by ClearCapital

Wasilla, AK 99654

33457

Loan Number

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price**, Marketing Time: **Typical**. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	3951 E Cottonwood Way, Wasilla, AK 99654 06/20/2019 33457 BPF2	Order ID Date of Report APN County	6217224 06/23/2019 2999B04L018 Matanuska-Si		26700519
Tracking IDs					
Order Tracking ID Tracking ID 2	CS_FundingBatch69_6.19.2019	Tracking ID 1 Tracking ID 3	CS_FundingBatc	h69_6.19.2019	

#### **General Conditions**

Owner	BRECKENRIDGE PROP FUND 20
R. E. Taxes	\$5,806
Assessed Value	\$408,000
Zoning Classification	RR Rural Residential
Property Type	SFR
Occupancy	Vacant
Secure?	Yes
(Locks and lockboxes on the home. )	
Ournership Turne	Fac Circola
Ownership Type	Fee Simple
Property Condition	Average
Property Condition	Average
Property Condition Estimated Exterior Repair Cost	Average \$0
Property Condition Estimated Exterior Repair Cost Estimated Interior Repair Cost	Average \$0 \$0
Property Condition Estimated Exterior Repair Cost Estimated Interior Repair Cost Total Estimated Repair	Average       \$0       \$0       \$0
Property Condition Estimated Exterior Repair Cost Estimated Interior Repair Cost Total Estimated Repair HOA	Average \$0 \$0 \$0 No

#### **Condition Comments**

Property is just over 20 years old. Appears to be built with above average building standards. Also appears to have all routine maintenance and up keep completed through the years. No apparent damage noted. An as-built survey was not provided for review. Easements appear typical. There were no apparent or disclosed encroachments. The subject site is a typical lot for the area.

#### Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments			
Local Economy Stable Area		Area mostly consistent of Single Family dwellings. Area lot size			
Sales Prices in this Neighborhood	Low: \$79,000 High: \$725,000	vastly varied, due to slow development over the years. Lots siz vary from 0.5 - 2.5 acres. Using comps in this area it is commo			
Market for this type of property	Remained Stable for the past 6 months.	to use comps of different sizes base on \$per square footage average for the area. Most homes built from late 70s to early 10s. There is the occasional new construction home but it is no			
Normal Marketing Days	<90	common practice or being developed. Area REO sales are less than 5%.			

by ClearCapital

### **3951 E Cottonwood Way**

Wasilla, AK 99654

### \$390,000

33457

Loan Number

As-Is Value

### **Current Listings**

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3951 E Cottonwood Way	7850 N Lucky Shot Lane	19994 E Birch Hill Drive	3605 Spruce Top Circle
City, State	Wasilla, AK	Palmer, AK	Palmer, AK	Wasilla, AK
Zip Code	99654	99645	99645	99654
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		6.68 <sup>1</sup>	14.68 <sup>1</sup>	0.31 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$370,000	\$375,000	\$410,000
List Price \$		\$360,000	\$375,000	\$410,000
Original List Date		04/11/2019	08/13/2018	03/29/2019
DOM $\cdot$ Cumulative DOM	·	71 · 73	280 · 314	42 · 86
Age (# of years)	25	38	11	35
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split Bi Level	Split Bi Level	Split Bi Level	2 Stories W Basement
# Units	1	1	1	1
Living Sq. Feet	3,901	3,830	4,220	3,653
Bdrm · Bths · ½ Bths	3 · 3	4 · 3	4 · 4	4 · 3
Total Room #	7	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 4 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1,612	1,568	2,110	844
Pool/Spa				
Lot Size	1.49 acres	1.02 acres	5.30 acres	1.63 acres
Other				

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

Loan Number

### Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 Formal entry & seperate mud room. 4 beds, 3 baths and 2 additional rooms that function as bedrooms or flex space. Living room AND family room. Oversized 1-car garage. Front & back porches w/ mature landscaping & 2 paved driveways. Located very close to Hatcher's Pass. All this on just over an acre of land!! Master Suite has (see supplement) More... Residential Type: B & B Potential; Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Metal Foundation Type: All Weather Wood; Unknown - BTV Miscellaneous: Basement Status: Finished Floor Style: Split Entry; Multi-Level Garage Type: Attached; Heated Carport Type: NoneHeat Type: Stove; Forced Air Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Private; Well Dining Room Type: Breakfast Nook/Bar; Formal; Area Access Type: Dedicated Road; Paved; Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,700 Docs AvI for Review: Docs Posted on MLS Features-Interior: Basement; Den &/Or Office; Dishwasher; Disposal; Electric; Family Room; Fireplace; Range/Oven; Refrigerator; Security System; Telephone; Washr&/Or Dryer Hkup; Water Softener; Window Coverings; Wood Stove; BR/BA on Main Level; CO Detector(s); Jetted Tub; Washer &/Or Dryer; Arctic Entry; Carpet; Ceiling Fan(s); Laminate Flooring; Vaulted Ceiling; Gas Cooktop; Smoke Detector(s) Features-Additional: Generator; Deck/Patio; Private Yard; Fire Service Area; Garage Door Opener; Horse Property; Landscaping; RV Parking; Motion Lighting; DSL/Cable Available; Paved Driveway; Shed
- Listing 2 Fantastic location at the highest point on Birch Hill Drive. Backs up to state land on two sides. Has a large detached shop in addition to the attached house. Exterior finished but only framed up inside. The shop is livable with a temporary kitchen and bath. Two creeks on the property. Fantastic view. Quadlock foundation, drain tiles around foudation. Residential Type: Single Family Res Construction Type: Wood Frame; Wood Frame - 2x6 Exterior Finish: Vinyl Roof Type: Asphalt/Comp Shingle Foundation Type: Quad-Lock Floor Style: Ranch-Raised Garage Type: Attached; Detached Carport Type: NoneHeat Type: Monitor Fuel Type: Oil Sewer Type: Septic Tank Water-Type: Well Access Type: Maintained View Type: Mountains; River Topography: Sloping Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None Owner/Builder: Owner/Builder Name: Holmes; Elec Cont Lic #: na; Plumbers License #: na; Mech Prof Lic #: na Features-Interior: Electric; Workshop Features-Additional: View; Barn/Shop; Horse Property; RV Parking; Lot-Bluff
- Listing 3 Beautiful, custom-built home on Cottonwood Creek. Entertain in the luxurious family room featuring a gorgeous wet bar with dishwasher, cherry floors, pool table, and a fireplace. Elegant master suite with a huge walk-in closet and sauna. Host summer BBQ's on the expansive, multi-tiered deck, then retreat to the indoor hot tub. Gorgeous landscaped yard complete with a gated RV pad and plug-in. Residential Type: Single Family Res Exterior Finish: Wood Roof Type: Asphalt/Comp Shingle Foundation Type: Poured Concrete Miscellaneous: Basement Status: Finished Floor Style: Two-Story W/Bsmnt Garage Type: Attached Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Private Dining Room Type: Breakfast Nook/Bar; Formal; Area Access Type: Paved; Maintained Waterfront Name: Waterfront Name: Cottonwood Creek Wtrfrnt-Frontage: CreekWtrfrnt-Access Near: Creek; Lake New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: As-Built; CC&R's; Prop Discl Available; Well & Septic Test Features-Interior: Basement; Den &/Or Office; Dishwasher; Family Room; Fireplace; Refrigerator; Security System; Sauna; Telephone; Trash Compactor; Water Softener; Wet Bar; Workshop; Jetted Tub; Washer &/Or Dryer; Carpet; Ceiling Fan(s); Hardwood Flooring; Smoke Detector(s) Features-Additional: Inground Sprnklr Sys; View; Deck/Patio; Fire Service Area; Garage Door Opener; Landscaping; Road Service Area; RV Parking; Waterfront; Paved Driveway; Hot Tub

by ClearCapital

### 3951 E Cottonwood Way

Wasilla, AK 99654

#### \$390,000 33457 Loan Number

As-Is Value

#### **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3951 E Cottonwood Way	2351 N Lucille Street	2200 E Grizzly Bear Circle	8891 E Lexington Stree
City, State	Wasilla, AK	Wasilla, AK	Wasilla, AK	Palmer, AK
Zip Code	99654	99654	99654	99645
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		3.35 1	2.20 1	4.07 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$325,000	\$350,000	\$365,000
List Price \$		\$325,000	\$334,500	\$365,000
Sale Price \$		\$320,000	\$334,000	\$365,000
Type of Financing		Conv	Conv	Conv
Date of Sale		02/12/2019	02/06/2019	02/19/2019
DOM $\cdot$ Cumulative DOM	•	1 · 172	169 · 270	18 · 63
Age (# of years)	25	35	35	25
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split Bi Level	Split Bi Level	2 Stories W Basement	2 Stories W Basement
# Units	1	1	1	1
Living Sq. Feet	3,901	3,150	3,600	3,811
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	4 · 3	4 · 3 · 1
Total Room #	7	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 4 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1612	1,575	1,572	1,164
Pool/Spa				
Lot Size	1.49 acres	2.27 acres	0.47 acres	0.46 acres
Other				
Net Adjustment		+\$45,626	+\$47,926	+\$42,090
Adjusted Price		\$365,626	\$381,926	\$407,090

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

Wasilla, AK 99654

### Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 SF-Res+19526 Garage #-10000 Year Built+5000 Acres-3900 Amt-SIrPdByrClsgCost-5000 Waterfront +40000 This raised ranch features 1575 sqft of finished living space upstairs with 3 beds & 2 baths. Plus another 1575 sqft of partially finished space downstairs. Could be converted into a Duplex, MIL, or a 5 bed, 3 bath home! Huge oversized 2 car garage with rooftop deck. Spacious lot for garden, Alaska toys and livestock. So many possibilities to make this your perfect home! Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Metal Roof Type: Asphalt/Comp Shingle Foundation Type: Pilings Floor Style: Ranch-Raised Garage Type: Attached Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Well Dining Room Type: Area Access Type: Paved; Maintained Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; Rehab; Other See Remarks; VA Mortgage Info: EM Minimum Deposit: 3,000 Docs Avl for Review: Other See Remarks; Docs Posted on MLS Features-Interior: Basement; Dishwasher; Electric; Fireplace; Washr&/Or Dryer Hkup; Window Coverings; BR/BA on Main Level; Washer &/Or Dryer; Range-Downdraft Features-Additional: Deck/Patio; Private Yard; Fire Service Area; Fixer Upper; Horse Property; Greenhouse; RV Parking; Cable TV; Shed
- Sold 2 SF-Res+7826 Year Built+5000 Acres+5100 Amt-SIrPdByrClsgCost-10000 Waterfront +40000 Two-Story Traditional with a Finished Basement and Comfortable Floor-Plan. 4 Bedrooms plus an Office! The Master Suite is ENORMOUS with a Private Deck, His-And-Hers Walk-In-Closets and a Large Bathroom! Kitchen has Granite, an Island, Tile Backsplash and Cherry Laminate Floors. Basement has Media Room with Surround-Sound and a Huge Laundry Room. Garage has an Oil Pit! Residential Type: Single Family Res Association Info: Association Name: Memory Lake Estates #1; Dues-Amount: 35; Dues- Frequency: Yearly Construction Type: Wood Frame 2x6 Exterior Finish: Wood Roof Type: Asphalt/Comp Shingle Foundation Type: Block Miscellaneous: Basement Status: Finished Floor Style: Two-Story W/Bsmnt Garage Type: Attached; Heated Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Private Dining Room Type: Breakfast Nook/Bar; Area Access Type: Dedicated Road; Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,500 Docs AvI for Review: Docs Posted on MLS; Prop Discl Available Features-Interior: Basement; Den &/Or Office; Dishwasher; Electric; Family Room; Microwave (B/I); Range/Oven; Refrigerator; Security System; Washr&/Or Dryer Hkup; Window Coverings; BR/BA on Main Level; CO Detector(s); Jetted Tub; Wired Audio; Carpet; Ceiling Fan(s); Laminate Flooring; Granite Countertops; Smoke Detector(s) Features-Additional: Covenant/Restriction; Deck/Patio; Private Yard; Home Owner Assoc.; Landscaping; RV Parking; Satellite Dish; DSL/Cable Available; Cable TV; Shed
- **Sold 3** SF-Res+2340 Garage #-5000 Acres+5150 Amt-SIrPdByrClsgCost-400 Waterfront +40000 Home is near Palmer-Wasilla Highway and Trunk Road intersection, great spot for commuting to JBER or Anchorage. This home is approximately 3800 sf and features 4 bedrooms, 3.5 bathrooms, a daylight walkout, 3 car garage (RV parking too) with south exposure, sitting on almost a half acre. Under \$100/sf, priced to sell, schedule your showing today! Residential Type: Single Family Res Association Info: Association Name: Midtown; Dues-Amount: 75; Dues-Frequency: Yearly Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt/Comp Shingle Foundation Type: Block Miscellaneous: Basement Status: Finished Floor Style: Two-Story W/Bsmnt Garage Type: Attached Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Shared Well Dining Room Type: Formal Access Type: Paved; Maintained View Type: Mountains Topography: Hilly Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None Docs AvI for Review: CC&R's; Docs Posted on MLS; Prop Discl Available Features-Interior: Basement; Dishwasher; Disposal; Electric; Family Room; Fireplace; Humidifier; Microwave (B/I); Refrigerator; Washr&/Or Dryer Hkup; Water Softener; Jetted Tub; Carpet; Ceiling Fan(s); Vaulted Ceiling; Double Ovens; Gas Cooktop; Smoke Detector(s) Features-Additional: View; Deck/Patio; Home Owner Assoc.; RV Parking; Satellite Dish; Paved Driveway; Cable TV

### 3951 E Cottonwood Way

Wasilla, AK 99654

#### \$390,000 As-Is Value

33457

Loan Number

#### Subject Sales & Listing History

Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			Last listed 03/17/1997 @\$250000 and Expired on 09/30/199			n 09/30/1997.	
Listing Agent Name							
Listing Agent Pho	one						
# of Removed Lis Months	tings in Previous 12	0					
# of Sales in Prev Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

#### Marketing Strategy As Is Price **Repaired Price** Suggested List Price \$400,000 \$400,000 Sales Price \$390,000 \$390,000 \$370,000 30 Day Price --

#### **Comments Regarding Pricing Strategy**

The valuation of the subject property assumes (1) seller- financing is or would be available on a real estate note or contract, (2) a reasonably motivated and unrelated buyer, (3) a 5-10% down payment, (4) a borrower with at least fair (but not necessarily conforming) credit, and (5) an average marketing time for comparable properties in this market. Property styles for Alaska are widely varying. It is common practice to use different styles in valuation as most important factor is GLA. Similar styles and square footage even in the same subdivision are hard to find. Alaska homes vary widely from year built to size. It is typical to use comps with this distance without tainting the worth of Value. Best Comps used for the current market and weather conditions. These comps are within acceptable tolerance and are easily considered worthy for Valuation.

Wasilla, AK 99654 Loan Number



33457

#### As-Is Value

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

by ClearCapital

**33457 \$390,000** Loan Number • As-Is Value

# **Subject Photos**



Front



Address Verification





Side



Street



Street

by ClearCapital

Wasilla, AK 99654

# **Listing Photos**

7850 N Lucky Shot Lane L1 Palmer, AK 99645



Front



19994 E Birch Hill Drive Palmer, AK 99645



Front



3605 Spruce Top Circle Wasilla, AK 99654



Front

by ClearCapital

33457 Loan Number

\$390,000 As-Is Value

## **Sales Photos**

S1 2351 N Lucille Street Wasilla, AK 99654



Front



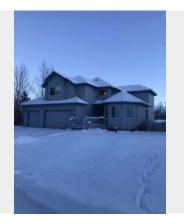
2200 E Grizzly Bear Circle Wasilla, AK 99654



Front



8891 E Lexington Street Palmer, AK 99645



Front

#### \$390,000 • As-Is Value

33457

Loan Number

### ClearMaps Addendum

Address ☆ 3951 E Cottonwood Way, Wasilla, AK 99654 Loan Number 33457 Suggested List \$400,000 Suggested Repaired \$400,000 Sale \$390,000 10mi 20km 💋 Clear Capital SUBJECT: 3951 E Cottonwood Way, Wasilla, AK 99654 L1 Farm Loop 1 Palme Gateway 3 1 Butte L2 Knik Dive klutna Indiar Reservation mapquesi @2019 ClearCapital.com, Inc ©2019 MapQuest © TomTom © Mapbox

Co	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	3951 E Cottonwood Way, Wasilla, AK		Parcel Match
L1	Listing 1	7850 N Lucky Shot Lane, Palmer, AK	6.68 Miles 1	Parcel Match
L2	Listing 2	19994 E Birch Hill Drive, Palmer, AK	14.68 Miles 1	Parcel Match
L3	Listing 3	3605 Spruce Top Circle, Wasilla, AK	0.31 Miles 1	Parcel Match
<b>S1</b>	Sold 1	2351 N Lucille Street, Wasilla, AK	3.35 Miles 1	Parcel Match
<b>S2</b>	Sold 2	2200 E Grizzly Bear Circle, Wasilla, AK	2.20 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	8891 E Lexington Street, Palmer, AK	4.07 Miles 1	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

33457

Loan Number

#### Addendum: Report Purpose

#### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

33457

Loan Number

#### Addendum: Report Purpose - cont.

#### **Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. \*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.

2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.

3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.

2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.

3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.

4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.

5. Do not approach occupants or owners.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.

8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Wasilla, AK 99654

33457

Loan Number

#### Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

#### **3951 E Cottonwood Way**

Wasilla, AK 99654

\$390,000

33457

Loan Number

As-Is Value

#### **Broker Information**

Broker Name	Erik Blakeman	Company/Brokerage	AlaskaMLS.com
License No	RECS16812	Address	230 E Paulson Ave #68 Wasila AK 99654
License Expiration	01/31/2020	License State	AK
Phone	9073152549	Email	erik.blakeman@gmail.com
Broker Distance to Subject	3.23 miles	Date Signed	06/22/2019

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on 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 subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

#### Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

#### Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.