		Suburban	Rural	Property Va	2	Increasing	Sta		Declining	PRICE	AGE	One-Unit	91 %
Built-Up 🛛 🗙 Over 75		25-75%	Under 25%	Demand/Su		Shortage		Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	1 %
Growth Rapid		Stable] Slow	Marketing T	ime 🚺	Vinder 3 mths	3-6	6 mths	Over 6 mths	175 ^L	.ow O	Multi-Family	1 %
Neighborhood Boundaries		The subject	is bounded	l by High	line Ca	nal Road to	the Nort	h, Hillsid	e Drive to	3,600 ^H	^{ligh} 122	Commercial	2 %
the South, Goos	enest [,	^{red.} 16	Other	5 %
Neighborhood Description			,					nomes. N	eighborhood fe			Ily well ma	
homes & yards as	s well a												
appeal. The local													g-
Market Conditions (includir									ain stable. Mo	-		en 3-6%	This
combination of fa													
Sales prices have			a listing pric	es nave			e absorpt	Shape					ıg.
Dimensions See P Specific Zoning Classificati					Zoning De	9583 sf			Rectangula	ar	view N;	Res;	
		R-1-15000	onforming (Grand	fatharad Llaa)			Residentia						
	Legal	Legal Notici	uniunning (dianu	iauicieu usej									
		property on improved	l (or an proposed	nor plana and		No Zoning		al (describe)				iha	
is the highest and best use	UI SUDJECI	property as improved	l (or as proposed	per plans and				ai (describe)	X	Yes 🗌 N	No If No, descri	ibe	
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Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# 163E579F esign.alamode.com/verify

Millon

Case 2:15-cv-00828-DN-DAO Document 973-3 Filed 07/23/20 PageID.26092 Page 3 of 26 Uniform Residential Appraisal Report

There are 3 comparable There are 15 comparable		rties curre					ha aubiaat najabbarbaa	d rongi	na in	nring	from 6 440 E4E		to \$	07.0		
10	prope			ffered fo			he subject neighborhoo		•	price	410,040				1,900	•
	sales		subject	neighbo			he past twelve months	s rangin	•	ale pric	024,00)			59,900	
FEATURE		SUBJECT			CON	IPARAB	LE SALE # 1		CON	/PARABL	E SALE # 2		CON	IPARABL	LE SALE # 3	
Address 87 W Sky Hawk	Wav			29 W	olverin	e Cr	<	1061	Bear H	Hollov	v Ln	38 E	Goose	nest	Dr	
Elk Ridge, UT 84				-	idge, L				idge, l				idge, l			
Proximity to Subject	001						1001				001				001	
	¢			0.081	miles S	5E	¢		miles \	VV	¢	0.331	miles S		¢	
Sale Price	\$						\$ 380,000				\$ 419,900				\$	426,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 2	202.56	sq.ft.		\$ -	193.50	sq.ft.		\$ 2	208.21	sq.ft.		
Data Source(s)				WFRI	MLS#	1602	748;DOM 35	WFR	MLS#	16252	264;DOM 59	WFR	MLS#	1651	573;DOM	25
Verification Source(s)				MI S8	RCount	tv Da	ta- Ext Insp				ta- Ext Insp				ta- Ext Ins	
VALUE ADJUSTMENTS		DESCRIPTIC)N		SCRIPTIO		+(-) \$ Adjustment		SCRIPTIO		+(-) \$ Adjustment		SCRIPTIO		+(-) \$ Adj	
Sales or Financing							r () ¢ ridjubilitini				() ¢ Adjudancia				. () 🗘 / ()	
				ArmL				ArmL				ArmL				
Concessions				Conv	;500		-500	Conv	;0		0	Conv	;8000			-8,000
Date of Sale/Time				s07/1	9;c06/	19	+11,400	s10/1	9;c10/	19	+6,299	s03/2	0;c02/	20		
Location	N;R	es:		N:Res	s:			N;Re	s:			N;Re	s:			
Leasehold/Fee Simple		Simple			Simple				_, Simple				Simple			
Site					-		0				0					0
View	958			10454			0	9148			0	15240				0
	N;R	es;		N;Res	s;			N;Re	s;			N;Re	s;			
Design (Style)	DT1	;Rambl	ler	DT1;F	Ramble	er		DT1;I	Rambl	er		DT1;I	Ramble	er		
Quality of Construction	Q3			Q3				Q3				Q3				
Actual Age	7			7				8			٥	11				+4,300
Condition	C3			, C3				C3			0	C3				.,000
Above Grade		Dalami -	Daik -		Deleme	Deith -		Total	Deleme	Doth-			Deleme	Doth-		
	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	6	3	2.0	6	3	2.1	-4,500		3	2.0		6	3	2.0		
Gross Living Area		2,240	sq.ft.		1,876	sq.ft.	+18,200		2,170	sq.ft.	+3,500		2,046	sq.ft.		+9,700
Basement & Finished	224	0sf0sfin		1864	sf0sfin		+3,760		,		-31,360	1890	sf1607	sfin		-28,640
Rooms Below Grade			-				, . 00		r0.0ba		,		r1.0ba			-7,000
Functional Utility	۸.			A						00	0			10		-7,000
,		rage		Avera	0			Avera	0			Avera	<u> </u>			
Heating/Cooling	GFA	VCent.	Air	GFA/	Cent. /	Air		GFA/	Cent.	Air		GFA/	Cent. /	Air		
Energy Efficient Items	Typi	ical		Typic	al			Typic	al			Typic	al			
Garage/Carport	2ga	2dw		2ga2d	dw			2ga2	dw			2ga2	dw			
Porch/Patio/Deck	- u	ch,Patic	<u>`</u>	<u> </u>	n,Patio			- ⁰	n,Patio				n,Patio			
		-ireplac			replace				/				place			-2,000
Fireplace(s)									replac							-2,000
Landscape-Fence-Sprinklers		dscapin	Ig		scaping	g			scapin	g			scapin	-		
Extras	Турі	ical		Typic				Typic				Mothe	er-in-la			-5,000
Net Adjustment (Total)					+	-	\$ 28,360		<u>+ D</u>	<u>۰</u>	^{\$} -21,561		+ >	۰ ک	\$	-36,640
Adjusted Sale Price of Comparables				Net Adj.		7.5 %		Net Adj.		5.1 %		Net Adj.		8.6 %		
of Comparables				Gross Ad	1j. 1	0.1 %	\$ 408,360	Gross Ac	tj.	9.8 %	\$ 398,339	Gross Ac	1j. 1	5.2 %	\$	389,360
I 🗙 did 🗌 did not research the	sale or t	ransfer histo	ory of the	subject or			rable sales. If not, explain			0.0	000,000			0.2		000,000
My research 🗌 did 🗙 did r	ot revea	l any prior s	ales or tr	ansfers of	the subier	rt nrone	ty for the three years prior to	the effect	tive date o	f this ann	nraisal					
	0110104	any prior o				or propo	ty for the three years prior to				n albai.					
Data Source(s) MLS & Co						arable s	ales for the year prior to the o	late of sal	e of the co	mparable	e sale.					
Data Source(s) MLS & Co My research idid				ansfers of	the compa											
Data Source(s) MLS & Co My research did did m Data Source(s) MLS & Co	ot revea unty I	l any prior s Record:	ales or tr S													
Data Source(s) MLS & Co My research did X did r	ot revea unty I	l any prior s Record:	ales or tr S				perty and comparable sales		ditional pri	ior sales	on page 3).					
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Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# 163E579F esign.alamode.com/verify

Millon

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	Summary of Sales Comparison- Continued			20.120		
	Comp 1 is the second closest in distance and has the second smallest gr Comp 2 is the closest in distance and has the smallest gross adjustments Comp 3 is the second most recent sale. Comp 4 has the second smallest net adjustments. It is also located withi Comp 5 is the most recent sale and has the smallest net adjustments. Comp 6 is the most recent and similar listing found. It is also located with	s. It is also located with n the subjects developr	nin the subject		opment.	
	The most weight in the sales comparison approach is given to comparable recent sales from within the subjects development. Comparables 1 & 2 h days. Comparable 6 is the most recent and similar listing found and it is relative ceiling of value based off the principle of substitution. Comparable trends of sales outside the subjects development. The most recent and s	ave the smallest adjust also located within the e 5 is included becaust	stments and c subjects dev se of its date c	omparable 3 close elopment. It helps	d in the las establish	st 60 the
ADDITIONAL COMMENTS	True paired sales rarely exist in this market as most homes are custom w historical sales typically suggests or supports a percentage range for diffe used. GLA adjustments are made at roughly 20-30% of the sales price per squa area. Other adjustments for items such as garage, bathrooms, fireplaces	erences and so separat are foot based on the a etc. are made based o	te weighting o average GBA on pairing histo	f the historical data of the most compa prical sales, mostly	a must the rable sales r from new	n be s in the builder
ADDI	sales in the market area. Condition adjustments were made based on the pairing sales in the grid.	appraiser's experience	e and also thr	ough partial sensit	ivity analys	sis after
	IDENTICAL RATINGS OR DESCRIPTIONS MAY NEED AN ADJUSTM are identical and without adjustment. It means the overall quality, condition rating range, but still may need to be adjusted according to market reaction FAQ's #27 acknowledges that even though a comparable sale may have subject - therefore an adjustment must be made, if warranted. It states: " approach grid and an explanation must be provided in the sales comparis	n, location, view, etc. o on to the variances on a the same rating as the Chese differences must	of that propert a property-spo subject, it sti t be adjusted	y falls within the de ecific basis. Fannie Il might be superior for in the sales con	efinition of Mae's UA r or inferior	the AD
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	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) months for lots in the subject neighborhood. The lots found from this sea ESTIMATED	rch are used to estimat OPINION OF SITE VALUE DWELLING Basement App.pt.prch.etc Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvement "As-is" Value of Site Improvement s INDICATED VALUE BY COST APPI UE (not required by Fannie Mae) = \$ IN FOR PUDs (if applicable) No Unit type(s) D try is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversi	te site value f 2,240 Sq.R.@ 2,240 Sq.R.@ 510 Sq.R.@ Functional 3,331 Its Its PROACH Detached	\$ 89.50 \$ 36.25 \$ 22.75 External	===\$ ====\$ ====\$ ====\$ ====\$ ===\$ ===\$	110,000 200,480 81,200 40,000 11,603 333,283 13,331) 319,952 3,500 433,452

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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 use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to 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 prosence 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 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.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report. I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

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APPRAISER Michael Nyman	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Mint	Signature
Name Michael Nyman	Name
Company Name Lakeshore Appraising	Company Name
Company Address 445 E 1450 N	Company Address
Orem, Ut 84097	
Telephone Number 801-900-1812	Telephone Number
Email Address mikesnyman@gmail.com	Email Address
Date of Signature and Report 05/15/2020	Date of Signature
Effective Date of Appraisal 05/06/2020	State Certification #
State Certification # 5759597-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 06/30/2020	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 \$ 395,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
Company Name Utah of International Automated Systems Inc	
Company Address N/A	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address wklein@kleinutah.com	Date of Inspection

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									praisal	•		File #	20-1			
FEATURE		SUBJEC	Т				LE SALE # 2	1		COMPARABL	0			MPARABL		6
Address 87 W Sky Hawk					Wolve				1155 N D					Hollov		
Elk Ridge, UT 84	1651				Ridge,		4651		Elk Ridge		4651			UT 84	651	
Proximity to Subject Sale Price	ŝ			0.11	miles	SW	e		0.17 mile	s E	¢ (00.000	0.12	miles	NW	\$	105 000
Sale Price/Gross Liv. Area	\$		sq.ft.	s	226.8	→ saft		385,000		08 ^{sq.ft.}	\$ 439,900	s	050 5	9 sq.ft.	φ	425,000
Data Source(s)	, w		04.11.				482;DOM	70			949;DOM 13				347;DC	M 25
Verification Source(s)							ta- Ext Ins				ita- Ext Insp				ta- Ext	
VALUE ADJUSTMENTS		DESCRIPT	10N		ESCRIPTI		+(-) \$ Ad		DESCRIF		+ (-) \$ Adjustment		ESCRIPT			Adjustment
Sales or Financing				Arml	th				ArmLth			Listir	าต		.,	
Concessions					/:5000)		-5.000	Conv:0		0		.9			0
Date of Sale/Time					19;c12				s03/20;c0)2/20		c04/	20			
Location		Res;		N;Re	es;				N;Res;			N;Re	es;			
Leasehold/Fee Simple		e Simpl	e		Simple	e			Fee Simp	le			Simpl	e		
Site	-	3 sf		1132				0	15246 sf		0	8276				0
View	N;F	,		N;Re					N;Res;			N;Re	,			
Site View Design (Style) Quality of Construction Actual Ane	-	1;Ramb	oler	, í	Ramb	ler			DT1;Ram	bler			Ramb	bler		
Actual Age	Q3 7			Q3 8				0	Q3 3		-4,400	Q3				0
	7 C3			o C3				0	3 C2		-4,400					0
Condition Above Grade Room Count	Total	I Bdrms.	Baths	Total	Bdrms.	Baths			Total Bdrm	s. Baths	-10,000	Total	Bdrms.	Baths		
Room Count	6	-	2.0	6	3	2.0	1		6 3	2.0		6	3	2.1		-4,500
Gross Living Area		2,24			1,69			+27,150			+20,000		1,69			+27,200
Basement & Finished	224	, 0sf0sfi		1681	sf0sfi	n		,	1548sf0s		+6,920	1696	,			-28,480
Rooms Below Grade												1rr2t	or1.0b	a1o		-7,000
Functional Utility		erage		Aver					Average			Aver				
Heating/Cooling	-	A/Cent.	. Air		/Cent.	Air			GFA/Cen	t. Air			/Cent.			
Energy Efficient Items		ical		Typic					Typical				r Pane	els		-3,500
Garage/Carport Porch/Patio/Deck		2dw	-	3ga3				-10,000	3ga3dw		-10,000					-10,000
		ch,Pati			h,Pati				Prch,Pt,D		-3,500	-	,			0.000
Fireplace(s) Landscape-Fence-Sprinklers		Firepla Idscapi			irepla Iscapii				1 Fireplac		-2,000		epiace Iscapi			-2,000
Extras		vical	ng	Typic		ig			Typical	Jing			nenette			-3,500
Net Adjustment (Total)		noar]+ [-	\$	17,740		Χ-	\$ -2,980	_			\$	-31,780
Adjusted Sale Price				Net Adj.		4.6 %		,	Net Adj.	0.7 %		Net Adj		7.5 %		01,100
of Comparables				Gross A	dj.	12.4 %	\$	402,740	Gross Adj.	12.9 %	\$ 436,920	Gross A	\dj.		\$	393,220
Report the results of the research and ana	alysis of	the prior s			ry of the s	subject pr										
ITEM			S	UBJECT			COMP	ARABLE SAL	E# 4		COMPARABLE SALE #	5		COMPAF	RABLE SAL	E# 6
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer			0	Data							9 Out : Data			0.0-+	Data	
Price of Prior Sale/Transfer			& Cnty	Data			MLS & Cr	-			& Cnty Data			& Cnt		
Price of Prior Sale/Transfer	f the su	05/15/	2020		sales		MLS & Cr 05/15/202	-			& Cnty Data 5/2020			& Cnt 5/2020		
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Case 2:1	5-cv-00		Document 973-3	Filed 07/23/20	Pagel D.20098	Page	9 of 26
	Property Address	87 W Sky Hawk Way					

Tropolity Address	or vv Sky nawk vvay							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							

• URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

The quality & condition of the subject & comparable sales are determined by the amount & time of remodeling and/or upkeep, quality of workmanship & materials, design & roof pitch, fenestration, and the overall condition of the properties.

Present Land Use: In the subject's market area, "other" represents vacant land, church properties, and school properties.

Exposure Time: Based on the data analyzed in this report, a reasonable exposure time for the subject property is estimated to be 10-180 days, assuming a competent marketing effort at a list price not to exceed 105% of the market value.

USPAP defines exposure time as: The estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. The estimated exposure time has been obtained from the comparable sales used in this appraisal report.

Subject Address: The subjects properties address is reported as 87 W Sky Hawk Way Elk Ridge, Ut 84651 on the URAR. County data also records the address as 87 West Sky Hawk Way Elk Ridge, Ut 84651

AMC fees: Appraisers fee \$400; AMC fee \$0;

Reported square footage

The subject sq foot on county records is 2,177 and it physically measure out to be 2,240. Comparable 1 sq footage on county records is 1,876 and on the MLS is 1,876. Comparable 2 sq footage on county records is 2,164 and on the MLS is 2,170. Comparable 3 sq footage on county records is 2,046 and on the MLS is 2,046. Comparable 4 sq footage on county records is 1,697 and on the MLS is 1,697. Comparable 5 sq footage on county records is 1,812 and on the MLS is 1,840. Comparable 6 sq footage on county records is 1,694 and on the MLS is 1,696.

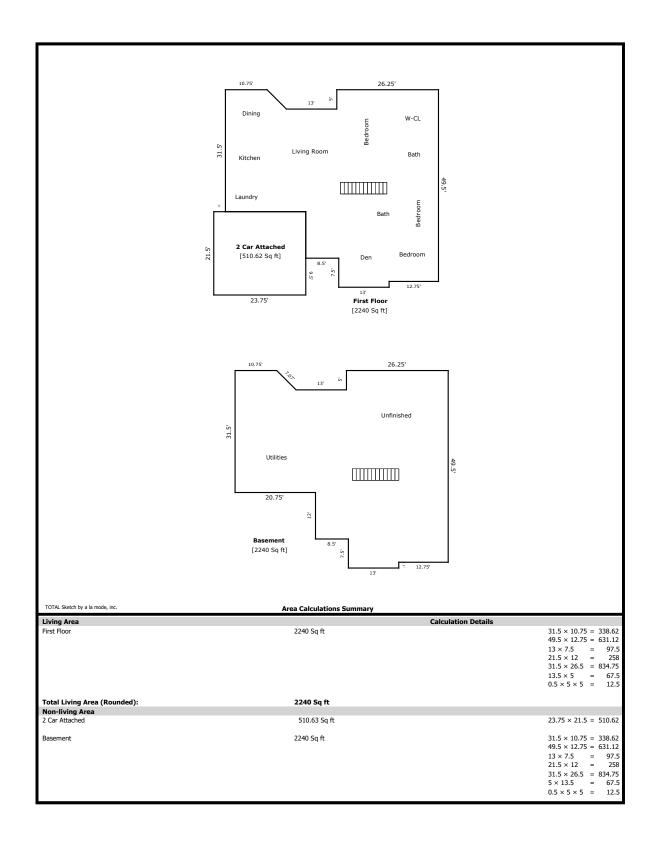
Case 2:15-cv-00828-DN-DAO Marker Conditions Added Conditi

Property Address 87 W Sky Hawk Way		014						
		^{City} Elk Ridg	8	St	^{ate} UT	ZIP Code 8	4651	
Borrower Utah of International Automated S Instructions: The appraiser must use the information required on this		clusions and must provide sur	nort for those conclusions regard	lina				
housing trends and overall market conditions as reported in the Neighl				-				
it is available and reliable and must provide analysis as indicated below				loni				
				to.				
explanation. It is recognized that not all data sources will be able to pro								
in the analysis. If data sources provide the required information as an	-							
average. Sales and listings must be properties that compete with the s				tne				
subject property. The appraiser must explain any anomalies in the data								
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend		
Total # of Comparable Sales (Settled)	11	1	3		Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)	1.83	0.33	1		Increasing	Stable		Declining
Total # of Comparable Active Listings	2	5	3		Declining	Stable		Increasir
Months of Housing Supply (Total Listings/Ab.Rate)	1.09	15	3		Declining	Stable	X	Increasir
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend		
Median Comparable Sale Price	\$380,000	\$385,000	\$426,000	X	Increasing	Stable		Declining
Median Comparable Sales Days on Market	25	70	25		Declining	Stable		Increasir
Median Comparable List Price	\$390,800	\$424,900	\$500,000	X	Increasing	Stable		Declining
Median Comparable Listings Days on Market	38	15	70		Declining	Stable		Increasir
Median Sale Price as % of List Price	100	100.03	100	T	Increasing	X Stable		Declinin
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Ves	N0	100	ᅢᆏ	Declining	Stable		Increasir
Explain in detail the seller concessions trends for the past 12 months			ise of huvdowns, closing costs, or	ndo				
fees, options, etc.). The WFRMLS MLS ind	lipotoo thara	alagad agls '	a the next 10	ond i	af +		oin	000
concessions which is 40% of the total trans								
period. 4-6: 1 Sales; 1 with concessions; 10	00% of sales for this	period. 0-3: 3 Sales	; 1 with concessions	; 33%	of sales	for this peri	od. Tł	ne
concessions ranged between \$500 and \$8,	000. The median co	ncession amount is	\$5,000.					
Are foreclosure sales (REO sales) a factor in the market?	Yes 🗙 No	If yes, explain (including	the trends in listings and sales of t	ioreclose	d properties).			
The data used in the grid above does not in						ciated with	the re	norted
transactions. However, this is not a mandat								•
*				seu sa	ales that	were not rep	onea	. It is
beyond the scope of this assignment to con	nfirm each sale used	In the Market Cond	litions Report.					
Cite data sources for above information.		a data agurag ugad	to complete the Mar	kat C	anditiona	A d d a m du ma	Effect	tive
	FRIVILS IVILS was in	e data source used	to complete the Mar		Shallons	Addendum.	Ellec	live
Date: Friday, May 15, 2020								
Summarize the above information as support for your conclusions in t	the Neighborhood section of the a	appraisal report form. If you us	ed any additional information, such	1 as				
an analysis of pending sales and/or expired and withdrawn listings, to	formulate your conclusions, prov	vide both an explanation and si	pport for your conclusions.					
Cas "market conditions" noregraph in the "	Naiabharbaad" aaatic							
See "market conditions" paragraph in the "I		an of the LIDAD for	further enclusio					
	Neighborhood Secur	on of the URAR for	further analysis.					
	Neighborhood sectio	on of the URAR for	further analysis.					
		on of the URAR for	further analysis.					
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		on of the URAR for	further analysis.					
		on of the URAR for	further analysis.					
If the subject is a unit in a condominium or cooperative project , comple		on of the URAR for		ame:				
	ete the following:		Project N	ame:		Overall Trend		
Subject Project Data		Prior 4–6 Months		ame:	Increasing	Overall Trend		Declinica
Subject Project Data Total # of Comparable Sales (Settled)	ete the following:		Project N	ame:	Increasing	Stable		
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	ete the following:		Project N	ame:	Increasing	Stable Stable		Declining
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Serial# 163E579F esign.alamode.com/verify

Case 2:15-cv-00828-DN-DAO Document Building Skietch07/23/20 PageID.26100 Page 11 of 26

Borrower	Utah of International Automated Systems Inc								
Property Address	87 W Sky Hawk Way								
City	Elk Ridge	County	Utah	Ş	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union								



Case 2:15-cv-00828-DN-DAO DocumeSubject-PhotoeRage/23/20 PageID.26101 Page 12 of 26

Borrower	Jtah of International Automated Systems Inc							
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							



Subject Front

87 W Sky Hawk Way					
Sales Price					
Gross Living Area	2,240				
Total Rooms	6				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Res;				
Site	9583 sf				
Quality	Q3				
Age	7				





Subject Side

Subject Rear

Case 2:15-cv-00828-DN-DAO DocumeSubject-PhotoeRage/23/20 PageID.26102 Page 13 of 26

Borrower	Utah of International Automated S	Systems Inc						
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							



Subject Side

87 W Sky Hawk Way				
Sales Price				
Gross Living Area	2,240			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2.0			
Location	N;Res;			
View	N;Res;			
Site	9583 sf			
Quality	Q3			
Age	7			



Subject Street

Case 2:15-cv-00828-DN-DAO Document Interior Philads 07/23/20 PageID.26103 Page 14 of 26

Borrower	Utah of International Automated S	Systems Inc						
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							



Den - Main Level





Dining Area - Main Level



Living Room - Main Level



Laundry Room - Main Level



Bedroom - Main Level

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Borrower	Utah of International Automated	Systems Inc						
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							



Bathroom - Main Level



Bathroom - Main Level



Bedroom - Main Level

Bedroom - Main Level



Unfinished Basement

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Borrower	Utah of International Automated S	Systems Inc						
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							



Comparable 1

29 Wolverine Crk	
Prox. to Subject	0.08 miles SE
Sale Price	380,000
Gross Living Area	1,876
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	10454 sf
Quality	Q3
Age	7



Comparable 2

1061 Bear Hollow	/ Ln
Prox. to Subject	0.07 miles W
Sale Price	419,900
Gross Living Area	2,170
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q3
Age	8



Comparable 3

38 E Goosenest Dr				
Prox. to Subject	0.33 miles SE			
Sale Price	426,000			
Gross Living Area	2,046			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2.0			
Location	N;Res;			
View	N;Res;			
Site	15246 sf			
Quality	Q3			
Age	11			

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Borrower	Utah of International Automated S	Systems Inc						
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							



Comparable 4

193 Wolverine Cr	k
Prox. to Subject	0.11 miles SW
Sale Price	385,000
Gross Living Area	1,697
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	11326 sf
Quality	Q3
Age	8



Comparable 5

1155 N Doe Hill D	Dr
Prox. to Subject	0.17 miles E
Sale Price	439,900
Gross Living Area	1,840
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	15246 sf
Quality	Q3
Age	3



Comparable 6

1241 Bear Hollow Ln				
Prox. to Subject	0.12 miles NW			
Sale Price	425,000			
Gross Living Area	1,696			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2.1			
Location	N;Res;			
View	N;Res;			
Site	8276 sf			
Quality	Q3			
Age	8			

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 very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

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.

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.

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.

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.

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.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

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

UAD Version 9/2011

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example: 3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ADDIEVIALION	Full Natile	Fields where this Abbreviation way Appear

UAD Version 9/2011

Serial# 163E579F esign.alamode.com/verify

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

Case 2:15-cv-00828-DN-DAO Document 27CationFWad 07/23/20 PageID.26110 Page 21 of 26

Borrower	Utah of International Automated S	Systems Inc						
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							

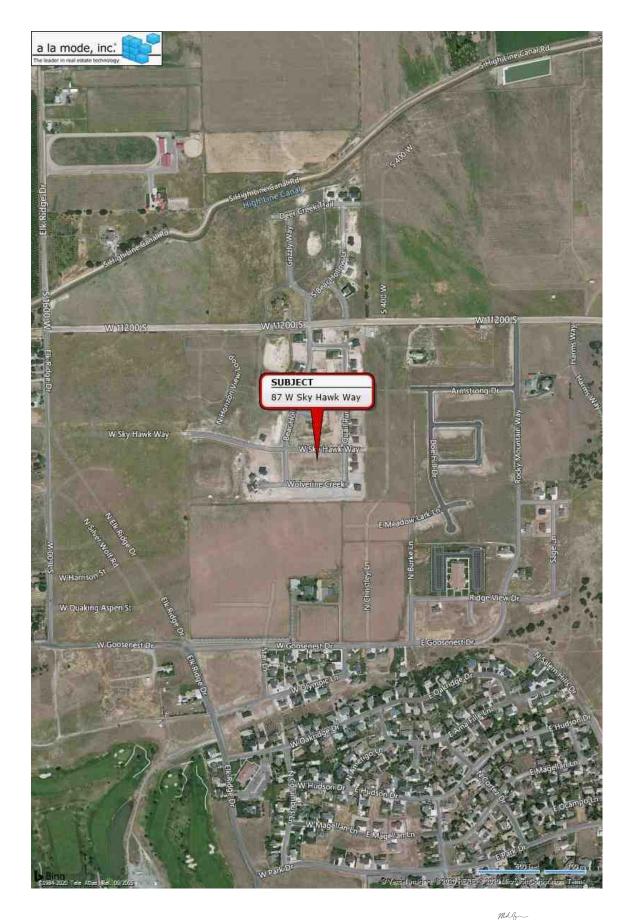


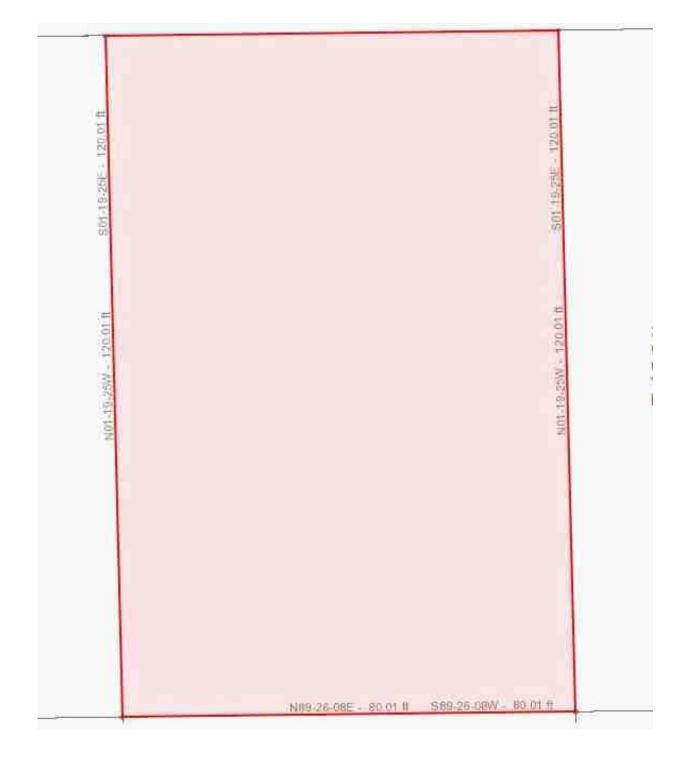
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Case 2:15-cv-00828-DN-DAO Document 97/23/20 PageID.26111 Page 22 of 26

Borrower	Utah of International Automated	Systems Inc						
Property Address	87 W Sky Hawk Way							
City	Elk Ridge	County	Utah	State	UT	Zip Code	84651	
Lender/Client	Mountain America Credit Union							







GREATAMERICAN	DECLARATIONS
GREATAMERICAN INSURANCE GROUP	for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLI
301 E. Fourth Street, Cincinnati, OH 45202	ERRORD & GALLSTON & EDERATCH FOR
THIS IS BOTH A CLAIMS MADE AN	ND REPORTED INSURANCE POLICY.
	HAT ARE FIRST MADE AGAINST THE INSURED COMPANY DURING THE POLICY PERIOD.
Insurance is afforded by the company indicated below: (a	A capital stock corporation)
I Great American Assurance Company	
Note: The Insurance Company selected above shall herei	in be referred to as the Company.
Policy Number: RAP3669180-19	Renewal of: RAP3669180-18
	ly Insurance Agency Inc. e Drive, Suite 301 Norwood, MA 02062
Item 1. Named Insured: Michael Scott Nyman	
Item 2. Address: 1527 N 375 E	
City, State, Zip Code: Orem, UT 84057	
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