DRIVE-BY BPO

8611 Flamingo DrAnchorage, AK 99502

35594 Loan Number **\$418,000**• As-Is Value

by ClearCapital

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

Address Inspection Date Loan Number Borrower Name	8611 Flamingo Drive, Anchorage, AK 99502 03/31/2020 35594 Champery Real Estate 2015 LLC	Order ID Date of Report APN County	6679002 04/01/2020 012-283-44-0 Anchorage	Property ID	28259212
Tracking IDs					
Order Tracking ID	20200330_CS New Fac BPO Request	Tracking ID 1	20200330_CS	New Fac BPO	
Tracking ID 2		Tracking ID 3			

General Conditions							
Owner	BRECKENRIDGE PROPERTY FUND	Condition Comments					
R. E. Taxes	\$6,258	Property is just over 44 years old. Appears to be built with above average building standards. Also appears to have all routine					
Assessed Value	\$383,900	maintenance and up keep completed through the years. No					
Zoning Classification	R1 - Residential	 apparent damage noted. An as-built survey was not provided for review. Easements appear typical. There were no apparent or 					
Property Type	SFR	disclosed encroachments. The subject site is a typical lot for the area.					
Occupancy	Vacant						
Secure?	Yes						
(All openings closed.)							
Ownership Type	Fee Simple						
Property Condition	Average						
Estimated Exterior Repair Cost	\$0						
Estimated Interior Repair Cost	\$0						
Total Estimated Repair	\$0						
НОА	No						
Visible From Street	Visible						
Road Type	Public						

Neighborhood & Market Da	ıta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Area mostly consistent of Single Family dwellings. Using comp			
Sales Prices in this Neighborhood	Low: \$130,000 High: \$693,000	in this area it is common to use comps of different sizes bas on \$per square footage average for the area. Most homes bu			
Market for this type of property Remained Stable for the past 6 months.		from late 70s to early 90s. There is the occasional new construction home but it is not common practice or being			
Normal Marketing Days	<90	developed. Area REO sales are less than 5%.			

Client(s): Wedgewood Inc

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Anchorage, AK 99502

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	8611 Flamingo Drive	610 Cedar Park Circle	3600 Mere Circle	910 Joham Circle
City, State	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
Zip Code	99502	99515	99502	99515
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.61 1	0.91 1	3.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$410,000	\$449,000	\$449,000
List Price \$		\$410,000	\$429,500	\$439,000
Original List Date		03/03/2020	01/30/2020	11/21/2019
DOM · Cumulative DOM	·	4 · 29	50 · 62	99 · 132
Age (# of years)	44	39	50	45
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,867	2,647	3,030	3,100
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	4 · 2	5 · 3
Total Room #	12	9	8	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.21 acres	0.23 acres	0.28 acres	0.17 acres

^{*} Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

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Current Listings - Cont.

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

- Listing 1 Tastefully updated kitchen has new breakfast bar, quartz counter tops, tile backsplash as well as new refrigerator & dishwasher. New lighting, electrical outlets and switches; new plank flooring throughout much of the home. New driveway & improved fencing in 2019. Master suite w/Continued: More... Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Composition; Shingle Foundation Type: Block Miscellaneous: Basement Status: Finished Floor Style: Multi-Level Garage Type: Attached; Heated Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Breakfast Nook/Bar; Area Access Type: Paved; Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: ShowingTime New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 4,000 Docs Avl for Review: Docs Posted on MLS Features-Interior: Basement; Ceiling Fan(s); CO Detector(s); Dishwasher; Disposal; Family Room; Fireplace; Gas Cooktop; Jetted Tub; Pantry; Range-Downdraft; Range/Oven; Refrigerator; Security System; Smoke Detector(s); Vaulted Ceiling; Washr&/Or Dryer Hkup; Wet Bar; Window Coverings; Quartz Counters Flooring: Carpet; Laminate Flooring Features-Additional: Fenced Yard; Private Yard; Cable TV; Deck/Patio; Fire Service Area; Garage Door Opener; In City Limits; Road Service Area; Satellite Dish; Shed; Paved Driveway
- Listing 2 Campbell Lake and the Chugach Mountains can easily be seen through the large living room windows. Enjoy a covered porch on the upper level kitchen and have your hot tub in the heated green house on the lower level. Full mother-in-law kitchen and living area on the lower level. Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Metal Roof Type: Asphalt; Composition; Shingle; Unknown-BTV Foundation Type: Unknown BTV Miscellaneous: Basement Status: Finished Floor Style: Split Entry Garage Type: Attached; Heated Carport Type: NoneHeat Type: Baseboard; In-Floor Heat; Radiant Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Breakfast Nook/Bar; Formal Access Type: Paved; Maintained View Type: Lake; Mountains Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: ShowingTime New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 4,500 Docs Avl for Review: As-Built; Docs Posted on MLS; Prop Discl Available Features-Interior: Basement; BR/BA on Main Level; CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Fireplace; Microwave (B/I); Range/Oven; Refrigerator; Smoke Detector(s); Washer &/Or Dryer; Laminate Counters Flooring: Carpet; Laminate Flooring Features-Additional: Private Yard; Cable TV; Covenant/Restriction; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; In City Limits; Landscaping; Mother-in-Law Apt; Road Service Area; Storage Space/Unit; View
- Listing 3 Flying Crown private airstrip HOA! All new appliances, interior paint, carpet, upgraded laminate flooring, lighting, bathroom vanities & elevator. 5 bedroom w/2 additional office/rooms, 3 full bath. Inviting covered entrance w/Trex decking, new sliding glass door & exterior door. LOW annual HOA dues for airstrip of only \$280/yr. Residential Type: B & B Potential; Single Family Res Association Info: Association Name: Flying Crown HOA; Association Phone #: 227-2277; Manager Contact: JEMS Real Estate; Dues-Amount: 280; Dues-Frequency: Yearly Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt Foundation Type: Block Miscellaneous: Basement Status: Finished Floor Style: Split Entry Garage Type: Detached; Heated Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Breakfast Nook/Bar; Area Access Type: Airstrip; Dedicated Road; Paved; Maintained View Type: Mountains Topography: Hilly; Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: ShowingTime New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 4,500 Docs AvI for Review: As-Built; CC&R's; Docs Posted on MLS; Prop Discl Available Features-Interior: Basement; BR/BA on Main Level; CO Detector(s); Dishwasher; Disposal; Electric; Electric Cooktop; Elevator; Family Room; Microwave (B/I); Range/Oven; Refrigerator; Smoke Detector(s); Telephone; Washer &/Or Dryer; Solid Surface Counter Flooring: Carpet; Laminate Flooring Features-Additional: Fenced Yard; Private Yard; Airplane Access; Cable TV; Covenant/Restriction; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; Home Owner Assoc.; In City Limits; Landscaping; Parkside; Road Service Area; Shed; Storage Space/Unit; View; Paved Driveway; RV Parking

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	8611 Flamingo Drive	3730 Amber Bay Loop	12721 Mariner Drive	11700 Mary Avenue
City, State	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
Zip Code	99502	99515	99515	99515
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.49 1	3.20 1	2.30 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$412,000	\$437,500	\$455,000
List Price \$		\$412,000	\$429,000	\$435,000
Sale Price \$		\$412,000	\$429,000	\$435,000
Type of Financing		Conv	Conv	Conv
Date of Sale		09/13/2019	02/13/2020	03/31/2020
DOM · Cumulative DOM		5 · 65	86 · 111	146 · 194
Age (# of years)	44	45	42	40
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,867	2,898	2,500	3,088
Bdrm · Bths · ½ Bths	5 · 3	4 · 3	3 · 2 · 1	5 · 3
Total Room #	12	10	9	11
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.21 acres	0.19 acres	0.27 acres	0.46 acres
Other				
Net Adjustment		+\$4,182	+\$10,201	-\$11,742
Adjusted Price		\$416,182	\$439,201	\$423,258

^{*} Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

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Recent Sales - Cont.

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

- Sold 1 Beds+3800 SF-Res-868 Year Built+650 Acres+600 Enjoy a remodeled kitchen, custom fireplace with live edge, newer carpet and paint, hardwood floors, remodeled laundry area, new windows and doors, new lighting, vaulted ceilings and the list goes on. Bonus living space on the first floor and outdoor bonus space on one of your three decks! Extra wide driveway, two car garage with shop... More... Residential Type: Single Family Res Foundation Type: Block; Poured Concrete Floor Style: Two-Story Reverse Garage Type: Attached Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Area Access Type: Dedicated Road; Paved; Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): Cash; Conventional Features-Interior: CO Detector(s); Electric; Family Room; Fireplace; Smoke Detector(s); Washr&/Or Dryer Hkup Flooring: Hardwood Flooring Features-Additional: Private Yard; Deck/Patio; Fire Service Area; Garage Door Opener; In City Limits; Landscaping
- Sold 2 Beds+7600 Baths+925 SF-Res+10276 Year Built-1300 Acres-1800 Amt-SlrPdByrClsgCost-5500 3 spacoius bedrooms up w/ an off set master & bath, dual shower heads, seating bench, custom glass door, incredible storage space, walk in closet and private balcony. The main floor offers 2 separate living and dining room areas. Tons of storage oversized backyard w/ kennel area and double gate. W/ new SS refrigerator and microwave Residential Type: Single Family Res Foundation Type: Block Garage Type: Attached Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None
- Sold 3 SF-Res-6188 Year Built-2600 Acres-7500 Amt-SlrPdByrClsgCost-7830 Can be large SF home w/ MIL, or Duplex. 3 bd, 2 bths, full kitchen, living rm, family w/ fp, and 3 seasons room up; and 2 bd, 1 bth, full kitchen, family rm w/ fp on LL. There is the ability to have private entryway to each living area & for both areas to be closed off from each other by closing & locking installed door..... More... Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt Foundation Type: Block Floor Style: Two-Story Tradtnl Garage Type: Attached; Tuck Under Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Access Type: Paved; Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): Cash; Conventional; FHA; VA Docs Avl for Review: As-Built; Prop Discl Available Features-Interior: Central Vac; Dishwasher; Microwave (B/I); Range/Oven; Refrigerator; Window Coverings; Wood Stove Flooring: Carpet; Laminate Flooring Features-Additional: Deck/Patio; Garage Door Opener; Shed

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Current Listing S	Status	Currently Listed	Currently Listed		ory Comments			
Listing Agency/F	irm	Core Real Esta	Core Real Estate		Listed on 05/31/2019 @\$474900 and cancelled on 12/24/20			
Listing Agent Na	gent Name Kylie Moeller			@\$429900. Listed on 02/05/2020 @\$429900 and final list or				
Listing Agent Ph	one	907-390-2556		03/06/2020 @\$419900.				
# of Removed Li Months	stings in Previous 12	2 1						
# of Sales in Pre Months	evious 12	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
05/31/2019	\$474,900	11/22/2019	\$429,900	Cancelled	12/24/2019	\$429,900	MLS	
02/05/2020	\$429,900	03/06/2020	\$419,900				MLS	

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$423,000	\$423,000		
Sales Price	\$418,000	\$418,000		
30 Day Price	\$400,000			
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. The House itself did not have a number on it. I was able to confirm this was correct property by deduction of the surrounding home numbers along with MLS listing and verification of the lot by using Borough tax satellite and lot maps.

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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.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side

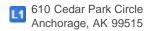


Street



Street

Listing Photos





Front

3600 Mere Circle Anchorage, AK 99502



Front

910 Joham Circle Anchorage, AK 99515



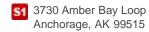
Front

8611 Flamingo Dr Anchorage, AK 99502 **35594** Loan Number

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Sales Photos





Front

12721 Mariner Drive Anchorage, AK 99515



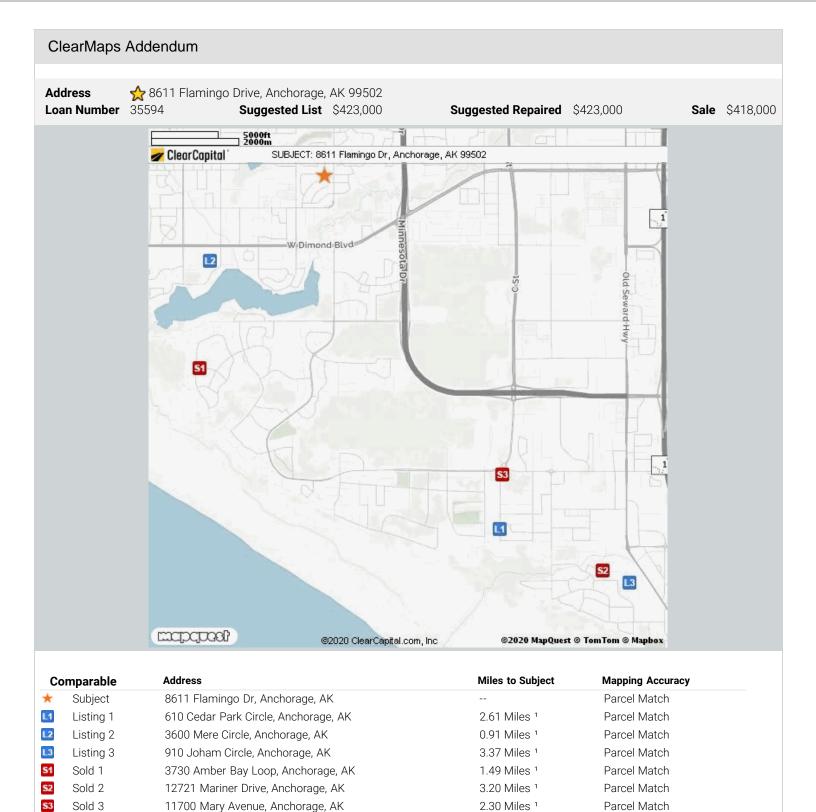
Front

11700 Mary Avenue Anchorage, AK 99515



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¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 ² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.)

Definitions:

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.

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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.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. 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

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Report Instructions - cont.

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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.

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Broker Information

Broker Name Erik Blakeman AlaskaMLS.com Company/Brokerage

230 F Paulson Ave #68 Wasila AK License No RECS16812 Address

99654

License State License Expiration 01/31/2022 ΑK

Phone 9073152549 Email erik.blakeman@gmail.com

Broker Distance to Subject 34.30 miles **Date Signed** 03/31/2020

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 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 properties in the vicinity 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.

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