

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	14206 Harold Loop, Eagle River, ALASKA 99577	Order ID	6108260	Property ID	26207338
Inspection Date	03/18/2019	Date of Report	03/20/2019		
Loan Number	37279	APN	051-323-13-000		
Borrower Name	Breckenridge Property Fund 2016 LLC				

Tracking IDs

Order Tracking ID	BotW New Fac-DriveBy BPO 03.18.19	Tracking ID 1	BotW New Fac-DriveBy BPO 03.18.19
Tracking ID 2	--	Tracking ID 3	--

I. General Conditions

Property Type	SFR	Condition Comments	
Occupancy	Occupied	Property is just over 40 years old. Also appears to have all routine maintenance and up keep completed through the years. No apparent damage noted. There is quite a bit of personal property on the premises but does not appear to be harmful to the property. 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.	
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Partially Visible		

II. Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments	
Listing Agency/Firm		no listing found ; Data available.	
Listing Agent Name			
Listing Agent Phone			
# of Removed Listings in Previous 12 Months	0		
# of Sales in Previous 12 Months	0		

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
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III. Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	Area mostly consistent of Single Family dwellings. Area lot sizes vastly varied, due to slow development over the years. Lots sizes vary from 0.09 - 1.5 acres. Using comps in this area it is common to use comps of different sizes base on price per square footage average for the area. Most homes built from late 60s to early 90s. There is the occasional new construction home but it is not common practice or being developed. Area REO sales are less than 5%.	
Sales Prices in this Neighborhood	Low: \$255,000 High: \$540,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

IV. Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	14206 Harold Loop	22750 Mcmanus Drive	22743 Northwoods Drive	18916 S Birchwood Loop Road
City, State	Eagle River, ALASKA	Eagle River, AK	Chugiak, AK	Chugiak, AK
Zip Code	99577	99577	99567	99567
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.67 ¹	5.52 ¹	3.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,900	\$289,000	\$300,000
List Price \$	--	\$249,900	\$289,000	\$325,000
Original List Date		08/22/2018	03/19/2019	11/06/2018
DOM · Cumulative DOM	-- · --	43 · 210	0 · 1	102 · 134
Age (# of years)	48	37	39	37
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,344	1,104	1,392	1,372
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1 · 1	3 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	Detached 4 Car(s)	Carport 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.77 acres	0.53 acres	0.46 acres	1.19 acres
Other	--	--	--	--

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

- Listing 1** SF-Res+7920\$257,820 Garage #+20000\$277,820 Acres+480\$278,300 Final Adjusted Value\$278,300 Beautiful 3 bedroom recently remodeled ranch, New kitchen, new appliances, floors, and paint throughout. Home features a 500sf all weather deck, in-floor heating, new rook in 2010. This is the perfect starter home, or for someone looking to downsize. Large beautiful mature lot with apple and cherry trees. Residential Type: Single Family Res Construction Type: Wood Frame - 2x4 Exterior Finish: Wood Roof Type: Asphalt/Comp Shingle Foundation Type: All Weather Wood Floor Style: Ranch-Traditional Garage Type: None Carport Type: AttachedHeat Type: In-Floor Heat Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Public Dining Room Type: Area Access Type: Dedicated Road; Paved; Maintained View Type: Mountains; Partial Topography: Sloping Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 1 Features-Interior: Dishwasher; Family Room; Fireplace; Microwave (B/I); Range/Oven; Refrigerator; Window Coverings; CO Detector(s); Washer &/Or Dryer; Carpet; Laminated Flooring; Vaulted Ceiling; Smoke Detector(s) Features-Additional: Deck/Patio; Private Yard; Landscaping; Lot-Corner; Home Warranty; Cable TV; Shed
- Listing 2** SF-Res-1584\$287,416 Garage #+20000\$307,416 Acres+620\$308,036 Final Adjusted Value\$308,036 This beautiful and well-taken care of home features a custom built trex deck, a metal roof, and a ranch style floorplan. The fenced in rear yard and treed front yard give this home both privacy, and a move-in ready home for your family to enjoy for years. Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Metal Foundation Type: Poured Concrete Floor Style: Ranch-Traditional Garage Type: None Carport Type: NoneHeat Type: In-Floor Heat; Radiant Fuel Type: Natural Gas Sewer Type: Lift Station; Septic Tank Water-Type: Public Access Type: Paved Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Features-Interior: Dishwasher; Electric; Family Room; Fireplace; Range/Oven; Washr&/Or Dryer Hkup; Carpet; Ceiling Fan(s); Granite Countertops Features-Additional: Deck/Patio; Fenced Yard; Fire Service Area; Road Service Area; RV Parking; Cable TV; Shed; Hot Tub
- Listing 3** SF-Res-924\$324,076 Garage #+10000\$334,076 Acres-840\$333,236 Final Adjusted Value\$333,236 If you love horses and are looking for a Ranch style home with really nice horse barn on over an Acre. Look no further! Great commute area, in beautiful Chugiak. Less than a mile from lake access. Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt/Comp Shingle Foundation Type: Poured Concrete Floor Style: Ranch-Traditional Garage Type: Attached Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Well Dining Room Type: Area Access Type: Dedicated Road; Paved Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; VA Mortgage Info: EM Minimum Deposit: 3,000 Docs Avl for Review: Docs Posted on MLS Features-Interior: Dishwasher; Family Room; Fireplace; Range/Oven; Washr&/Or Dryer Hkup; BR/BA on Main Level; Ceiling Fan(s); Laminated Flooring; Vaulted Ceiling; Gas Cooktop; Smoke Detector(s) Features-Additional: Barn/Shop; Covenant/Restriction; Private Yard; Fire Service Area; Horse Property; Road Service Area; RV Parking; Home Warranty

* Listing 2 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.

V. Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	14206 Harold Loop	22426 Lampert Circle	21407 Snowflower Loop	23005 Northwoods Drive
City, State	Eagle River, ALASKA	Chugiak, AK	Chugiak, AK	Chugiak, AK
Zip Code	99577	99567	99567	99567
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.27 ¹	5.55 ¹	5.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$259,000	\$335,000	\$349,000
List Price \$	--	\$259,000	\$320,000	\$349,000
Sale Price \$	--	\$259,000	\$310,800	\$349,000
Type of Financing	--	Fha	Conv	Va
Date of Sale	--	10/2/2018	10/5/2018	7/3/2018
DOM · Cumulative DOM	-- · --	123 · 165	53 · 106	28 · 75
Age (# of years)	48	37	35	37
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,344	1,176	1,504	1,532
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Detached 4 Car(s)	None	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	0.77 acres	0.45 acres	0.64 acres	1.27 acres
Other	--	--	--	--
Net Adjustment	--	+\$25,544	+\$4,720	+\$3,796
Adjusted Price	--	\$284,544	\$315,520	\$352,796

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

- Sold 1** SF-Res+5544 Garage #+20000 Tile arctic entrance & laminate flooring throughout. Vaulted ceilings, spacious & lots of natural light. Shed has heat & has been used for an office. Home has back deck that gets a lot of sun. There is a greenhouse too for all your Alaskan Grown produce. Included is a play house for play or storage. Residential Type: Single Family Res Construction Type: Wood Frame - 2x4 Exterior Finish: Unknown-BTV Roof Type: Asphalt/Comp Shingle Foundation Type: Block Floor Style: Ranch-Traditional Garage Type: None Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Well Dining Room Type: Area Access Type: Paved; Maintained Topography: Level Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Features-Interior: Dishwasher; Range/Oven; Telephone; Washr&/Or Dryer Hkup; Window Coverings; BR/BA on Main Level; CO Detector(s); Arctic Entry; Ceiling Fan(s); Laminate Flooring; Vaulted Ceiling; Smoke Detector(s) Features-Additional: Barn/Shop; Deck/Patio; Fire Service Area; Horse Property; Landscaping; Road Service Area; RV Parking; Storage Space/Unit; DSL/Cable Available; Cable TV; Shed
- Sold 2** SF-Res-5280 Garage #+10000 Welcome to this beautiful Peter s Creek neighborhood. This corner lot ranch style home has new flooring and lighting fixtures though out the home, new roof and newer septic system. The home is flooded with lots of natural light from the skylight in the kitchen and upper windows in the living room. The master suite is spacious. There is a large back deck for entertaining family and friends. Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt/Comp Shingle Foundation Type: Block Floor Style: Ranch-Traditional Garage Type: Attached Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Shared Well Dining Room Type: Area View Type: Mountains Topography: Level Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: Docs Posted on MLS Features-Interior: Dishwasher; Fireplace; Range/Oven; Refrigerator; Sauna; Washr&/Or Dryer Hkup; Jetted Tub; Carpet; Laminate Flooring; Vaulted Ceiling Features-Additional: Paved Driveway
- Sold 3** SF-Res-6204 Garage #+10000 Absolutely Darling Ranch on Stunning Chugiak Lot! Don t Miss This One- Complete Custom Remodel! Kitchen Boasts High End Appliances, Custom Maple Cabs w/Upgrades In Each Nook; Open Living Concept w/Cozy Gas Stove & Vaulted Ceiling; Entertainment Rm w/Lovely Yard Views & In-floor Heat. Master w/Privte Ensuite. Huge Under Home Crawlspace for Storage. 2 Sheds. Lots of Room for Outdoor Toys!! More... Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt/Comp Shingle Foundation Type: Block Floor Style: Ranch-Traditional Garage Type: Attached; Heated; Tuck Under Carport Type: None Heat Type: Baseboard; Radiant Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Public Dining Room Type: Area Access Type: Dedicated Road; Paved; Maintained Topography: Level Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,500 Docs Avl for Review: As-Built; Docs Posted on MLS; Prop Discl Available Features-Interior: Dishwasher; Microwave (B/I); Refrigerator; Washr&/Or Dryer Hkup; Window Coverings; Wood Stove; CO Detector(s); Vaulted Ceiling; Gas Cooktop; Granite Countertops; Hardwood Flooring; Range-Downdraft; Smoke Detector(s) Features-Additional: Covenant/Restriction; Deck/Patio; Private Yard; Garage Door Opener; Landscaping; RV Parking; Motion Lighting; Paved Driveway; Shed

* Sold 2 is the most comparable sale 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.

VI. Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$320,000	\$320,000
Sales Price	\$315,000	\$315,000
30 Day Price	\$289,000	--

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.

VII. Clear Capital Quality Assurance Comments Addendum

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

VIII. Property Images

Address 14206 Harold Loop, Eagle River, ALASKA 99577
Loan Number 37279

Suggested List \$320,000

Suggested Repaired \$320,000

Sale \$315,000



Subject 14206 Harold Loop

View Front



Subject 14206 Harold Loop

View Address Verification

VIII. Property Images (continued)

Address 14206 Harold Loop, Eagle River, ALASKA 99577
Loan Number 37279

Suggested List \$320,000

Suggested Repaired \$320,000

Sale \$315,000



Subject 14206 Harold Loop

View Side



Subject 14206 Harold Loop

View Back

VIII. Property Images (continued)

Address 14206 Harold Loop, Eagle River, ALASKA 99577
Loan Number 37279

Suggested List \$320,000

Suggested Repaired \$320,000

Sale \$315,000



Subject 14206 Harold Loop

View Street



Subject 14206 Harold Loop

View Street

VIII. Property Images (continued)

Address 14206 Harold Loop, Eagle River, ALASKA 99577
Loan Number 37279

Suggested List \$320,000

Suggested Repaired \$320,000

Sale \$315,000



Listing Comp 1 22750 Mcmanus Drive

View Front



Listing Comp 2 22743 Northwoods Drive

View Front

VIII. Property Images (continued)

Address 14206 Harold Loop, Eagle River, ALASKA 99577
Loan Number 37279

Suggested List \$320,000

Suggested Repaired \$320,000

Sale \$315,000



Listing Comp 3 18916 S Birchwood Loop Road

View Front



Sold Comp 1 22426 Lampert Circle

View Front

VIII. Property Images (continued)

Address 14206 Harold Loop, Eagle River, ALASKA 99577
Loan Number 37279 **Suggested List** \$320,000

Suggested Repaired \$320,000

Sale \$315,000



Sold Comp 2 21407 Snowflower Loop

View Front

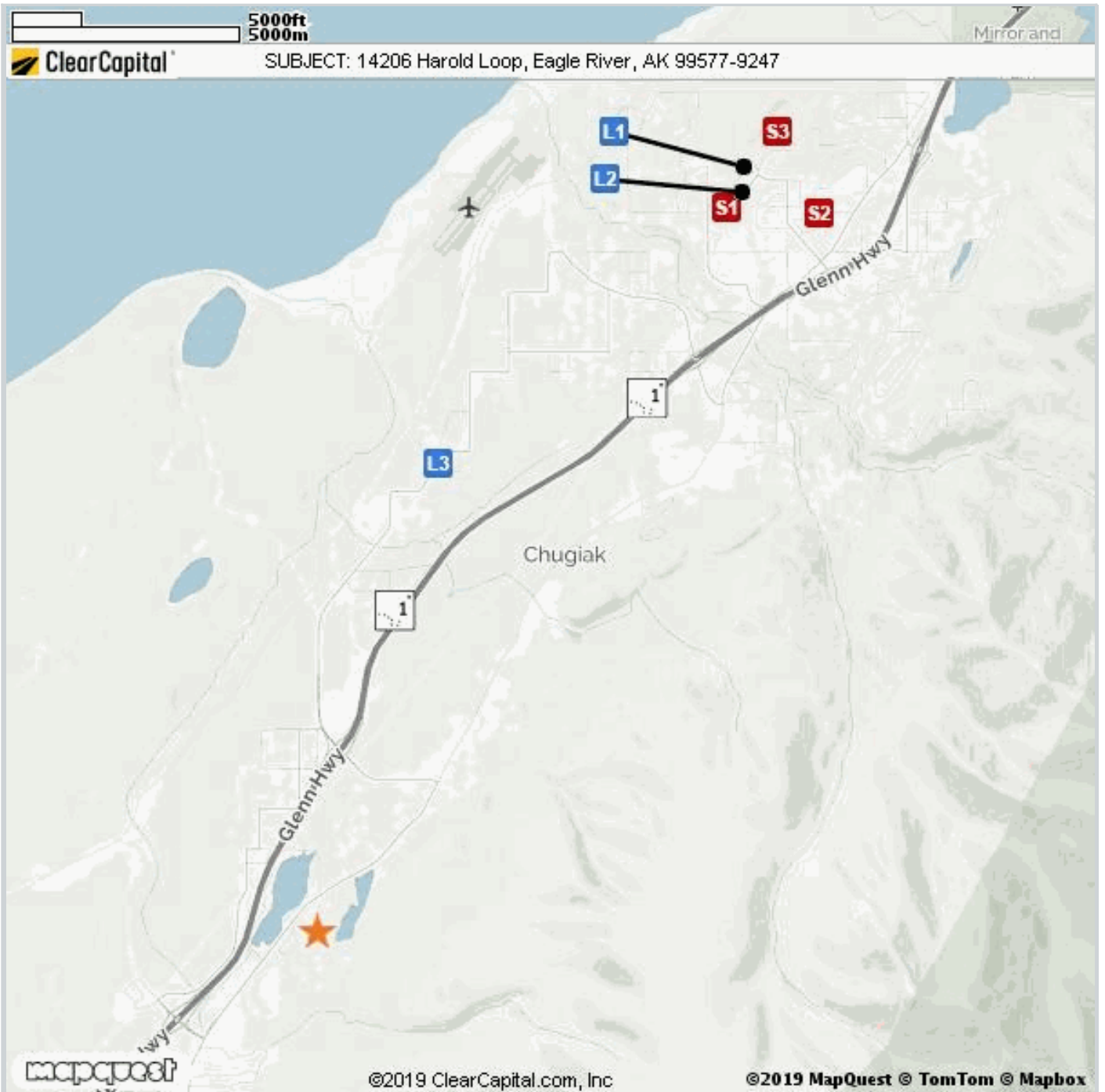


Sold Comp 3 23005 Northwoods Drive

View Front

ClearMaps Addendum

Address ★ 14206 Harold Loop, Eagle River, ALASKA 99577
Loan Number 37279 **Suggested List** \$320,000 **Suggested Repaired** \$320,000 **Sale** \$315,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14206 Harold Loop, Eagle River, AK	--	Parcel Match
L1 Listing 1	22750 Mcmanus Drive, Eagle River, AK	5.67 Miles ¹	Parcel Match
L2 Listing 2	22743 Northwoods Drive, Chugiak, AK	5.52 Miles ¹	Parcel Match
L3 Listing 3	18916 S Birchwood Loop Road, Chugiak, AK	3.08 Miles ¹	Parcel Match
S1 Sold 1	22426 Lampert Circle, Chugiak, AK	5.27 Miles ¹	Parcel Match
S2 Sold 2	21407 Snowflower Loop, Chugiak, AK	5.55 Miles ¹	Parcel Match
S3 Sold 3	23005 Northwoods Drive, Chugiak, AK	5.84 Miles ¹	Parcel Match

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.

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.

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 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.

Broker Information

Broker Name	Erik Blakeman	Company/Brokerage	AlaskaMLS.com
License No	RECS16812		
License Expiration	01/31/2020	License State	AK
Phone	9073152549	Email	erik.blakeman@gmail.com
Broker Distance to Subject	16.60 miles	Date Signed	03/19/2019

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 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.