Uniform Residential Appraisal Report (Desktop)

File No. 600344058

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

SUBJECT

Property Address 7483 S 5680 W | City West Jordan | State UT | Zip Code 84081

Borrower Andrey Khomenko | Owner of Public Record Bradly D & Wyn A Daley | County Salt Lake

Legal Description Lot 125, Sommerglen Heights At The Highlands Ph 1.

Assessor's Parcel # 20-26-431-007-0000 | Tax Year 2021 | R.E. Taxes $ 3,171

Neighborhood Name Sommerglen Heights | Map Reference 20-26-431 | Census Tract 1135.35

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)

Lender/Client Loan Depot Wholesale | Address 26642 towne Centre Dr, Foothill Ranch, CA 92610

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No

Report data source(s) used, offering price(s), and date(s). DOM 1;Subject was listed on 05/19/2022 for $725,000. It entered contract status on 05/21/2022;UREMLS#1814764;

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Arms length sale;The sales contract was fully executed, it contains 11 pages. It appears to be a standard realestate contract and does not include any personal property. The contract was provided by Loan Depot Wholesale

Contract Price $ 750,000 | Date of Contract 05/24/2022 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) County Records

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No

If Yes, report the total dollar amount and describe the items to be paid. $1050;;Closing Costs

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	[ ] Urban	[X] Suburban [ ] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE $(000)	AGE (yrs)	One-Unit	70 %
Built-Up	[X] Over 75%	[ ] 25-75% [ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply			2-4 Unit	5 %
Growth	[ ] Rapid	[X] Stable [ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	380 Low	0	Multi-Family	10 %
Neighborhood Boundaries	Market area was defined by: 6200 South to the north, 9000 South to the South, 4800 West to the east, and Foothills to the west.						829 High	12	Commercial	5 %
							665 Pred.	5	Other Vacant	10 %

Neighborhood Description Subject is located in a suburban neighborhood with all services and employment located within 10 minutes. It consists primarily of single family homes, with commercial along the arterials. The other is Vacant land, this does not have a negative impact on the subject's value or marketability.

Market Conditions (including support for the above conclusions) See 1004 MC. Market area was defined by: 6200 South to the north, 9000 South to the South, 4800 West to the east, and Foothills to the west, Built between 2010 and 2022 with between 3300 and 4300 total square feet.

SITE

Dimensions 95x120 | Area 11236 sf | Shape Rectangular | View N;Res;

Specific Zoning Classification R-1-10D/E (ZC) | Zoning Description Single Family Residential, 10,000 SF lot minimum.

Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Attached Addendum

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Paved/Adequate	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None-Typical	[X]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 49035C0410G | FEMA Map Date 09/25/2009

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION	materials/condition	INTERIOR	materials/condition
Units	[X] One [ ] One with Accessory Unit	[ ] Concrete Slab	[ ] Crawl Space	Foundation Walls	Concrete/Good	Floors	Cpt,Lam/Good
# of Stories	1	[X] Full Basement	[ ] Partial Basement	Exterior Walls	Stucco/Good	Walls	Drywall/Good
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 1933	sq. ft.	Roof Surface	Composition/Good	Trim/Finish	Wood/Good
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	Metal/Good	Bath Floor	Tile/Good
Design (Style)	Rambler	[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	Vinyl/Good	Bath Wainscot	Tile/Good
Year Built	2016	Evidence of [ ] Infestation		Storm Sash/Insulated	Double Pane/Good	Car Storage	[ ] None
Effective Age (Yrs)	3	[ ] Dampness	[ ] Settlement	Screens	Vinyl Mesh/Good	[X] Driveway	# of Cars 3
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] WoodStove(s) #0	Driveway Surface	Concrete/Avg
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Gas	[X] Fireplace(s) # 1	[X] Fence Vinyl	[X] Garage	# of Cars 3
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Pto	[X] Porch Open	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool None	[ ] Other None	[X] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)

Finished area **above** grade contains: 7 Rooms | 4 Bedrooms | 2.1 Bath(s) | 1,952 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). See Attached Addendum

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The subject is in good overall condition with adequate levels of maintenance.

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

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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There are 28 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 649,950 to $ 1,148,900 .

There are 115 comparable sales in the subject neighborhood within the past twelve months ranging in price from $ 472,825 to $ 829,900 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	7483 S 5680 W West Jordan, UT 84081	6493 W 7990 S West Jordan, UT 84081		6871 W Highline Park Dr S West Jordan, UT 84081		7697 S Scenic Maple Dr West Jordan, UT 84081	
Proximity to Subject		1.23 miles SW		1.63 miles SW		1.13 miles SW	
Sale Price	$ 750,000		$ 800,000		$ 825,000		$ 750,000
Sale Price/Gross Liv. Area	$ 384.22 sq. ft.	$ 468.11 sq. ft.		$ 369.46 sq. ft.		$ 454.00 sq. ft.	
Data Source(s)		UREMLS#1801229;DOM 6		UREMLS#1805752;DOM 16		UREMLS#1797938;DOM 3	
Verification Source(s)		Tax Records		Tax Records		Doc#11332-1974	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;		ArmLth Conv;		ArmLth Conv;	
Date of Sale/Time		s06/22;c04/22		s05/22;c04/22		s04/22;c03/22	18,000
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11236 sf	8712 sf	12,600	13068 sf	0	9583 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Rambler	DT1;Rambler		DT2;Trd 2 Stry	0	DT1;Rambler	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	6	7	0	3	0	8	0
Condition	C3	C3		C3		C3	
Above Grade Room Count	Total 7 Bdrms. 4 Baths 2.1	Total 6 Bdrms. 3 Baths 2.0	2,000	Total 7 Bdrms. 4 Baths 2.1		Total 6 Bdrms. 3 Baths 2.0	2,000
Gross Living Area 80	1,952 sq. ft.	1,709 sq. ft.	19,400	2,233 sq. ft.	-22,500	1,652 sq. ft.	24,000
Basement & Finished Rooms Below Grade	1933sf0sfin	1835sf1835sfwo 1rr2br1.0ba0o	0 -64,200	1682sf1597sfin 1rr2br1.0ba0o	11,300 -55,900	1652sf1652sfwo 1rr3br1.0ba0o	12,600 -57,800
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	DblPne	DblPne		DblPne		Solar,DblPne	0
Garage/Carport	3ga3dw	2ga2dw	8,000	3ga3dw		4ga4dw	-8,000
Porch/Patio/Deck	Por, Pto	Por, Pto, Dck	0	Por, Pto		Por, Pto	
Fireplace	1 F/P	1 F/P		1 F/P		None	2,000
Net Adjustment (Total)		[ ] + [X] -	$ 22,200	[ ] + [X] -	$ 67,100	[ ] + [X] -	$ 7,200
Adjusted Sale Price of Comparables		Net Adj. -2.8% Gross Adj. 13.3%	$ 778,000	Net Adj. -8.1% Gross Adj. 10.9%	$ 758,000	Net Adj. -1.0% Gross Adj. 16.6%	$ 743,000

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

My research [X] did [ ] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) UREMLS/ Deed Records Summary

My research [ ] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) UREMLS/ Deed Records Summary

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer	01/16/2020			
Price of Prior Sale/Transfer	504,900			
Data Source(s)	CoreLogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	06/14/2022	06/14/2022	06/14/2022	06/14/2022

Analysis of prior sale or transfer history of the subject property and comparable sales The subject previously sold in January 2020, it was an arms length sale and sold across the mls. The other comparable have not previously sold in the past year.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach $ 750,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 750,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on the defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 750,000 **as of** 06/15/2022 **, the effective date of this appraisal.**

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Appraisal Assignment Type: DesktopAppraisal	Subject Property Data Collection Date:
Subject Property Data Collection Method: Other	Subject Property Data Collection Workforce:

ADDITIONAL COMMENTS

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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) Site value is estimated to be $225,000 based on the following MLS Sales: 1761129, 1746386, 1744058, 1807308, 1807318. The subject's land to value ratio is estimated at 30%. This Ratio is typical for the area.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $
Source of cost data	Dwelling 1,952 Sq. Ft. @ $	= $ 0
Quality rating from cost service Effective date of cost data	Bsmt: 1933 Sq. Ft. @ $	= $ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		
	Garage/Carport Sq. Ft. @ $	= $
	Total Estimate of Cost-New	= $ 0
	Less 50 Physical / Functional / External	
	Depreciation	= $ (0)
	Depreciated Cost of Improvements	= $ 0
	"As-is" Value of Site Improvements	= $
Estimated Remaining Economic Life (HUD and VA only) 47 Years	INDICATED VALUE BY COST APPROACH	= $

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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 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) obtain and review adequate and reliable information for the subject property including, but not limited to, public and/or private data records, and information as described by the appraiser in the appraisal report (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, and (3) 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 included a floor plan in this appraisal report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.

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.) that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: 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 did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third party data sources. I 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.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee 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).

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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

Signature Keven Ewell
Name Keven Ewell
Company Name Above it all Appraisal
Company Address 15142 Longbranch Dr
Draper, UT 84020
Telephone Number 801-404-6702
Email Address aboveitallappraisal@gmail.com
Date of Signature and Report 06/15/2022
Effective Date of Appraisal 06/15/2022
State Certification # 6028340-CR00
or State License #
or Other (describe) State #
State UT
Expiration Date of Certification or License 10/31/2023

ADDRESS OF PROPERTY APPRAISED
7483 S 5680 W
West Jordan, UT 84081

APPRAISED VALUE OF SUBJECT PROPERTY $ 750,000

LENDER/CLIENT
Name Valuation Connect
Company Name Loan Depot Wholesale
Company Address 26642 towne Centre Dr
Foothill Ranch, CA 92610
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Uniform Residential Appraisal Report (Desktop)

File No. 600344058

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
7483 S 5680 W Address West Jordan, UT 84081		6117 W 8010 S West Jordan, UT 84081		6552 Thistle Cv West Jordan, UT 84081		6847 W 8150 S West Jordan, UT 84081	
Proximity to Subject		0.89 miles SW		1.25 miles SW		1.71 miles SW	
Sale Price	$ 750,000		$ 710,000		$ 765,000		$ 650,000
Sale Price/Gross Liv. Area	$ 384.22 sq. ft.	$ 269.86 sq. ft.		$ 282.39 sq. ft.		$ 337.49 sq. ft.	
Data Source(s)		UREMLS#1793072;DOM 5		UREMLS#1788970;DOM 36		UREMLS#1820656;DOM 2	
Verification Source(s)		Doc#11320-6459		Doc#11312-7951		Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;		ArmLth Conv;		Listing ;	
Date of Sale/Time		s03/22;c02/22	30,530	s03/22;c01/22	39,780	Active	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11236 sf	5227 sf	30,000	10890 sf	0	9148 sf	10,400
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Rambler	DT2;Trd 2 Stry	0	DT2;Trd 2 Stry	0	DT1;Rambler	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	6	5	0	6		2	0
Condition	C3	C3		C3		C3	
Above Grade Room Count	Total 7 Bdrms. 4 Baths 2.1	Total 7 Bdrms. 4 Baths 2.1		Total 8 Bdrms. 5 Baths 3.0	0 -2,000	Total 6 Bdrms. 3 Baths 2.0	0 2,000
Gross Living Area 80	1,952 sq. ft.	2,631 sq. ft.	-54,300	2,709 sq. ft.	-60,600	1,926 sq. ft.	0
Basement & Finished Rooms Below Grade	1933sf0sfin	1262sf0sfin	30,200	1319sf0sfin	27,600	1886sf0sfin	0
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	DblPne	DblPne		DblPne		DblPne	
Garage/Carport	3ga3dw	2ga2dw	8,000	2ga2dw	8,000	2ga2dw	8,000
Porch/Patio/Deck	Por, Pto	Por, Pto		Por, Pto		Por, Pto	
Fireplace	1 F/P	1 F/P		1 F/P		1 F/P	
Net Adjustment (Total)		[X] + [ ] -	$ 44,430	[X] + [ ] -	$ 12,780	[X] + [ ] -	$ 20,400
Adjusted Sale Price of Comparables		Net Adj. 6.3% Gross Adj. 21.6%	$ 754,000	Net Adj. 1.7% Gross Adj. 18.0%	$ 778,000	Net Adj. 3.1% Gross Adj. 3.1%	$ 670,400

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer	01/16/2020			
Price of Prior Sale/Transfer	504,900			
Data Source(s)	CoreLogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	06/14/2022	06/14/2022	06/14/2022	06/14/2022

Summary of Sales Comparison Approach

Uniform Residential Appraisal Report (Desktop)

File No. 600344058

FEATURE	SUBJECT	COMPARABLE SALE NO. 7		COMPARABLE SALE NO. 8		COMPARABLE SALE NO. 9	
7483 S 5680 W Address West Jordan, UT 84081		6502 W Annandale Way S West Jordan, UT 84081					
Proximity to Subject		0.97 miles SW					
Sale Price	$ 750,000		$ 725,000		$		$
Sale Price/Gross Liv. Area	$ 384.22 sq. ft.	$ 411.93 sq. ft.		$ 0.00 sq. ft.		$ 0.00 sq. ft.	
Data Source(s)		UREMLS#1812633;DOM 33					
Verification Source(s)		Tax Records					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		Listing ;					
Date of Sale/Time		Active					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	11236 sf	6970 sf	21,300				
View	N;Res;	N;Res;					
Design (Style)	DT1;Rambler	DT1;Rambler					
Quality of Construction	Q3	Q3					
Actual Age	6	6					
Condition	C3	C3					
Above Grade Room Count	Total 7 / Bdrms. 4 / Baths 2.1	Total 6 / Bdrms. 3 / Baths 2.1	0 0	Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area 80	1,952 sq. ft.	1,760 sq. ft.	15,400	sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	1933sf0sfin	1760sf1672sfin 2rr3br0.0ba0o	7,800 -58,500				
Functional Utility	Average	Average					
Heating/Cooling	FWA C/Air	FWA C/Air					
Energy Efficient Items	DblPne	DblPne					
Garage/Carport	3ga3dw	3ga3dw					
Porch/Patio/Deck	Por, Pto	Por, Pto					
Fireplace	1 F/P	1 F/P					
Net Adjustment (Total)		☐ + ☒ -	$ 14,000	☐ + ☐ -	$	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. -1.9% Gross Adj. 14.2%	$ 711,000	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 7	COMPARABLE SALE NO. 8	COMPARABLE SALE NO. 9
Date of Prior Sale/Transfer	01/16/2020			
Price of Prior Sale/Transfer	504,900			
Data Source(s)	CoreLogic	CoreLogic		
Effective Date of Data Source(s)	06/14/2022	06/14/2022		

Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

File No. 600344058

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.

**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 residences 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.

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

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

Uniform Appraisal Dataset Definitions

File No. 600344058

Abbreviations Used in Data Standardization Text

Abbrev.	Full Name	Appropriate Fields
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
AT	Attached Structure	Design(Style)
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
BsyRd	Busy Road	Location
cp	Carport	Garage/Carport
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
cv	Covered	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
DT	Detached Structure	Design(Style)
dw	Driveway	Garage/Carport
Estate	Estate Sale	Sale or Financing Concessions
e	Expiration Date	Date of Sale/Time
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Garage - Attached	Garage/Carport
gbi	Garage - Built-in	Garage/Carport
gd	Garage - Detached	Garage/Carport
GR	Garden Structure	Design(Style)
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
HR	High Rise Structure	Design(Style)
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
MR	Mid-Rise Structure	Design(Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
op	Open	Garage/Carport
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design(Style)
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
RT	Row or Townhouse	Design(Style)
RH	Rural Housing - USDA	Sale or Financing Concessions
SD	Semi-detached Structure	Design(Style)
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, Basement
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
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
w	Withdrawn Date	Date of Sale/Time
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

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ADDENDUM

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Utah Fee Disclosure:
The name of the appraisal management company is: Valuation Connect
The compensation paid to the Appraiser is: $300
The compensation retained by the AMC: $215

Highest and Best Use
The subject property meets current zoning laws and passing the 4 test of highest and best use which are: legally permissible, financially feasible, physically possible and maximally productive.

Additional Features
MLS Comments: No need to build when you can move right in, into this beautiful custom rambler with a gorgeous gourmet kitchen. It's got everything you've been dreaming of, quartz counter tops, white high-quality cabinets, stainless steel appliances (brand new fridge), and a 5 burner gas stove. Timeless laminate wood flooring, spacious family room w/ cement cast fireplace and added windows for lots of natural light. Grandmaster suite with oversized tile shower and walk in closet. The stunning 9' ceilings w/ 8-foot interior doors and coffered ceilings really set this home apart. Lovely laundry room on main and mudroom w/ bench area. Incredible backyard with a brand new swimmer pool hot tub that you are going to go crazy for!

Comments on Sales Comparison
The subject is a single family home in a conforming subdivision of similar homes. The homes in the immediate area are all new construction and 2 story homes. The comparables are from competing subdivision of existing homes.

Comparable 1 was used because it comes from a competing subdivision of similar homes. It is similar in location, quality of construction and condition.

Comparable 2 was used because it is a recent sale from a competing subdivision of similar homes.

Comparable 3 was used because it is a recent sale from a competing subdivision of similar homes. This home brackets the lower end of the value range because of its inferior lot size.

Comparable 4 was used because it has an unfinished basement and is similar in location, quality of construction and condition.

Comparable 5 was used because it is a 2 story home similar in location, quality of construction and condition.

Comparable 6 was used because it is an active listing. This home has some inferior quality of finishing materials and helps bracket the lower end of the value range.

Comparable 7 was used because it is an active listing. This home is similar in overall quality of construction and condition.

The Indicated Value by Sales Comparison Approach, $750,000, is estimated using the following weights:
12.0% - 6493 W 7990 S; Sale Price $800,000; Adjusted Value $774,000; Gross Adj: 12.8%
25.0% - 6871 W Highline Park Dr S; Sale Price $825,000; Adjusted Value $752,000; Gross Adj: 11.2%
25.0% - 7697 S Scenic Maple Dr; Sale Price $750,000; Adjusted Value $737,000; Gross Adj: 15.8%
25.0% - 6117 W 8010 S; Sale Price $710,000; Adjusted Value $749,000; Gross Adj: 21.9%
13.0% - 6552 Thistle Cv; Sale Price $765,000; Adjusted Value $772,000; Gross Adj: 18.4%

Concessions: Seller Concessions are typical for the market place and are all under 3%, no adjustments were found warranted.

Date of sale: Date inserted into the Date of Sale grid is the Closed Date.

Location: All comparables are similar in location with the subject. No adjustments are warranted.

Site: Lot size of the comparables are similar and no adjustments are warranted.

View: The views of all comparables are similar to the subject, no adjustments warranted.

Design: All comparables have designs that are similar to or equivalent to the subject, no adjustment warranted.

Quality: All comparables are of similar quality of construction as the subject.

Age: All comparables experience a similar effective age, no adjustments warranted.

Condition: All comparables are similar in overall condition, no adjustments were found warranted.

Bedroom Count: No adjustment for differences in bedroom count could be proven in the market.

GLA / Basement: were determined through a simple regression analysis using the least squares method, using comparables similar in size, location, age. The living areas of the home were adjusted for differences greater than 100 square feet, and rounded to the nearest $100. The GLA was adjusted at a rate of XX. The basement was adjusted at a rate of XX for total basement with an additional XX for

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finished basement. Basement area adjustments show the total basement adjustment on the first line and finished basement area on the second line. No additional adjustment was found for finished rooms in the basement above adjustment for finished area.

Extra Comments
Clarification to Appraisers Certification #23:
The intended user of this appraisal report is the Lender/Client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional intended users are identified by the appraiser.

Qualifications and Competency of Appraiser:
Appraiser has held an appraisal license in one or more of the following states since 2001: Washington, Idaho, Utah. Appraiser has demonstrated proficiency in appraising all types of residential property in multiple states during this time.

Purpose of Report:
The purpose of this report is to provide an opinion of Market Value of the Subject Property as defined in this report for the use of making lending decisions by the intended user shown as client on the first page of the URAR Appraisal Form.

Prohibited influences:
This appraisal assignment is not based upon a requested minimum valuation, specific valuation, or approval of a loan. Nor was the appraisers employment based on any of these factors.

Personal Property:
No personal property is included with the subject. Any personal property has been excluded from the valuation of the real property.

Scope of the appraisal assignment:
The Scope of this residential appraisal assignment included reviewing available public information, information from the MLS to determine the condition and quality of the subject property. The interior inspection was completed by someone other than the appraiser, a floor plan of the property was provided to the appraiser. In addition no inspection of the comparables sales/rentals was completed. Only research of the comparables including public photos and ariel imagery was reviewed. Photos of the comparable properties are from the MLS. The Scope also included the research of applicable data, analysis of the data, and arriving at an opinion of the "highest and best use" of the property, while employing generally accepted approaches to value that are applicable, and arriving at a final opinion of the property's value subject to the "assumptions and limiting conditions" and "certifications" attached.

In this appraisal all three approaches to value were considered:

The cost approach estimates the depreciated replacement cost of the subject property added to the site value estimate. The replacement cost estimates are derived from Marshall and Swift Residential Cost service and local builder's cost figures. The site value is estimated as though vacant and ready for development to its highest and best use. The site value is determined by comparison of recently sold sites in the area. However, in older more established areas or where there have been few vacant lot sales, the extraction method is used whereby the depreciated value of the improvements is extracted from comparables sales to determine the land value.

In the Sales Comparison approach, recent sales of properties similar to the subject are analyzed and compared to the subject. Adjustments are made to the sales price of the comparables as features differ. Adjustments are determined by match pair analysis, historical match pair analysis, depreciated costs, judgement and experience in the market. The final result is an estimated of the most probable sales price for the subject as of the effective date of the appraisal.

The income approach includes the appraiser gathering and analyzing rental data in the subject's market area. Including rental amount, common rental concessions, section 8 housing areas, and rental terms. Typically for single family, including Condo, appraisals, the income approach is not applicable due to the relatively small single family rental market. The more limited the rental data the less reliable this approach to value is. Typically this approach is used only at the request of the client, or if there is sufficient rental data to indicate that rental properties are typical.

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Market Conditions Addendum to the Appraisal Report

File No. 600344058

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 7483 S 5680 W City West Jordan State UT Zip Code 84081

Borrower Andrey Khomenko

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	54	28	33	☐ Increasing ☒ Stable ☐ Declining
Absorption Rate (Total Sales/Months)	9.00	9.33	11.00	☐ Increasing ☒ Stable ☐ Declining
Total # of Comparable Active Listings	11	4	28	☐ Declining ☒ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.22	0.43	2.55	☐ Declining ☐ Stable ☐ Increasing

Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Median Comparable Sale Price	662,475	645,646	699,950	☒ Increasing ☐ Stable ☐ Declining
Median Comparable Sales Days on Market	11	20	7	☒ Declining ☐ Stable ☐ Increasing
Median Comparable List Price	645,990	726,970	709,948	☒ Increasing ☐ Stable ☐ Declining
Median Comparable Listings Days on Market	15	27	44	☒ Declining ☐ Stable ☐ Increasing
Median Sale Price as % of List Price	100.00%	100.00%	100.00%	☐ Increasing ☒ Stable ☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining ☒ Stable ☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

Utah Real Estate indicates there were 115 closed sales during the past 12 months and 40 of those sales contained seller concessions which is 35% of the total transactions in this market area. Prior Months 7-12: 54 Sales; 17 with concessions; 31% of sales for this period. 4-6: 28 Sales; 11 with concessions; 39% of sales for this period. 0-3: 33 Sales; 12 with concessions; 36% of sales for this period. The concessions ranged between $150 and $12,595. The median concession amount is $6,500.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. Utah Real Estate was the data source used to complete the Market Conditions Addendum. 6/14/2022

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The overall market has been trending upward for the past 24 months. The overall market remains strong with a limited number of active listings and a strong demand for homes.

CONDO / CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project, complete the following: **Project Name:**

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)				☐ Increasing ☐ Stable ☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing ☐ Stable ☐ Declining
Total # of Active Comparable Listings				☐ Declining ☐ Stable ☐ Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				☐ Declining ☐ Stable ☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Keven Ewell	Signature
Name Keven Ewell	Name
Company Name Above it all Appraisal	Company Name
Company Address 15142 Longbranch Dr Draper, UT 84020	Company Address
State License/Certification # 6028340-CR00 State UT	State License/Certification # State
Email Address aboveitallappraisal@gmail.com	Email Address

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 15, 2022
Appraised Value: $ 750,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

INTERIOR PHOTOS

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



Kitchen

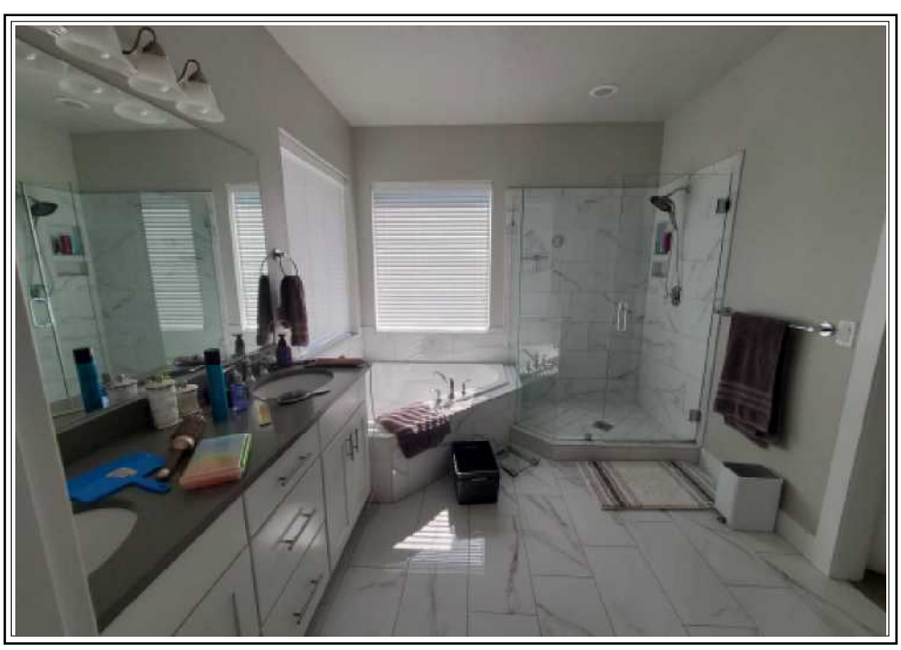
Comment:



Living Area

Description:
Dining Room

Comment:



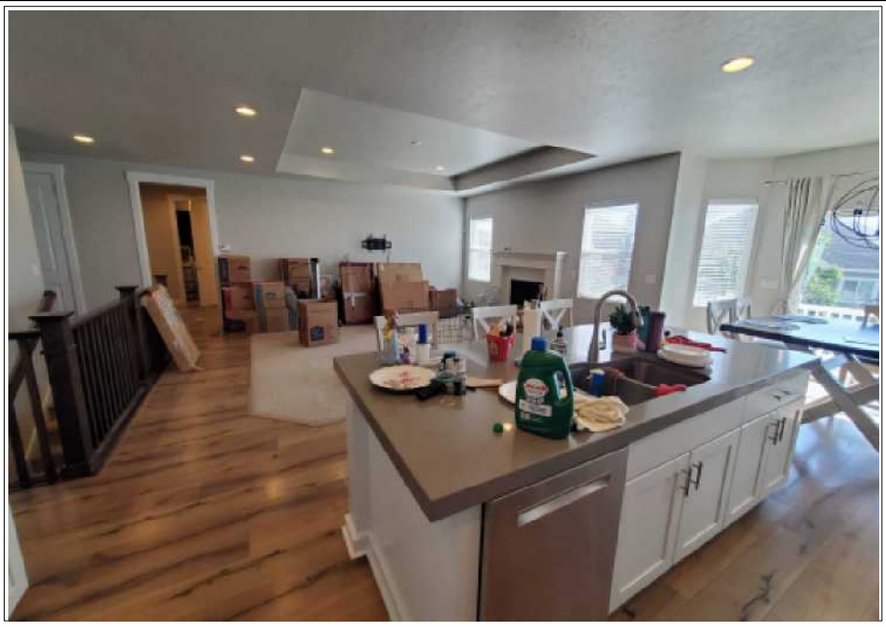
Bathroom

Description:
Owner Bathroom

Comment:

BATHROOM PHOTOS

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



Family Room from Kitchen

Comment:



Bathroom 2

Comment:

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



COMPARABLE SALE #1

6493 W 7990 S
West Jordan, UT 84081
Sale Date: s06/22;c04/22
Sale Price: $ 800,000



COMPARABLE SALE #2

6871 W Highline Park Dr S
West Jordan, UT 84081
Sale Date: s05/22;c04/22
Sale Price: $ 825,000



COMPARABLE SALE #3

7697 S Scenic Maple Dr
West Jordan, UT 84081
Sale Date: s04/22;c03/22
Sale Price: $ 750,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



COMPARABLE SALE #4

6117 W 8010 S
West Jordan, UT 84081
Sale Date: s03/22;c02/22
Sale Price: $ 710,000



COMPARABLE SALE #5

6552 Thistle Cv
West Jordan, UT 84081
Sale Date: s03/22;c01/22
Sale Price: $ 765,000



COMPARABLE SALE #6

6847 W 8150 S
West Jordan, UT 84081
Sale Date: Active
Sale Price: $ 650,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



COMPARABLE SALE #7

6502 W Annandale Way S
West Jordan, UT 84081

COMPARABLE SALE #8

COMPARABLE SALE #9

FLOORPLAN SKETCH

Borrower: Andrey Khomenko	File No.: 600344058	
Property Address: 7483 S 5680 W	Case No.:	
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

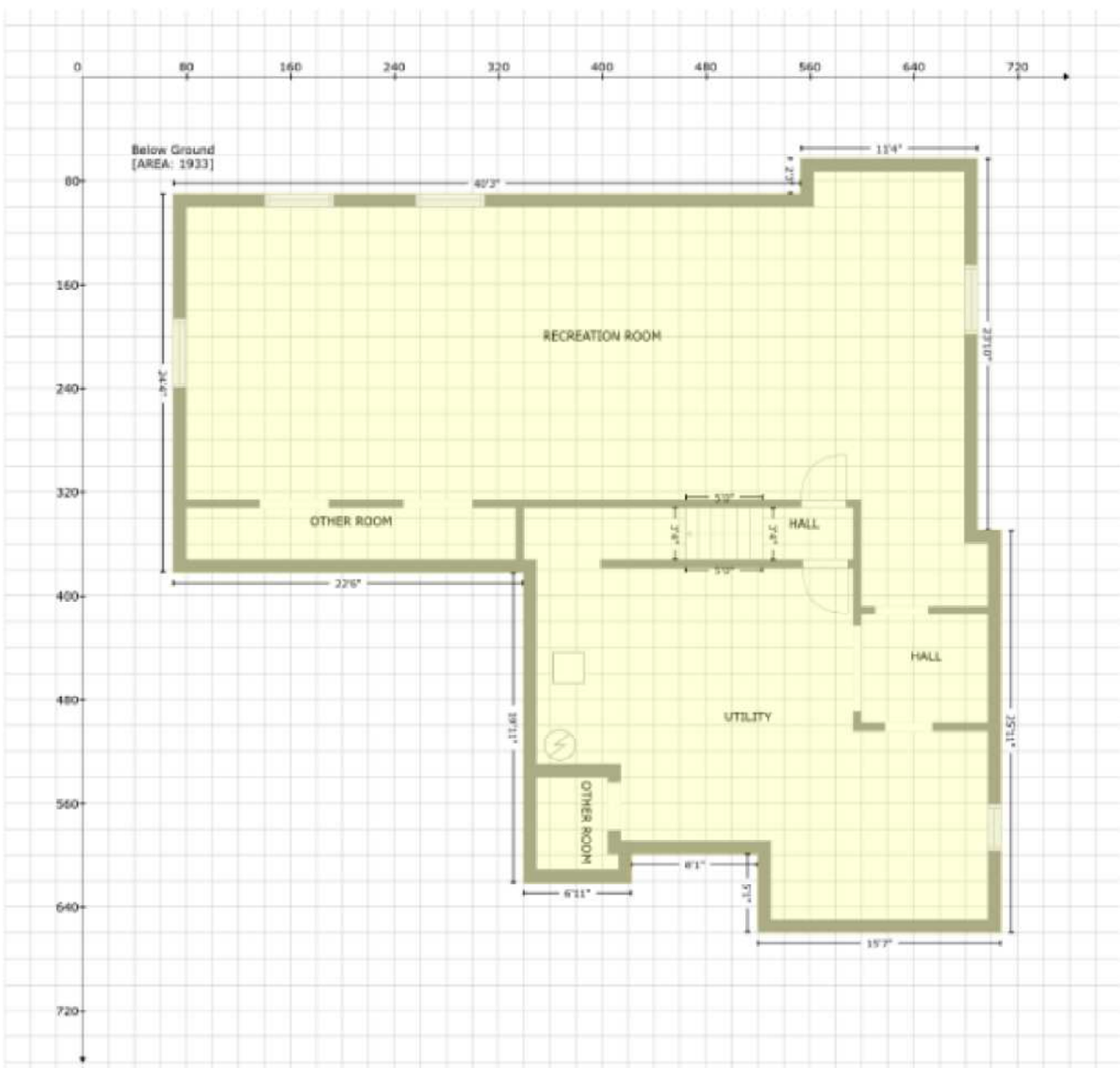
Floor plan



FLOORPLAN SKETCH

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

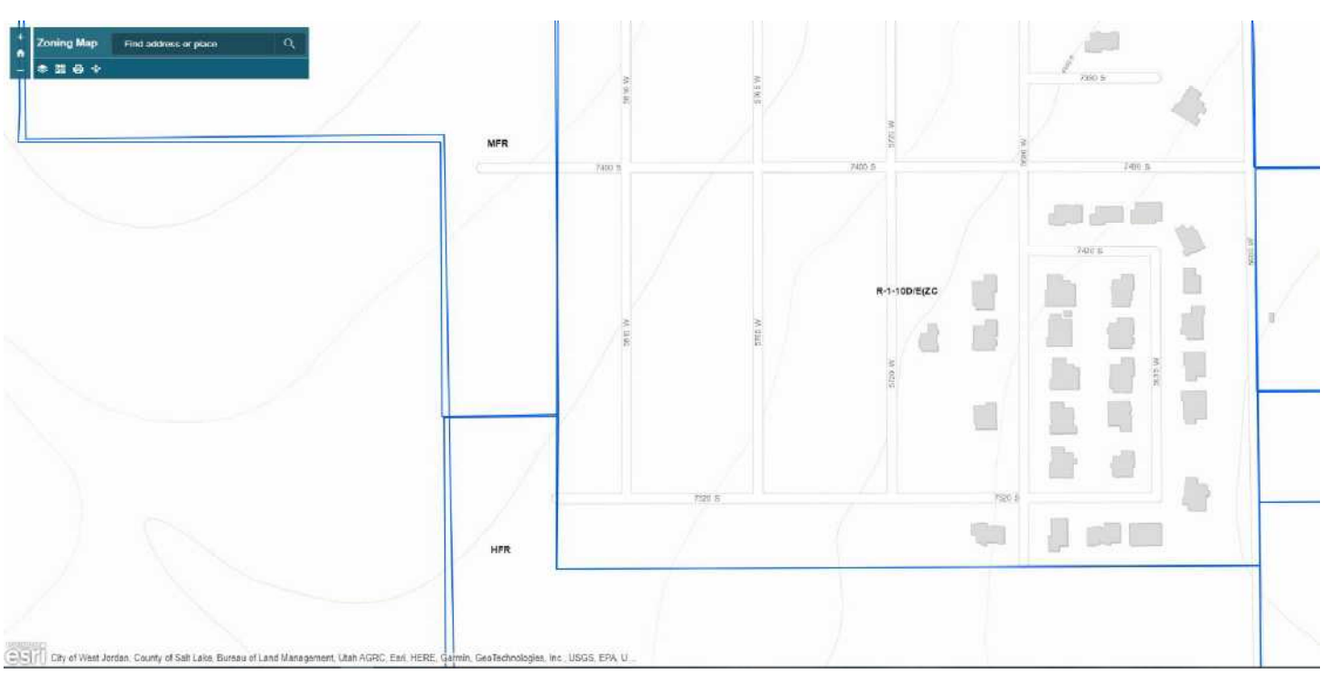
Floor plan



Zoning Map / Plat Map

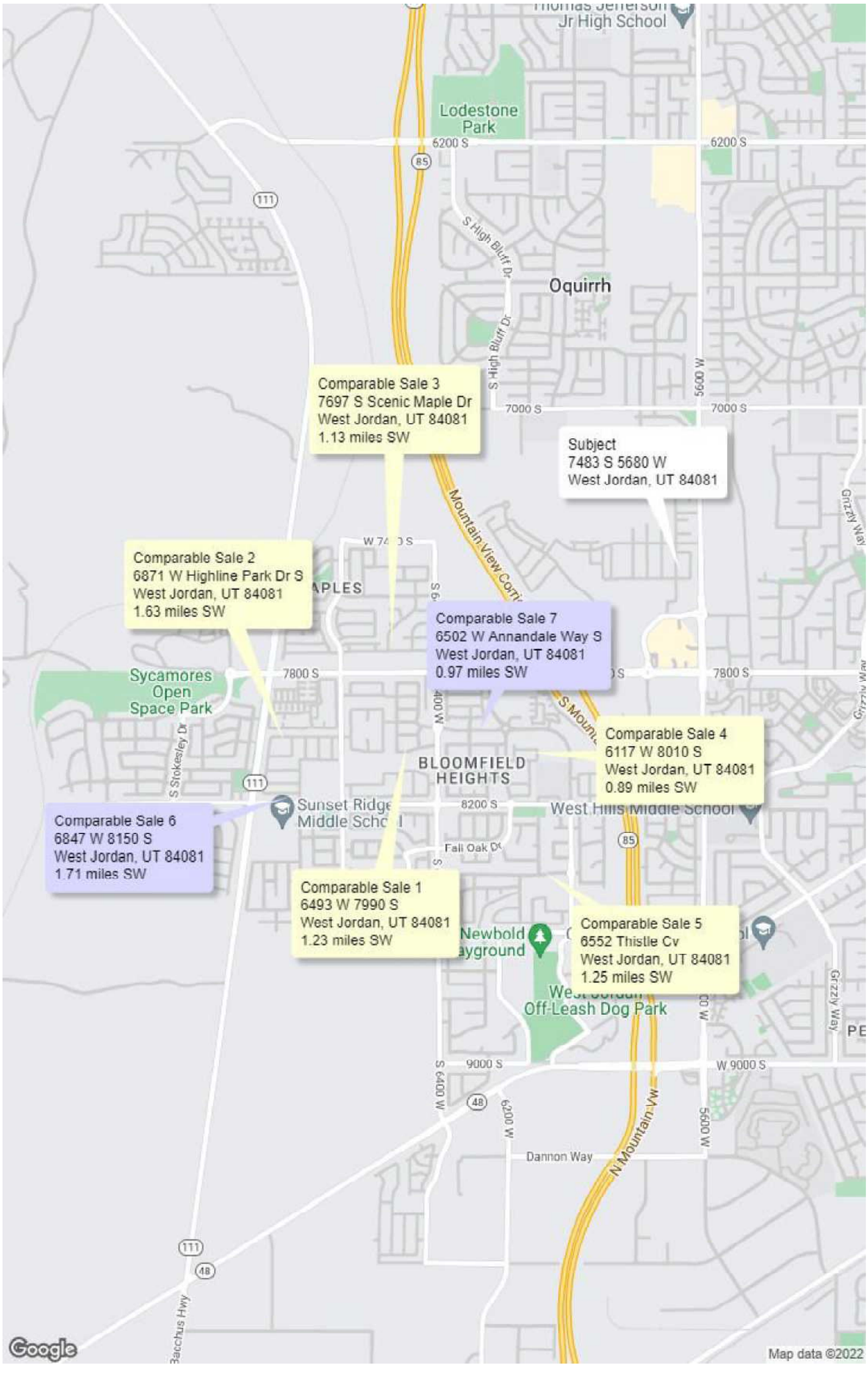
Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		





LOCATION MAP

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



AERIAL MAP

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		



Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

HUDSON INSURANCE COMPANY
100 William Street, 5th Floor
New York, NY 10038

HUDSON INSURANCE GROUP

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE
POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1002598 **Renewal of:**

1. **Named Insured:** Keven H Ewell
2. **Address:** 15142 S Longbranch Dr
   Draper, UT 84020
3. **Policy Period:** **From:** July 8, 2021 **To:** July 8, 2022

   12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above
4. **Limit of Liability**

		Each **Claim**		Policy Aggregate
Damages Limit of Liability	**A.**	$1,000,000	**B.**	$1,000,000
Claims Expense Limit of Liability	**C.**	$1,000,000	**D.**	$1,000,000

5. **Deductible** (Inclusive of **Claims Expenses**):
   5A. $ 500 Each **Claim** **5B.** $ 1,000 Aggregate
6. **Policy Premium:** $478.00 **State Taxes/Surcharges:** $0.00
7. **Retroactive Date:** July 8, 2019
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
   Hudson Insurance Group
   100 William Street, 5th Floor
   New York, NY 10038
   Fax: 646-216-3786
   Email: hudsonclaims300@hudsoninsgroup.com
   On weekends or holidays: **866-546-3981 (Toll Free)**
9. **A. Program Administrator:** Riverton Insurance Agency Corp.
   OREP- Organization of Real Estate Professionals
   B. Agent/Broker: Insurance Services

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary

PRA100 (01/20) Page | 1

STATE OF UTAH
DEPARTMENT OF COMMERCE
DIVISION OF REAL ESTATE

ACTIVE LICENSE

DATE ISSUED: 09/30/2021

EXPIRATION DATE: 10/31/2023

LICENSE NUMBER: 6028340-CR00

LICENSE TYPE: Certified Residential Appraiser

ISSUED TO: KEVEN EWELL
15142 LONGBRANCH DR
DRAPER UT 84020

THE GREAT SEAL OF THE STATE OF UTAH 1847 1896

SIGNATURE OF HOLDER

REAL ESTATE DIVISION DIRECTOR

Form #2

Borrower: Andrey Khomenko	File No.: 600344058
Property Address: 7483 S 5680 W	Case No.:
City: West Jordan	State: UT Zip: 84081
Lender: Loan Depot Wholesale	

Subject: 7483 S 5680 W

File#: 600344058

West Jordan, UT 84081

UREMLS: 1814764 APN#: 20-26-431-007-0000 6/15/2022

DataMaster

Summary of Data Sources and Discrepancy Comments

OLP	$725,000	FLP	$725,000	SP	$725,000	SP/OLP	100%	SP/FLP	100%	Cnsns	-
OLD	05/19/22	FPCD	05/19/22	SD	-	CD	05/21/22	DOM	1	CDOM	1

	In Report	MLS	Public Records	
SP	$725,000	$725,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	11326 sf	0.26 ac / 11,325 sf	0.26 ac / 11,326 sf	The data source used for Site was CoreLogic.
Age	6	6 Yrs Old / Blt 2016	-	The data source used for Age was Utah Real Estate. Age was not available from any other source.
RCt	7,4,2.1	11,4,2	-,4,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	1900	1900	1887	The data source used for GLA was Utah Real Estate.
Bmt	1900sf0sf	1900sf0sf-	1871sf0sf-	The data source used for Basement was Utah Real Estate.
Prk	3ga3dw	-,3,0,3	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent: Ali Garbero Buying Agent:

List Agents Remarks:
No need to build when you can move right in, into this beautiful custom rambler with a gorgeous gourmet kitchen. It's got everything you've been dreaming of, quartz countertops, white high-quality cabinets, stainless steel appliances (brand new fridge), and a 5 burner gas stove. Timeless laminate wood flooring, spacious family room w/ cement cast fireplace and added windows for lots of natural light. Grandmaster suite with oversized tile shower and walk in closet. The stunning 9' ceilings w/ 8-foot interior doors and coffered ceilings really set this home apart. Lovely laundry room on main and mudroom w/ bench area. Incredible backyard with a brand new swimmer pool hot tub that you are going to go crazy for! Schedule your private showing today!

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1814764			Under Contract	05/19/2022	$725,000	05/19/22	$725,000	1
1643551	01/16/2020	$504,900	Sold	11/22/2019	$509,900	12/04/19	$509,900	60
1633916			Canceled	10/01/2019	$524,900	11/05/19	$524,900	51

CoreLogic Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
11158-4144	04/12/2021		Warranty Deed		04/16/2021	Daley Wyn A	Daley Bradly D & Wyn A	
11158-4128	04/12/2021		Warranty Deed		04/16/2021	Daley Bradly D	Daley Wyn A	
		$418,000	Mortgage		04/16/2021	First Colony Mtg Corp	Daley Wyn A	
10886-3016	01/16/2020		Warranty Deed		01/17/2020	Douglas Jordan & Whitney	Daley Wyn A & Bradly D	
		$479,655	Mortgage		01/17/2020	First Colony Mtg Corp	Daley Wyn A	
		$31,760	Mortgage		09/27/2019	Mountain America Fcu	Douglas Jordan	
		$180,000,000	Mortgage		05/15/2017	Wells Fargo Bk Na	Ivory Homes Ltd	
10524-5012	01/26/2017		Special Warranty Deed		01/27/2017	Ivory Homes Ltd	Douglas Jordan & Whitney	
10524-5011	01/26/2017		Special Warranty Deed		01/27/2017	Ivory Dev LLC	Ivory Homes Ltd	
		$371,319	Mortgage		01/27/2017	Veritas Fndg LLC	Douglas Jordan	
		$170,000,000	Mortgage		11/10/2015	Wells Fargo Bk Na	Ivory Homes Ltd	

Borrower: Andrey Khomenko	File No.: 600344058
Property Address: 7483 S 5680 W	Case No.:
City: West Jordan	State: UT Zip: 84081
Lender: Loan Depot Wholesale	

Comp 1: 6493 W 7990 S

File#: 600344058

West Jordan, UT 84081

UREMLS: 1801229 APN#: 20-34-277-001-0000 6/15/2022

DataMaster

Summary of Data Sources and Discrepancy Comments

OLP	$724,900	FLP	$724,900	SP	$800,000	SP/OLP	110%	SP/FLP	110%	Cnsns	-
OLD	04/06/22	FPCD	04/06/22	SD	06/01/22	CD	04/12/22	DOM	6	CDOM	6

	In Report	MLS	Public Records	
SP	$800,000	$800,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	8712 sf	0.20 ac / 8,712 sf	0.20 ac / 8,712 sf	All data sources reported the same data for Site.
Age	7	7 Yrs Old / Blt 2015	7 Yrs Old / Blt 2015	All data sources reported the same data for Age.
RCt	6,3,2.0	15,3,2	-,3,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	1709	1709	1709	All data sources reported the same data for GLA.
Bmt	1835sf1835sfwo	1835sf1835sfwo	1835sf0sf-	The data source used for Basement was Utah Real Estate.
Prk	2ga2dw	-,2,0,2	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent: Zachary Bellows | Buying Agent:

List Agents Remarks:
Multiple offers received-No more showings. All offers must be submitted by 5 PM on Monday 4/11/22-Sellers will review all offers Monday night Beautiful, well maintained, rambler with amazing views in the desirable Loneview neighborhood. Full basement apartment with separate entrance, kitchen, and laundry room. NO HOA! Bonus room in the basement could easily be 6th bedroom. New carpet on the main level, large covered deck, speaker system throughout house, camera system and alarm system. Square footage figures are provided as a courtesy estimate only and were obtained from county records. Buyer is advised to obtain an independent measurement.

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1801229	06/01/2022	$800,000	Sold	04/06/2022	$724,900	04/06/22	$724,900	6
1308324			Expired	06/11/2015	$99,000	06/11/15	$99,000	184

CoreLogic Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
		$150,000	Mortgage	Refi	07/20/2021	America First Fcu	Bellows Zachary	
		$313,000	Mortgage	Refi	01/25/2021	United Wholesale Mtg	Bellows Zachary	
		$75,000	Mortgage	Refi	07/09/2020	America First Fcu	Bellows Zachary	
		$326,000	Mortgage	Refi	04/10/2020	America First Fcu	Bellows Zachary	
		$115,000	Mortgage	Refi	09/10/2019	America First Fcu	Bellows Zachary	
		$75,000	Mortgage	Refi	10/18/2018	America First Fcu	Bellows Zachary	
		$46,200	Mortgage	Refi	07/05/2017	Mountain America Fcu	Bellows Zachary	
		$296,523	Mortgage	Refi	02/24/2016	Veritas Fndg LLC	Bellows Zachary	
10367-2289	10/01/2015		Special Warranty Deed		10/02/2015	Dakota Homes Inc	Bellows Zachary & Melanie	
10184-1321	10/07/2013		Warranty Deed		10/09/2013	Boyer Loneview Lc	Dakota Homes Inc	

Borrower: Andrey Khomenko			File No.: 600344058
Property Address: 7483 S 5680 W			Case No.:
City: West Jordan		State: UT	Zip: 84081
Lender: Loan Depot Wholesale			

Comp 2: 6871 W Highline Park Dr S

File#: 600344058

West Jordan, UT 84081

UREMLS: 1805752 APN#: 20-34-161-003-0000 6/15/2022

DataMaster — Summary of Data Sources and Discrepancy Comments

OLP	$825,000	FLP	$825,000	SP	$825,000	SP/OLP	100%	SP/FLP	100%	Cnsns	-
OLD	04/14/22	FPCD	04/29/22	SD	05/27/22	CD	04/30/22	DOM	16	CDOM	16

	In Report	MLS	Public Records	
SP	$825,000	$825,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	13068 sf	0.30 ac / 13,068 sf	0.30 ac / 13,068 sf	All data sources reported the same data for Site.
Age	3	3 Yrs Old / Blt 2019	-	The data source used for Age was Utah Real Estate. Age was not available from any other source.
RCt	7,4,2.1	17,4,2	-,4,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	2233	2233	2267	The data source used for GLA was Utah Real Estate.
Bmt	1682sf1597sfin	1682sf1597sf-	1699sf0sf-	The data source selected for Basement is a combination of multiple data sources.
Prk	3ga3dw	-,3,0,3	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent: Yuyu Lin — Buying Agent:

List Agents Remarks:
Why waiting for a new construction while you can have it ALL. Newly finished full landscape with fence, gardening area, playground, playset & trampoline (Yes, they are included!). Fully finished basement with two bedrooms, two living room, and bathroom with laundry. Spacious finished storage rooms as well. Master on main. Three bedrooms upstairs. Powder room on main level as well. Built in 2019 by Ivory Homes. Original owner.

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1805752	05/27/2022	$825,000	Sold	04/14/2022	$825,000	04/29/22	$825,000	16
1572278	08/05/2019	$457,870	Sold	12/19/2018	$457,870	05/13/19	$457,870	156

CoreLogic Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
		$367,500	Mortgage	Refi	06/10/2020	Flagstar Bk Fsb	Geng Li	
10812-5231	08/05/2019		Special Warranty Deed		08/05/2019	Ivory Homes Ltd	Geng Li	
10812-5229	08/05/2019		Special Warranty Deed		08/05/2019	Ivory Dev LLC	Ivory Homes Ltd	
		$366,296	Mortgage	1st Time Sale	08/05/2019	My Move Mtg LLC	Geng Li	
		$260,000,000	Mortgage	Refi	11/21/2018	Wells Fargo Bk Na	Ivory Homes Ltd	

Borrower: Andrey Khomenko	File No.: 600344058
Property Address: 7483 S 5680 W	Case No.:
City: West Jordan	State: UT Zip: 84081
Lender: Loan Depot Wholesale	

Comp 3: 7697 S Scenic Maple Dr

File#: 600344058

West Jordan, UT 84081

UREMLS: 1797938 APN#: 20-27-478-005-0000 6/15/2022

DataMaster — Summary of Data Sources and Discrepancy Comments

OLP	$709,900	FLP	$750,000	SP	$750,000	SP/OLP	106%	SP/FLP	100%	Cnsns	-
OLD	03/21/22	FPCD	03/25/22	SD	04/26/22	CD	03/24/22	DOM	3	CDOM	3

	In Report	MLS	Public Records	
SP	$750,000	$750,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	9583 sf	0.22 ac / 9,583 sf	0.22 ac / 9,583 sf	All data sources reported the same data for Site.
Age	8	8 Yrs Old / Blt 2014	8 Yrs Old / Blt 2014	All data sources reported the same data for Age.
RCt	6,3,2.0	15,3,2	-,6,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	1652	1652	1652	All data sources reported the same data for GLA.
Bmt	1652sf1652sfwo	1652sf1652sfwo	1652sf1500sf-	The data source used for Basement was Utah Real Estate.
Prk	4ga4dw	-,4,0,4	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent: Sara J Beck Buying Agent:

List Agents Remarks:
****SHOWINGS START WED 3/23*****ATTENTION TO EVERY DETAIL IN THIS HOME!!! Mrs. Clean and her wood working hubby had this home custom built with a very specific GARAGE SHOP for Woodworking, or Hobbying that is every garage lovers dream! Heated, custom outlets at height for shop benches, heated, and insulated and fully finished with epoxy floors - THE WHOLE 9's!! This classic, and timeless layout offers one of the largest family room/great room flows and features simple, but very highly maintained finishes, but the attention to detail in this home is everything. Sweeping East mountain bench views and a meticulously cared for yard, with near perfect care in every area. Did I mention SOLAR OWNED FREE AND CLEAR!!??? $11 a month current electrical bill helps TONS monthly! Oh, and wait until you see the HUGE accidentally finished storage area and then the finished cold storage with expoxy and systems, holy space and storage!! House feels WAY bigger than it is and the moment you enter, you feel love. We hope this home finds its way to the right person who will love it as much as they did. Welcome Home.

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1797938	04/26/2022	$750,000	Sold	03/21/2022	$750,000	03/25/22	$750,000	3

CoreLogic Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
11332-1974	04/25/2022		Warranty Deed		04/25/2022	Cummings Marie D	Gibbons Mike & Marilyn	
		$150,000	Mortgage	Resale	04/25/2022	Intercap Lndg	Gibbons Mike	
11325-4419	04/05/2022		Warranty Deed		04/05/2022	Cummings Family Trust	Cummings Marie D	
11325-4416	04/05/2022		Affidavit		04/05/2022	Cummings Robert	Cummings Family Trust	
10461-5992	08/02/2016		Special Warranty Deed		08/08/2016	Cummings Robert K & Marie D	Cummings Family Trust	
10290-6202	01/21/2015		Warranty Deed		01/22/2015	Fieldstone Utah Investors LLC	Cummings Robert K & Marie D	
		$96,463	Mortgage	1st Time Sale	01/22/2015	Guaranteed Rate Inc	Cummings Robert K	
		$5,000,000	Mortgage	Construction	07/29/2014	Zions First Nat'l Bk	Fieldstone Utah Investors LLC	

Borrower: Andrey Khomenko	File No.: 600344058
Property Address: 7483 S 5680 W	Case No.:
City: West Jordan	State: UT Zip: 84081
Lender: Loan Depot Wholesale	

Comp 4: 6117 W 8010 S

West Jordan, UT 84081

File#: 600344058

UREMLS: 1793072 APN#: 20-35-162-012-0000 6/15/2022

DataMaster

Summary of Data Sources and Discrepancy Comments

OLP	$682,000	FLP	$682,000	SP	$710,000	SP/OLP	104%	SP/FLP	104%	Cnsns	-
OLD	02/23/22	FPCD	02/23/22	SD	03/24/22	CD	02/28/22	DOM	5	CDOM	5

	In Report	MLS	Public Records	
SP	$710,000	$710,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	5227 sf	0.12 ac / 5,227 sf	0.12 ac / 5,227 sf	All data sources reported the same data for Site.
Age	5	5 Yrs Old / Blt 2017	-	The data source used for Age was Utah Real Estate. Age was not available from any other source.
RCt	7,4,2.1	12,4,2	-,3,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	2631	2631	2361	The data source used for GLA was Utah Real Estate.
Bmt	1262sf0sf	1262sf0sf-	1262sf0sf-	The data source selected for Basement is a combination of multiple data sources.
Prk	2ga2dw	-,2,0,2	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent: Tobin Prince Buying Agent:

List Agents Remarks:
MULTIPLE OFFERS Highest and best due Monday, February 28th by 5 pm. Beautiful 2 Story home in the heart of West Jordan. As you walk into the entryway this home has vaulted ceilings and lots of light. This home features 4 bedrooms 2.5 baths. Living area is open to the kitchen great for entertaining. The master suite has a separate tub and shower. The basement is unfinished so you can make it what you want. Option for gas range oven hook-up and the fireplace has been roughed in.

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1793072	03/24/2022	$710,000	Sold	02/23/2022	$682,000	02/23/22	$682,000	5

CoreLogic Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
11320-6459	03/23/2022		Warranty Deed		03/24/2022	Durrant Jeffrey D & Cheyenne	Abouo Lacy	
		$497,000	Mortgage	Resale	03/24/2022	Intercap Lndg	Abouo Lacy	
		$346,000	Mortgage	Refi	10/26/2020	Quicken Lns	Durrant Jeffrey D	
10859-635	11/07/2019		Warranty Deed		11/13/2019	Durrant Jeffrey & Cheyenne	Durrant Jeffrey D & Cheyenne	
		$340,000	Mortgage	Nominal	11/13/2019	Quicken Lns Inc	Durrant Jeffrey D	
10612-7216	10/25/2017		Warranty Deed		10/25/2017	Bach Homes LLC	Durrant Jeffrey & Cheyenne	
10612-7215	10/25/2017		Warranty Deed		10/25/2017	Broadmeadow Subdivision LLC	Bach Homes LLC	
		$341,677	Mortgage	1st Time Sale	10/25/2017	Academy Mtg Corp	Durrant Jeffrey	
		$244,651	Mortgage	Refi	04/04/2017	Private Individual	Broadmeadow Subdivision LLC	

Borrower: Andrey Khomenko	File No.: 600344058
Property Address: 7483 S 5680 W	Case No.:
City: West Jordan	State: UT Zip: 84081
Lender: Loan Depot Wholesale	

Comp 5: 6552 W Thistle Cv

File#: 600344058

West Jordan, UT 84081

UREMLS: 1788970 APN#: 20-27-429-014-0000 6/15/2022

DataMaster

Summary of Data Sources and Discrepancy Comments

OLP	$750,000	FLP	$750,000	SP	$765,000	SP/OLP	102%	SP/FLP	102%	Cnsns	-
OLD	01/28/22	FPCD	01/28/22	SD	03/03/22	CD	01/31/22	DOM	36	CDOM	36

	In Report	MLS	Public Records	
SP	$765,000	$765,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	10890 sf	0.25 ac / 10,890 sf	0.25 ac / 10,890 sf	All data sources reported the same data for Site.
Age	6	6 Yrs Old / Blt 2016	-	The data source used for Age was Utah Real Estate. Age was not available from any other source.
RCt	8,5,3.0	15,5,3	-,3,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	2709	2709	2709	All data sources reported the same data for GLA.
Bmt	1319sf0sf	1319sf0sf-	1319sf0sf-	The data source selected for Basement is a combination of multiple data sources.
Prk	2ga2dw	-,2,0,2	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent JARED HANSEN Buying Agent

List Agents Remarks:
Beautiful West Jordan home with plenty of upgrades, space, privacy, and care sits at the end of a cul-de-sac. This home boasts a large chef's kitchen that opens up to the family room and dining space for entertaining. With a master on the main level and one on the second floor, this home is perfect for single-level living or having guests over. Plenty of open space throughout for entertaining the family inside and out. The $50k backyard landscaping has all of the space for whatever you desire - a large RV pad and open space allows for the option of a detached garage. A fire pit, gazebo, trampoline, and full playset will keep friends and family entertained all day. There is a walkout basement and plumbing for a second kitchen to support a mother-in-law apartment. This home is gorgeous and has it all!

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1788970	03/03/2022	$765,000	Sold	01/28/2022	$750,000	01/28/22	$750,000	36

CoreLogic Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
11312-7951	03/02/2022		Warranty Deed		03/03/2022	Gnanasekaran Balaji	Hewlett Jamie	
		$647,200	Mortgage	Resale	03/03/2022	Direct Mtg Corp	Hewlett Jamie	
		$88,000	Mortgage	Refi	03/31/2021	America First Fcu	Gnanasekaran Balaji	
		$356,000	Mortgage	Refi	12/09/2020	Parkside Lndg LLC	Gnanasekaran Balaji	
		$362,500	Mortgage	Refi	09/05/2019	United Wholesale Mtg	Gnanasekaran Balaji	
10753-8977	02/17/2019		Warranty Deed		02/19/2019	Gnanasekaran Balaji	Gnanasekaran Balaji	
10516-9224	12/29/2016		Warranty Deed		12/30/2016	Century Communities Of Utah LLC	Gnanasekaran Balaji	
		$373,742	Mortgage	1st Time Sale	12/30/2016	United Wholesale Mtg	Gnanasekaran Balaji	
10427-7199	05/03/2016		Special Warranty Deed		05/03/2016	Maple Hills Holdings LLC	Century Communities Of Utah LLC	
		$6,325,000	Mortgage	Refi	10/15/2014	America First Fcu	Maple Hills Holdings LLC	

Borrower: Andrey Khomenko	File No.: 600344058
Property Address: 7483 S 5680 W	Case No.:
City: West Jordan	State: UT Zip: 84081
Lender: Loan Depot Wholesale	

Comp 6: 6847 W 8150 S

File#: 600344058

West Jordan, UT 84081

UREMLS: 1820656 APN#: 20-34-160-030-0000 6/15/2022

DataMaster

Summary of Data Sources and Discrepancy Comments

OLP	$650,000	FLP	$650,000	SP	$650,000	SP/OLP	100%	SP/FLP	100%	Cnsns	-
OLD	06/13/22	FPCD	06/13/22	SD	-	CD	06/13/22	DOM	2	CDOM	2

	In Report	MLS	Public Records	
SP	$650,000	$650,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	9148 sf	0.21 ac / 9,147 sf	0.21 ac / 9,148 sf	The data source used for Site was CoreLogic.
Age	2	2 Yrs Old / Blt 2020	-	The data source used for Age was Utah Real Estate. Age was not available from any other source.
RCt	6,3,2.0	9,3,2	-,3,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	1926	1926	1926	All data sources reported the same data for GLA.
Bmt	1886sf0sf	1886sf0sf-	1886sf0sf-	The data source selected for Basement is a combination of multiple data sources.
Prk	2ga2dw	-,2,0,2	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent: Joseph Parker Buying Agent:

List Agents Remarks:
This beautiful home is just 2 years old. The storage space on the main floor is amazing. Plenty of pantry space in the kitchen and closet space in all the bedrooms and bathrooms. The 9 ft ceilings allow you to have the great 8 ft doors that you'll love. The spacious entry way leads to a beautiful open kitchen, dining and living room. The RV parking leads to a wonderful back patio. The Patio has a gas line ready for a fire pit and electric plug for a hot tub. Great views of the valley and east mountain range. Come see it today! Buyer and Buyer Agent to verify all information.

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1820656			Active	06/13/2022	$650,000	06/13/22	$650,000	2

CoreLogic Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
		$58,000	Mortgage	Refi	06/01/2021	Goldenwest Fcu	Cheesman Jayson	
		$406,000	Mortgage	Refi	05/17/2021	Goldenwest Fcu	Cheesman Jayson	
10953-5981	05/29/2020		Special Warranty Deed		06/01/2020	Ivory Homes Ltd	Cheesman Jayson	
		$403,392	Mortgage	1st Time Sale	06/01/2020	Direct Mtg Corp	Cheesman Jayson	
10882-3775	01/06/2020		Special Warranty Deed		01/07/2020	Ivory Dev LLC	Ivory Homes Ltd	

Borrower: Andrey Khomenko	File No.: 600344058
Property Address: 7483 S 5680 W	Case No.:
City: West Jordan	State: UT Zip: 84081
Lender: Loan Depot Wholesale	

Comp 7: 6502 W Annandale Way S

File#: 600344058

West Jordan, UT 84081

UREMLS: 1812633 APN#: 20-34-229-007-0000 6/15/2022

DataMaster

Summary of Data Sources and Discrepancy Comments

OLP	$739,000	FLP	$725,000	SP	$725,000	SP/OLP	98%	SP/FLP	100%	Cnsns	-
OLD	05/12/22	FPCD	05/27/22	SD	-	CD	05/12/22	DOM	33	CDOM	33

	In Report	MLS	Public Records	
SP	$725,000	$725,000	-	The data source used for Sale Price was Utah Real Estate. Sale Price was not available from any other source.
Site	6970 sf	0.16 ac / 6,969 sf	0.16 ac / 6,970 sf	The data source used for Site was CoreLogic.
Age	6	6 Yrs Old / Blt 2016	-	The data source used for Age was Utah Real Estate. Age was not available from any other source.
RCt	6,3,2.1	15,3,2	-,3,-	The data source selected for Room Count is a combination of multiple data sources.
GLA	1760	1760	1697	The data source used for GLA was Utah Real Estate.
Bmt	1760sf1672sfin	1760sf1672sf-	1775sf0sf-	The data source selected for Basement is a combination of multiple data sources.
Prk	3ga3dw	-,3,0,3	-,-,-,-	The data source used for Parking was Utah Real Estate. Parking was not available from any other source.
Loc	N;Res;			
View	N;Res;			
Qly	Q3			
Cnd	C3			

Photos and Remarks






Appraiser Comments:
No Appraiser Comments

List Agent: Heidi R. Jorgensen | Buying Agent:

List Agents Remarks:
Gorgeous rambler located in an incredible neighborhood with beautiful mountain views. An impressive entryway leads into a spacious great room with vaulted ceilings, a cozy stone fireplace, tons of natural light, and an open concept layout perfect for entertaining. The kitchen features custom cabinets, granite countertops, a large island, brand-new stainless steel appliances, and an eat-in area. The large master on the main level includes a walk-in closet and master bath with quartz counters and double sinks. The basement is newly finished with extra high ceilings, 3 bedrooms, an open area, and an office nook. The back patio and pergola are great for those relaxing evenings. The garage holds 3 cars. This home has everything and is move-in ready!

Utah Real Estate Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
1812633			Active	05/12/2022	$725,000	05/27/22	$725,000	33
1536740	09/05/2018	$395,000	Sold	06/29/2018	$399,900	07/11/18	$399,900	21
1380151	08/12/2016	$349,900	Sold	05/17/2016	$359,900	05/17/16	$359,900	56

CoreLogic Transfer History Deeds and Mortgage History

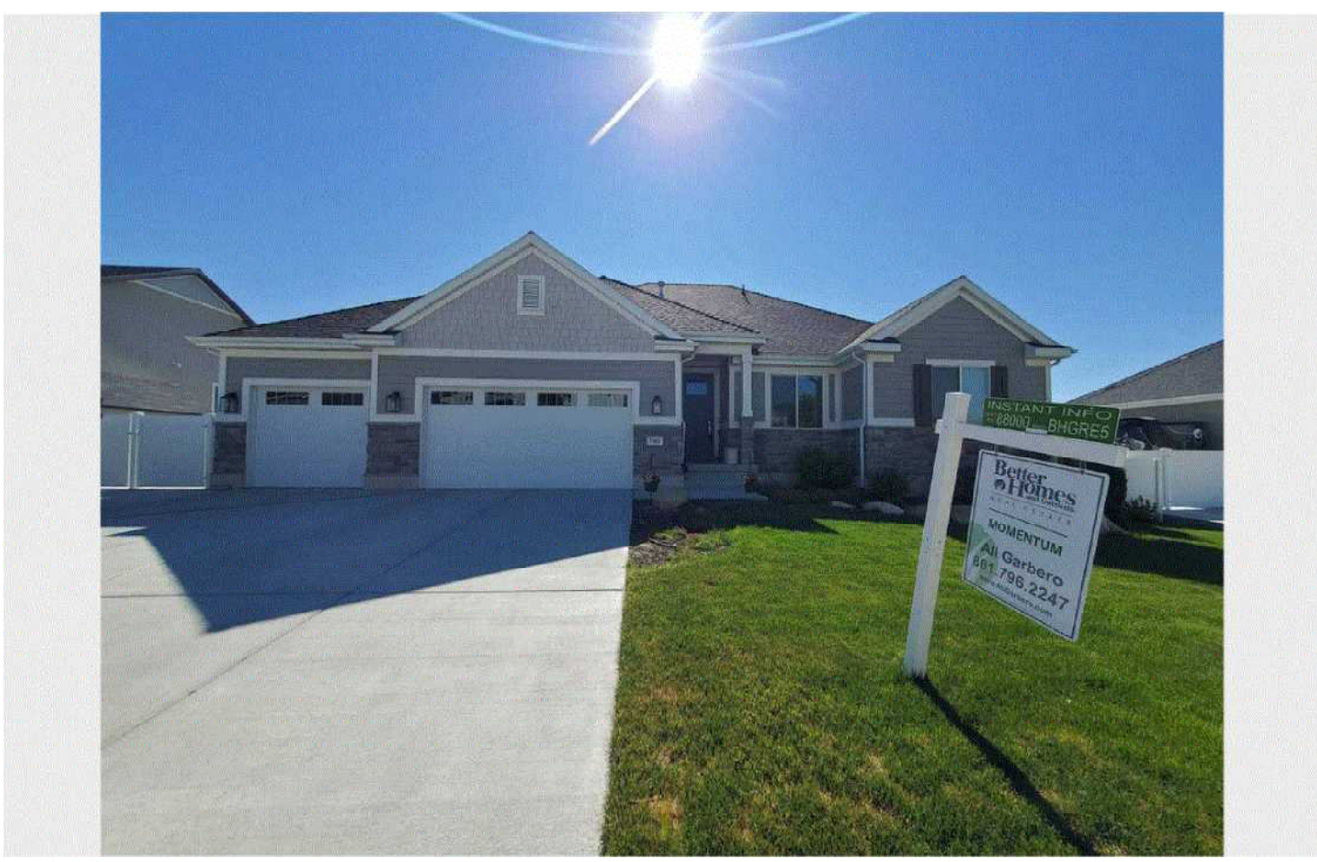
Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
		$419,210	Mortgage	Refi	12/14/2020	American Financing Corp	Brown Jeffrey	
10709-5663	09/04/2018		Warranty Deed		09/05/2018	Aardema Brian & Karlie	Brown Jeffrey & Jennifer	
		$355,500	Mortgage	Resale	09/05/2018	American Financing Corp	Brown Jeffrey	
10458-6419	07/29/2016		Special Warranty Deed		07/29/2016	Dakota Homes Inc	Aardema Brian & Karlie	
		$279,920	Mortgage	1st Time Sale	07/29/2016	Academy Mtg Corp	Aardema Brian	
		$270,000	Mortgage	Construction	12/08/2015	M&T Bk	Dakota Homes Inc	
10282-9337	12/17/2014		Warranty Deed		12/18/2014	Boyer Loneview Lc	Dakota Homes Inc	

Borrower: Andrey Khomenko		File No.:	600344058
Property Address: 7483 S 5680 W		Case No.:	
City: West Jordan	State: UT	Zip: 84081	
Lender: Loan Depot Wholesale			

VALUATION CONNECT
A MORTGAGE CONNECT COMPANY

Property Data Report

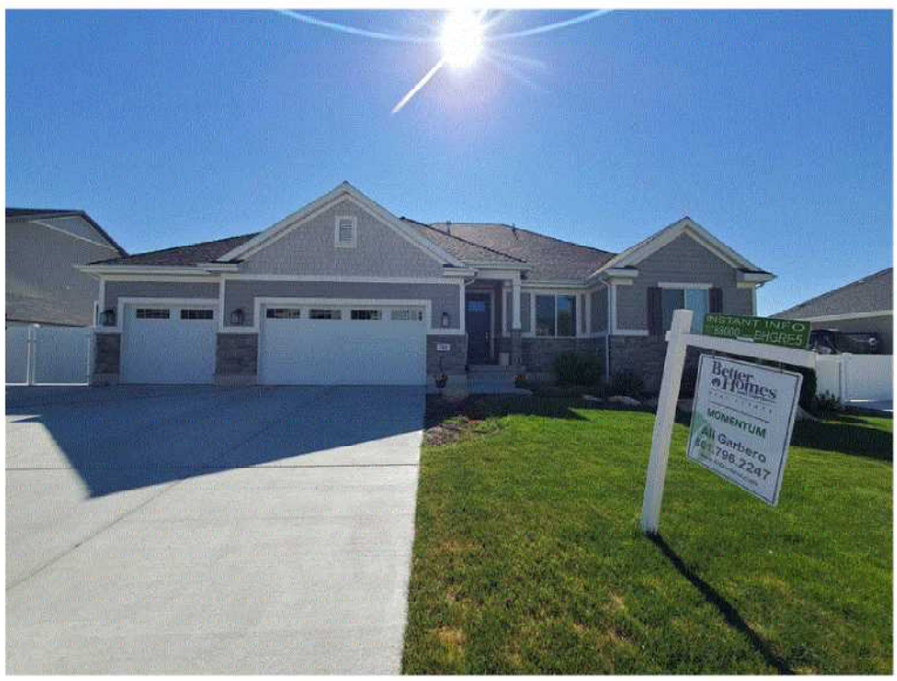
For: Valuation Connect
Client: VALUATION CONNECT, LOANDEPOT



7483 S 5680 W
West Jordan, UT 84081, USA

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Front



Right

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



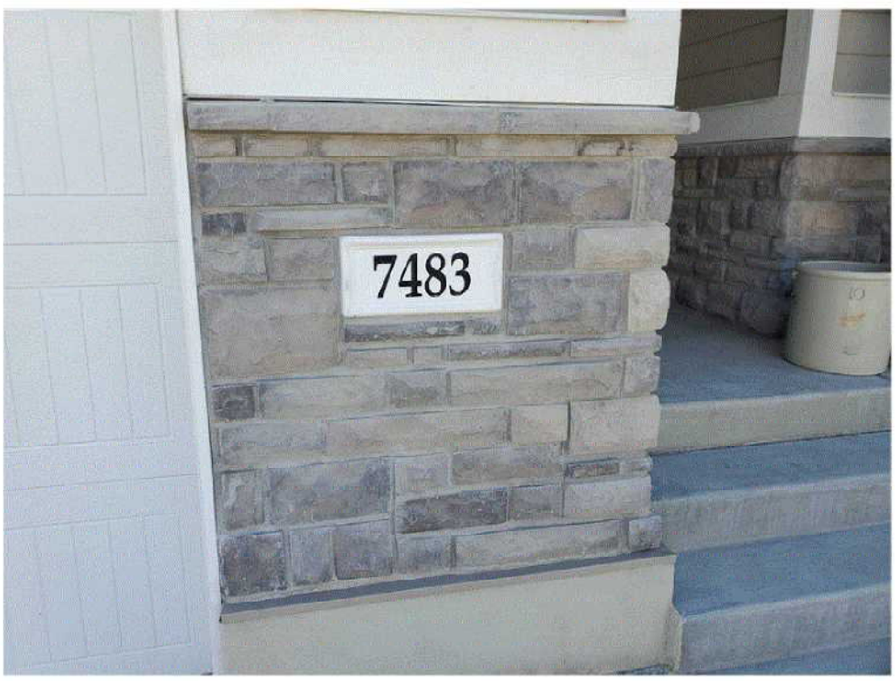
Left



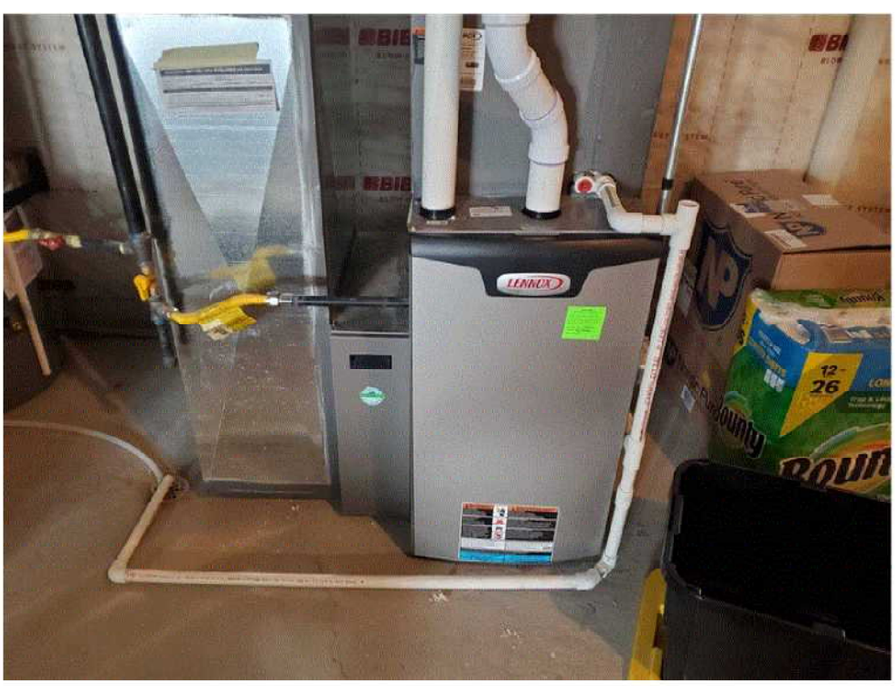
Rear

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Address verification



HVAC Unit

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



AC Unit



Water Heater

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Electric Panel - Opened



Street Scene

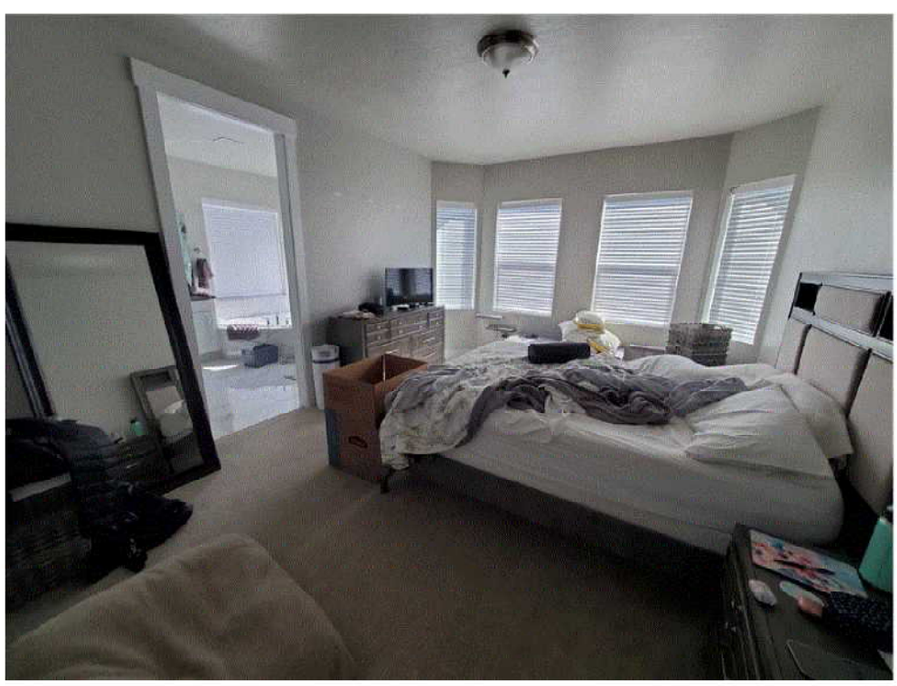
600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Street Scene

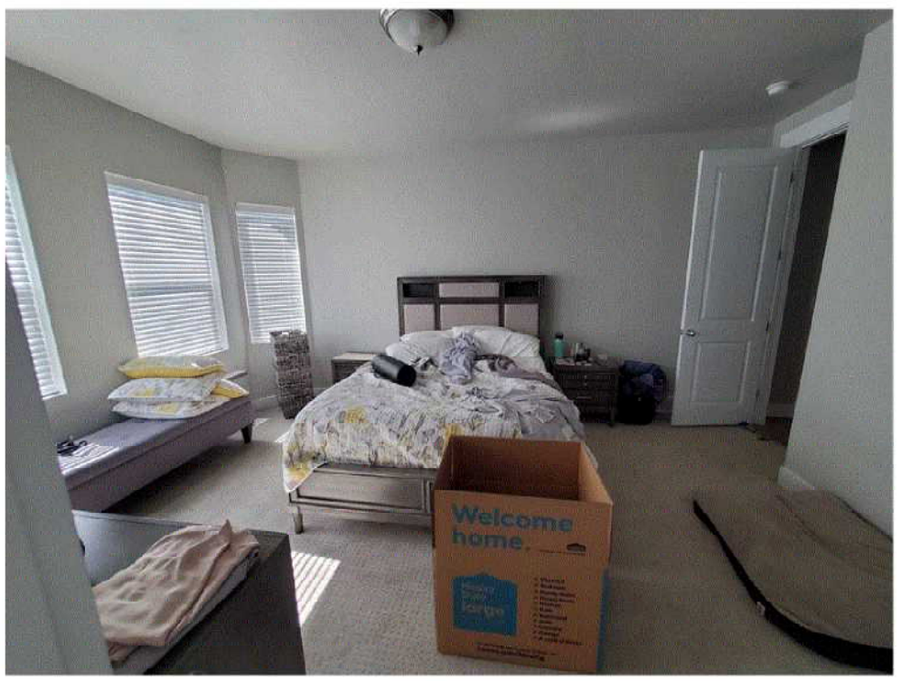


Bedroom

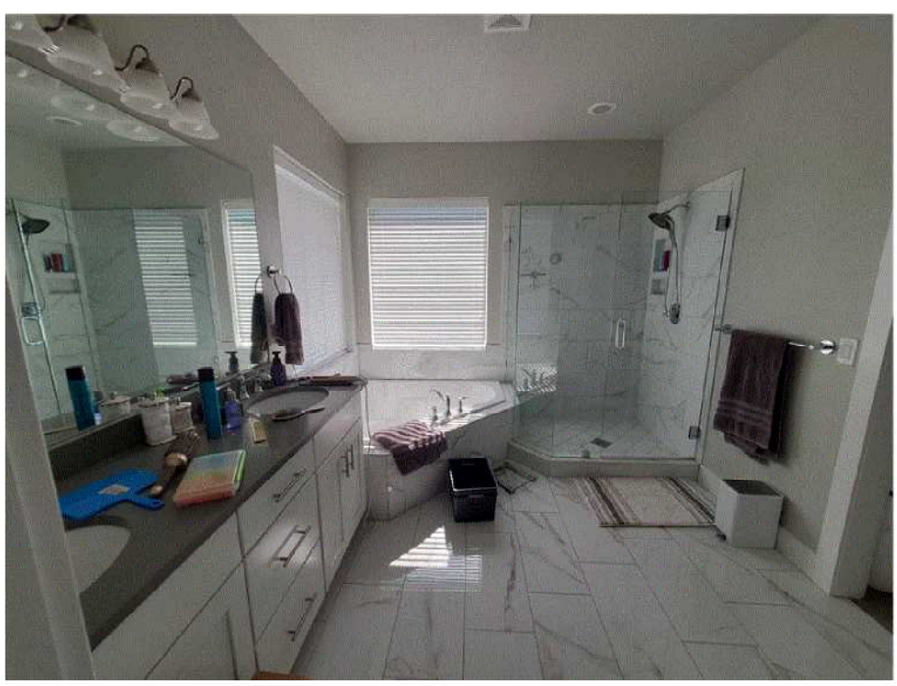
Interior Photos of All Rooms

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Bedroom
Interior Photos of All Rooms

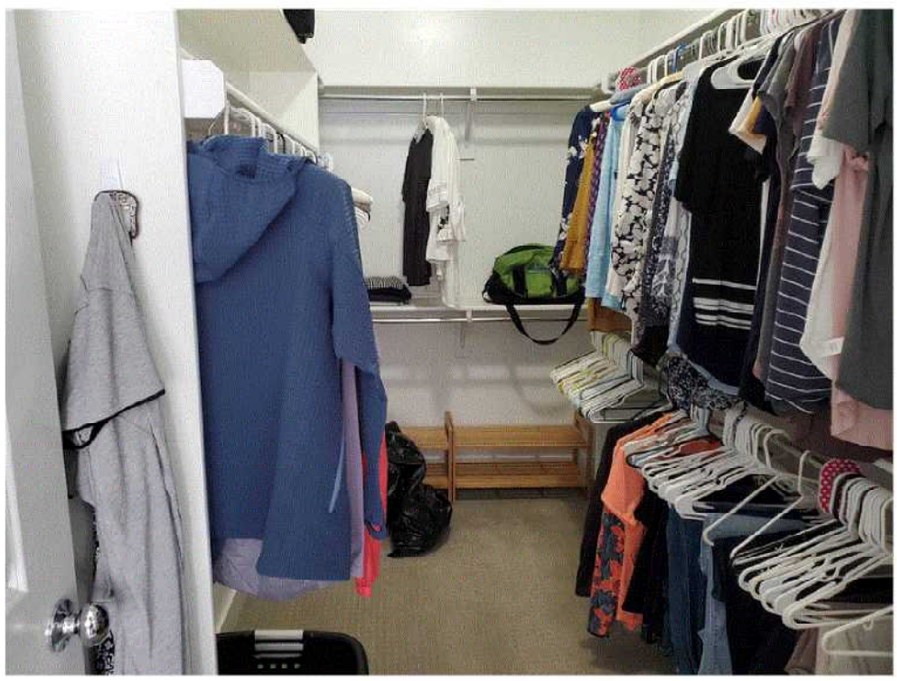


Kitchen
Interior Photos of All Rooms

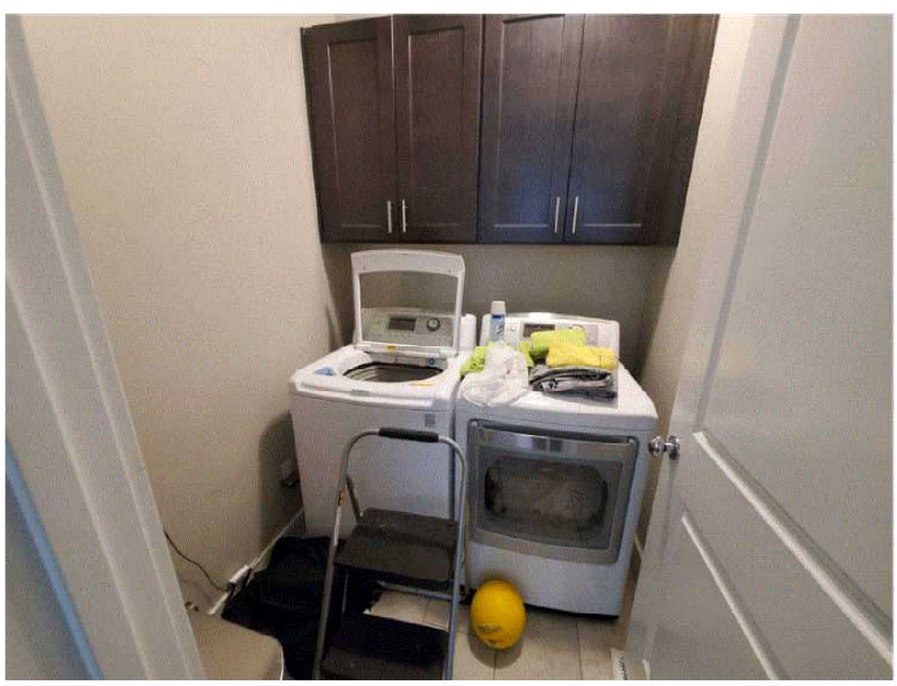
600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Closet
Interior Photos of All Rooms

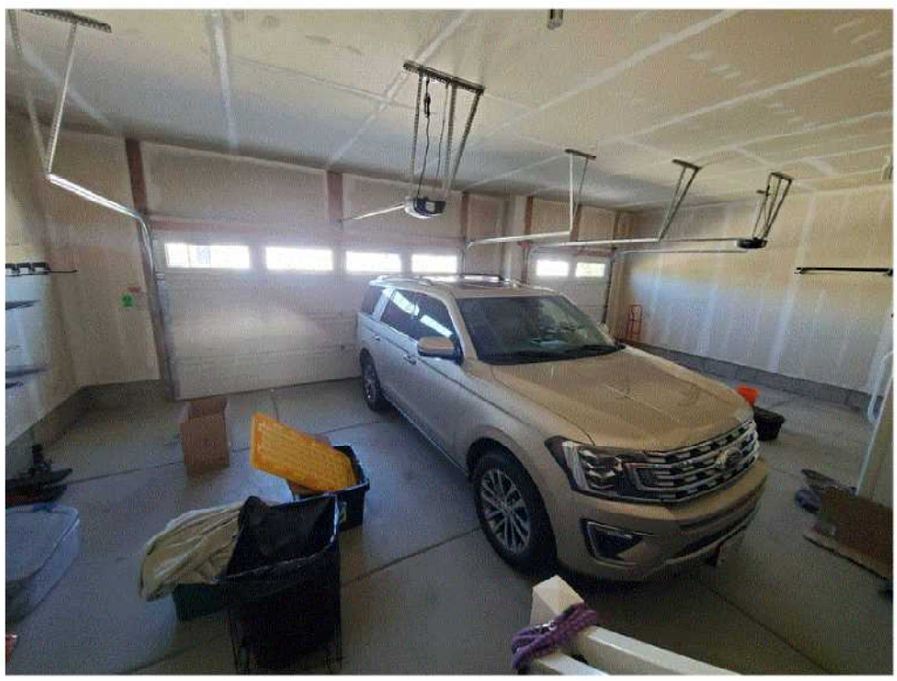


Laundry
Interior Photos of All Rooms

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Garage
Interior Photos of All Rooms

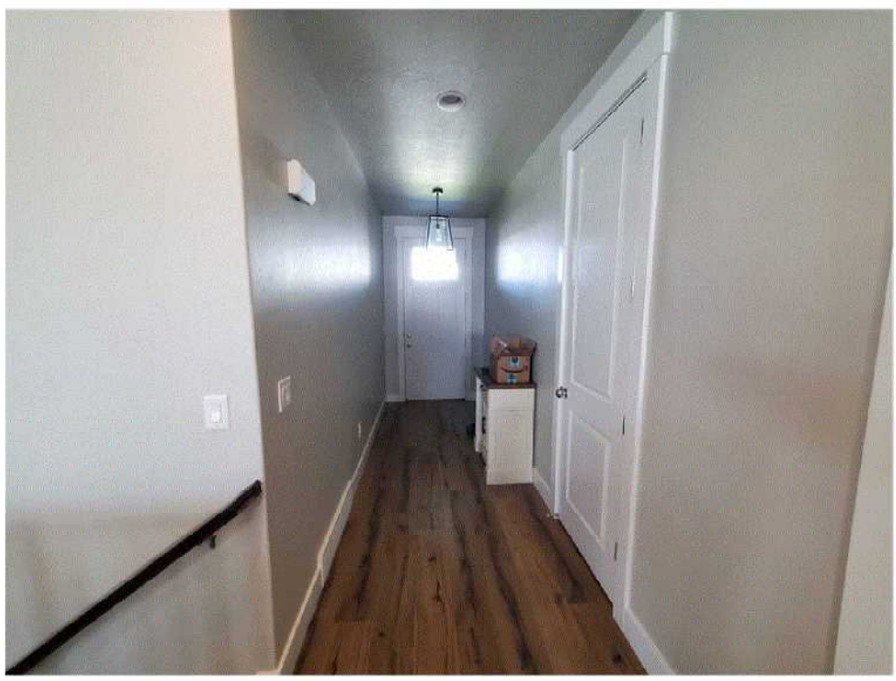


Garage
Interior Photos of All Rooms

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Hallway
Interior Photos of All Rooms



Kitchen
Interior Photos of All Rooms

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Kitchen
Interior Photos of All Rooms



Dining
Interior Photos of All Rooms

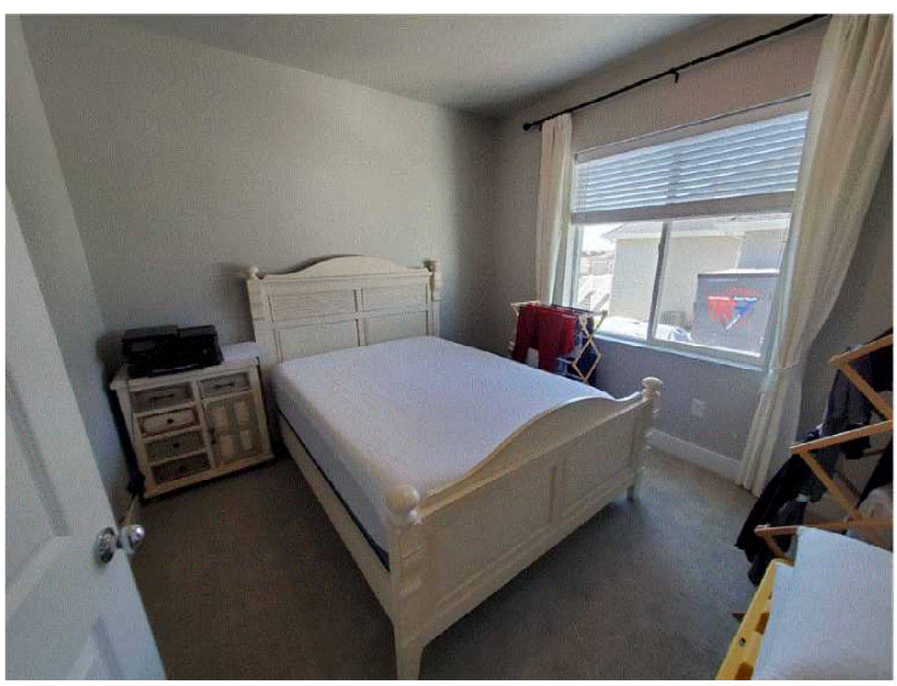
600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Bathroom
Interior Photos of All Rooms



Bedroom
Interior Photos of All Rooms

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Bedroom
Interior Photos of All Rooms



Basement
Interior Photos of All Rooms

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Basement
Interior Photos of All Rooms

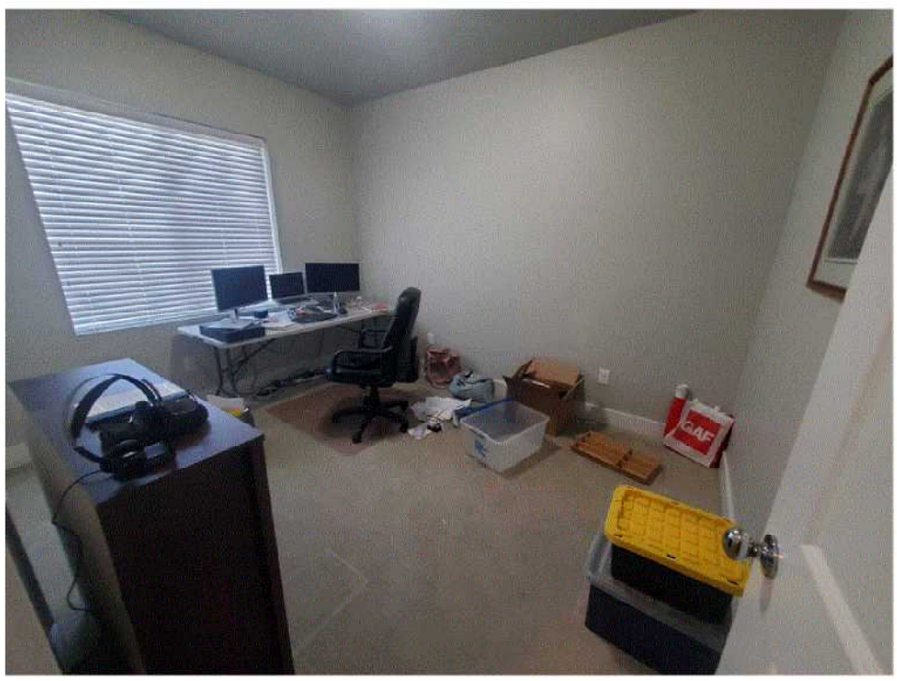


Kitchen
Interior Photos of All Rooms

600344058.ZOO

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Property Photos



Bedroom

Interior Photos of All Rooms

600344058.ZOO

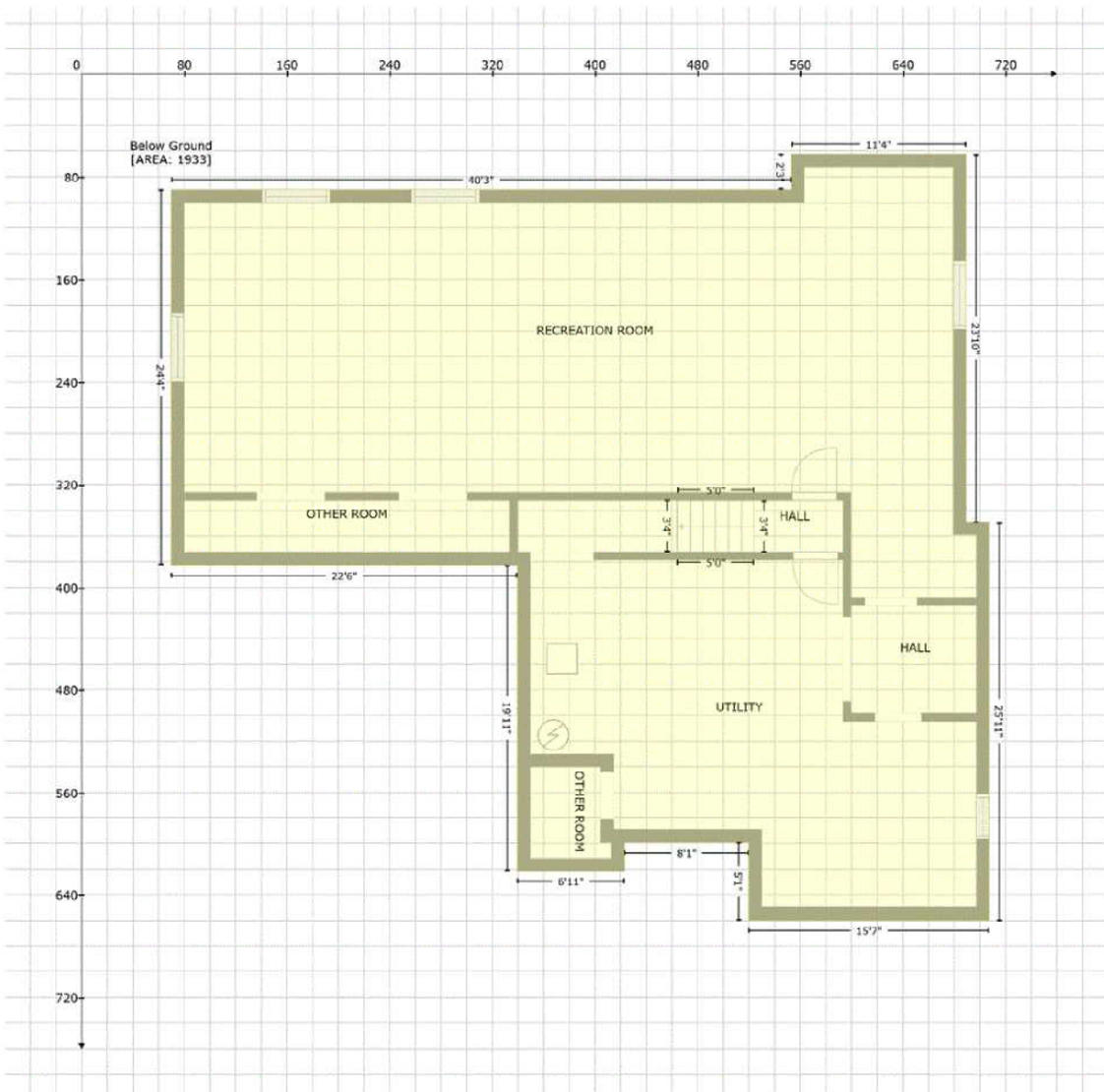
Borrower: Andrey Khomenko		File No.:	600344058
Property Address: 7483 S 5680 W		Case No.:	
City: West Jordan	State: UT	Zip:	84081
Lender: Loan Depot Wholesale			

Floor plan



Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

Floor plan

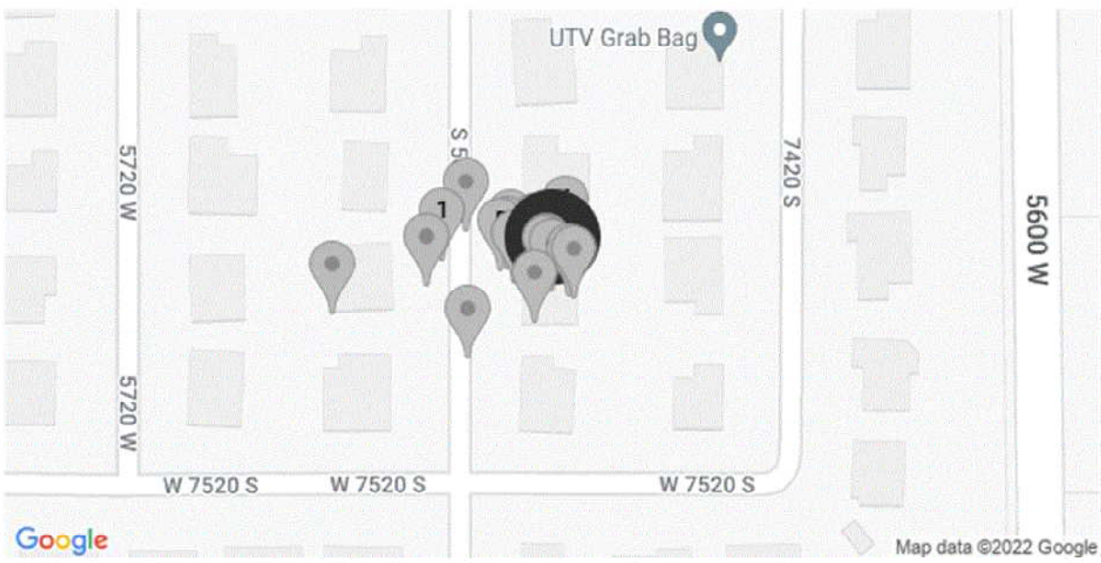


Below Ground equation: -((689.2 + 689.2) * (62.7 - 349) + (689.2 + 707.3) * (349 - 349) + (707.3 + 707.3) * (349 - 659.8) + (707.3 + 519.9) * (659.8 - 659.8) + (519.9 + 519.9) * (659.8 - 599.2) + (519.9 + 422.8) * (599.2 - 599.2) + (422.8 + 422.8) * (599.2 - 621.4) + (422.8 + 339.5) * (621.4 - 621.4) + (339.5 + 339.5) * (621.4 - 382.5) + (339.5 + 69.7) * (382.5 - 382.5) + (69.7 + 69.7) * (382.5 - 90.1) + (69.7 + 552.9) * (90.1 - 90.1) + (552.9 + 552.9) * (90.1 - 62.7) + (552.9 + 689.2) * (62.7 - 62.7)) * 0.5 * 0.000694

FLOOR 2 equation: -((817.5 + 849.2) * (77.2 - 108.9) + (849.2 + 849.2) * (108.9 - 389) + (849.2 + 867.3) * (389 - 389) + (867.3 + 867.3) * (389 - 699.8) + (867.3 + 679.9) * (699.8 - 699.8) + (679.9 + 679.9) * (699.8 - 659.2) + (679.9 + 564.4) * (659.2 - 659.2) + (564.4 + 564.4) * (659.2 - 580.2) + (564.4 + 499.5) * (580.2 - 580.2) + (499.5 + 499.5) * (580.2 - 471.7) + (499.5 + 468.2) * (471.7 - 471.7) + (468.2 + 468.2) * (471.7 - 422.5) + (468.2 + 229.7) * (422.5 - 422.5) + (229.7 + 229.7) * (422.5 - 150.1) + (229.7 + 355.6) * (150.1 - 150.1) + (355.6 + 356.1) * (150.1 - 156.4) + (356.1 + 355.5) * (156.4 - 154.8) + (355.5 + 355.5) * (154.8 - 150.1) + (355.5 + 361.4) * (150.1 - 150.1) + (361.4 + 361.4) * (150.1 - 156.4) + (361.4 + 586.2) * (156.4 - 111.7) + (586.2 + 579.1) * (111.7 - 104.6) + (579.1 + 382.1) * (104.6 - 101.7) + (382.1 + 484.2) * (101.7 - 101.7) + (484.2 + 513.1) * (101.7 - 150.1) + (513.1 + 566.2) * (150.1 - 150.1) + (566.2 + 576.2) * (150.1 - 140.1) + (576.2 + 614.7) * (140.1 - 140.1) + (614.7 + 624.7) * (140.1 - 130.1) + (624.7 + 685.1) * (130.1 - 130.1) + (685.1 + 685.1) * (130.1 - 108.5) + (685.1 + 716.4) * (108.5 - 77.2) + (716.4 + 817.5) * (77.2 - 77.2)) * 0.5 * 0.000694

Borrower: Andrey Khomenko		File No.: 600344058
Property Address: 7483 S 5680 W		Case No.:
City: West Jordan	State: UT	Zip: 84081
Lender: Loan Depot Wholesale		

VALUATION CONNECT
A MORTGAGE CONNECT COMPANY





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West Jordan, UT 84081, USA