

There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 679,000 to \$ 995,000

There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 600,000 to \$ 1,100,000

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	2129 N. Glendon Way Pleasant Grove, Utah 84062-8574	1996 N. 180 West Pleasant Grove			18 E. Siena Dr Pleasant Grove			99 W. Siena Dr Pleasant Grove		
Proximity to Subject		0.11 miles			0.24 miles			0.17 miles		
Sale Price	\$ Refinance	\$ 713,900			\$ 760,000			\$ 655,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 285.56 sq.ft.			\$ 279.93 sq.ft.			\$ 212.87 sq.ft.		
Data Source(s)		Wasatch Area MLS #489777			Wasatch Area MLS #607621			Wasatch Area MLS #585656		
Verification Source(s)		Exterior Inspection			Exterior Inspection			Exterior Inspection		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment			
Sales or Financing Concessions		Conventional None Known		Conventional None Noted		Conventional None Known				
Date of Sale/Time		10/25/2006		1/31/2007		2/26/2007				
Location	Good	Similar		Similar		Similar				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	0.46 acres	.49 a/Similar		.50 a/Similar		.47 a/Similar				
View	Elevated/Good	Similar		Similar		Similar				
Design (Style)	Ranch	Ranch		Ranch		1.5 Story				
Quality of Construction	Brick, Stuc/V. Gd	Brick, Stucc/Sim		Stone, Stuc/Sim		Stone, Stuc/Sim				
Actual Age	2005	2005		2006		2006				
Condition	Nearly New	New		Nearly New		New				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths				
Room Count	6 1 1.5	7 3 2	-2,000	7 3 2.5	-4,000	8 4 3.5	-8,000			
Gross Living Area	3,053 sq.ft.	2,500 sq.ft.	+22,120	2,715 sq.ft.	+13,520	3,077 sq.ft.	-960			
Basement & Finished Rooms Below Grade	3,083 Sq.Ft. 100% 5,4,2	2500 sf 100% 100% 2 Bed,Bth	+5,830 +8,745	2775 sf 100% 2Bed,Bth,Fm,Kit	+3,130 +4,695	2293 sf Unfinished	+7,900 +46,245			
Functional Utility	Typical Function	Average		Average		Average				
Heating/Cooling	GFWA/Central	GFWA/Central		GFWA/Central		GFWA/Central				
Energy Efficient Items	Typical New	Similar		Similar		Similar				
Garage/Carport	3+ Garage	3 Garage		3 Garage		3 Garage				
Porch/Patio/Deck	Porch, Patio	Porch	+2,000	Prch,Patio,Deck	-2,000	Porch, Deck				
Landscaping	Rough Graded	Rough Graded		Full/Good	-10,000	Rough Graded				
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 36,695	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 5,345	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 45,185			
Adjusted Sale Price of Comparables		Net 5.1 % Gross 5.7 %	\$ 750,595	Net 0.7 % Gross 4.9 %	\$ 765,345	Net 6.9 % Gross 9.6 %	\$ 700,185			

SALES COMPARISON APPROACH