

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.

<b>Address</b>	3505 Greenland Drive, Anchorage, AK 99517	<b>Order ID</b>	6647034	<b>Property ID</b>	28153762
<b>Inspection Date</b>	03/09/2020	<b>Date of Report</b>	03/11/2020		
<b>Loan Number</b>	38529	<b>APN</b>	010-098-03-000		
<b>Borrower Name</b>	NA	<b>County</b>	Anchorage		

**Tracking IDs**

<b>Order Tracking ID</b>	Aged BPO CITI	<b>Tracking ID 1</b>	Aged BPO CITI
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Catamount Properties	<b>Condition Comments</b> Property is just over 70 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. Property is missing Siding on the side and rear of the property. Seems to be intentionally removed possibly with intent to replace. 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.
<b>R. E. Taxes</b>	\$5,748	
<b>Assessed Value</b>	\$349,400	
<b>Zoning Classification</b>	R2M - Mixed use	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(All openings are closed. )		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Fair	
<b>Estimated Exterior Repair Cost</b>	\$9,500	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$9,500	
<b>HOA</b>	No	
<b>Visible From Street</b>	Partially Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Area mostly consistent of Single Family dwellings. Using comps in this area it is common to use comps of different sizes base on \$per square footage average for the area. Most homes built from late 70s 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%.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$123,500 High: \$425,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	3505 Greenland Drive	3801 Borland Circle	4201 Iowa Drive	3002 Carroll Lane
<b>City, State</b>	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
<b>Zip Code</b>	99517	99517	99517	99517
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.80 <sup>1</sup>	0.65 <sup>1</sup>	0.88 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$334,900	\$369,000	\$349,500
<b>List Price \$</b>	--	\$334,900	\$349,000	\$349,500
<b>Original List Date</b>		02/07/2020	01/16/2020	01/16/2020
<b>DOM · Cumulative DOM</b>	-- · --	5 · 33	38 · 55	24 · 55
<b>Age (# of years)</b>	68	49	68	56
<b>Condition</b>	Fair	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,948	1,754	1,856	2,166
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	4 · 2	4 · 2
<b>Total Room #</b>	6	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	Detached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.16 acres	0.28 acres	0.19 acres	0.21 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** open kitchen and living room with SS appliances, newer carpet and fresh paint. Downstairs has new carpet, fresh paint, and new tiled bathroom, and a large family room with plenty of space for the whole family. New roof in 2015, new windows, and an excellent outdoor space. Come check it out today. Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Shingle Foundation Type: Block Floor Style: Split Entry Garage Type: None Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water Type: Public Access Type: Paved Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA; VA 000 Down Docs Avl for Review: Prop Discl Available Features-Interior: CO Detector(s); Dishwasher; Fireplace; Gas Cooktop; Range/Oven; Refrigerator; Smoke Detector(s); Washer &/Or Dryer Flooring: Carpet; Laminate Flooring Features-Additional: Fenced Yard; Private Yard; Deck/Patio; Dog Kennel; Greenhouse; Shed
- Listing 2** This lovely single family home features hardwood floors, 2 living spaces, 4 bdrms, sun room & a detached 2 car garage with heated studio or office. Located on a dead-end road w/ a spacious and fully fenced yard with storage shed & raised garden beds. Many updates throughout including remodeled kitchen & bathroom, vinyl windows & new garage heater. Residential Type: Single Family Res Construction Type: Wood Frame Roof Type: Asphalt; Composition; Shingle Foundation Type: Poured Concrete Floor Style: Split Entry Garage Type: Detached; Heated Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water Type: Public Dining Room Type: Area Access Type: Paved; Maintained Topography: Level Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None To Show: Showing Time New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: Docs Posted on MLS Features-Interior: Ceiling Fan(s); CO Detector(s); Den &/Or Office; Disposal; Electric; Family Room; Range/Oven; Refrigerator; Smoke Detector(s); Telephone; Washr&/Or Dryer Hkup; Solid Surface Counter Flooring: Hardwood Flooring; Ceramic Tile Features-Additional: Fenced Yard; Private Yard; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; In City Limits; Landscaping; Mother-in-Law Apt; Road Service Area; Shed; Storage Space/Unit; Sun Room
- Listing 3** New driveway takes you to a large 552 sq.ft. garage with built ins. Room for possible future RV parking. More... Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Vinyl Roof Type: Asphalt; Composition; Shingle Foundation Type: Block; Poured Concrete Floor Style: Split Entry Garage Type: Attached; Heated; Tuck Under Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water Type: Public Dining Room Type: Area Access Type: Dedicated Road; Paved; Maintained Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,500 Docs Avl for Review: Docs Posted on MLS; Prop Discl Available; Survey Features-Interior: Ceiling Fan(s); CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Fireplace; Range/Oven; Refrigerator; Security System; Smoke Detector(s); Telephone; Washer &/Or Dryer; Window Coverings; SBOS Req'd-See Rmks Flooring: Laminate Flooring; Ceramic Tile Features-Additional: Fenced Yard; Private Yard; Cable TV; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; In City Limits; Landscaping; Road Service Area; Shed; Paved Driveway; SBOS Req'd-See Rmrks

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	3505 Greenland Drive	853 W 73rd Avenue	2112 Tasha Drive	2710 Lexington Circle
<b>City, State</b>	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
<b>Zip Code</b>	99517	99518	99502	99502
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	2.40 <sup>1</sup>	3.13 <sup>1</sup>	2.57 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$324,900	\$349,900	\$359,900
<b>List Price \$</b>	--	\$324,900	\$349,900	\$359,900
<b>Sale Price \$</b>	--	\$330,000	\$349,900	\$350,000
<b>Type of Financing</b>	--	Fha	Conv	Fha
<b>Date of Sale</b>	--	07/12/2019	08/27/2019	08/23/2019
<b>DOM · Cumulative DOM</b>	-- · --	9 · 42	7 · 31	23 · 68
<b>Age (# of years)</b>	68	52	48	48
<b>Condition</b>	Fair	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,948	1,736	1,878	1,839
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	4 · 3
<b>Total Room #</b>	6	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.16 acres	0.20 acres	0.21 acres	0.19 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$64	-\$16,790	+\$15,398
<b>Adjusted Price</b>	--	\$329,936	\$333,110	\$365,398

\* Sold 1 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.

## Recent Sales - Cont.

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

- Sold 1** SF-Res+5936 Garage #+5000 Year Built-10400 Acres-600 4th bdr.has egress window no closet. The two bedrooms downstairs are equipped with a full second kitchen and, private entry available for MIL style downstairs. All flooring is fresh or More... Residential Type: Single Family Res Construction Type: Wood Frame - 2x4 Exterior Finish: Vinyl Roof Type: Asphalt; Composition; Shingle Foundation Type: Block Floor Style: Split Entry; Multi-Level Garage Type: Attached Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Area Topography: Sloping Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: As-Built; Prop Discl Available Features-Interior: Ceiling Fan(s); CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Range-Downdraft; Refrigerator; Smoke Detector(s); Washer &/Or Dryer; Workshop; Granite Counters Flooring: Hardwood Flooring
- Sold 2** SF-Res+1960 Year Built-13000 Acres-750 Amt-SlrPdByrClsgCost-5000 Southside home with multiple indoor and outdoor spaces. This home has been completely transformed in the past few years and is ready for it's new owner. New windows, doors, bathrooms, kitchen, flooring, paint, light fixtures are just a few of the upgrades. New driveway takes you to a large 552 sq.ft. garage with built ins.Room for possible future RV parking. More... Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Vinyl Roof Type: Asphalt; Composition; Shingle Foundation Type: Block; Poured Concrete Floor Style: Split Entry Garage Type: Attached; Heated; Tuck Under Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Area Access Type: Dedicated Road; Paved; Maintained Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,500 Docs Avl for Review: Docs Posted on MLS; Prop Discl Available; Survey Features-Interior: Ceiling Fan(s); CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Fireplace; Range/Oven; Refrigerator; Security System; Smoke Detector(s); Telephone; Washer &/Or Dryer; Window Coverings; SBOS Req'd-See Rmks Flooring: Laminate Flooring; Ceramic Tile Features-Additional: Fenced Yard; Private Yard; Cable TV; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; In City Limits; Landscaping; Road Service Area; Shed; Paved Driveway; SBOS Req'd-See Rmr
- Sold 3** SF-Res+3052 Year Built-13000 Acres-450 Amt-SlrPdByrClsgCost-5000 The whole house was remodeled top to bottom in 2009 to include new roof, windows, vinyl siding, heating, Kitchen, all bathrooms and more. Fenced back yard and located on a quiet cul-de-sac with lots of kids. Great room upstairs and family room downstairs. Residential Type: Single Family Res Construction Type: Wood Frame - 2x4 Exterior Finish: Vinyl Roof Type: Asphalt; Composition; Shingle Foundation Type: Block Floor Style: Split Entry Garage Type: Attached Carport Type: None Heat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Area Access Type: Paved Wtrfrnt-Frontage: None Wtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,500 Features-Interior: CO Detector(s); Dishwasher; Disposal; Family Room; Microwave (B/I); Range/Oven; Smoke Detector(s); Window Coverings Flooring: Carpet Features-Additional: Fenced Yard; Deck/Patio; Garage Door Opener; In City Limits; Road Service Area; Paved Driveway

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Last listed on 07/01/1998 @\$ 58000 and sold on 08/03/1998 @\$58000.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$335,000	\$350,000
<b>Sales Price</b>	\$330,000	\$345,000
<b>30 Day Price</b>	\$290,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>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.</p>		

## 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.



## Subject Photos



Front



Address Verification



Side



Back



Back



Back



## Subject Photos



Street



Street

## Listing Photos

**L1** 3801 Borland Circle  
Anchorage, AK 99517



Front

**L2** 4201 Iowa Drive  
Anchorage, AK 99517



Front

**L3** 3002 Carroll Lane  
Anchorage, AK 99517



Front

## Sales Photos

**S1** 853 W 73rd Avenue  
Anchorage, AK 99518



Front

**S2** 2112 Tasha Drive  
Anchorage, AK 99502



Front

**S3** 2710 Lexington Circle  
Anchorage, AK 99502



Front

## ClearMaps Addendum

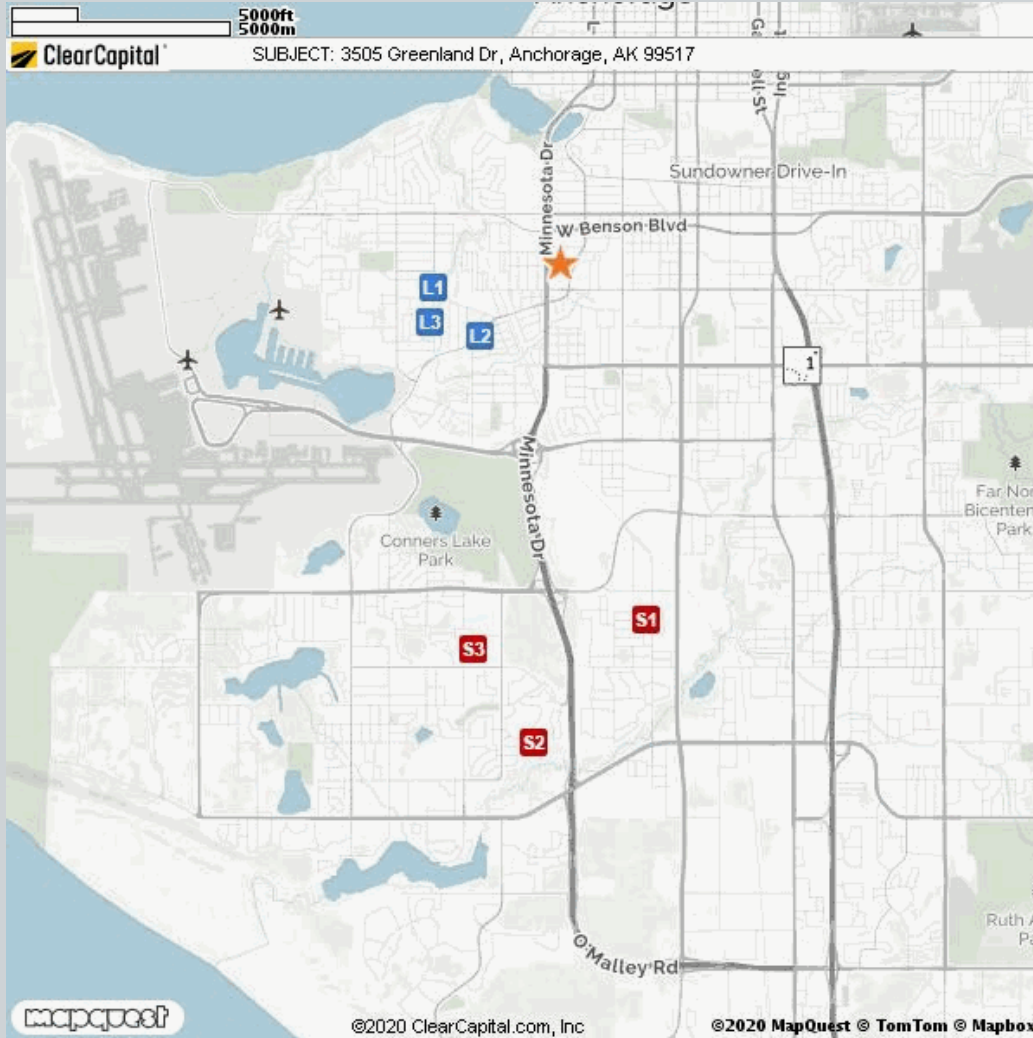
**Address** ★ 3505 Greenland Drive, Anchorage, AK 99517

**Loan Number** 38529

**Suggested List** \$335,000

**Suggested Repaired** \$350,000

**Sale** \$330,000



### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3505 Greenland Dr, Anchorage, AK	--	Parcel Match
L1 Listing 1	3801 Borland Circle, Anchorage, AK	0.80 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4201 Iowa Drive, Anchorage, AK	0.65 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3002 Carroll Lane, Anchorage, AK	0.88 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	853 W 73rd Avenue, Anchorage, AK	2.40 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2112 Tasha Drive, Anchorage, AK	3.13 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2710 Lexington Circle, Anchorage, AK	2.57 Miles <sup>1</sup>	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.

## 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.

## 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.

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.

## Report Instructions - cont.

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

<b>Broker Name</b>	Erik Blakeman	<b>Company/Brokerage</b>	AlaskaMLS.com
<b>License No</b>	RECS16812	<b>Address</b>	230 E Paulson Ave #68 Wasila AK 99654
<b>License Expiration</b>	01/31/2022	<b>License State</b>	AK
<b>Phone</b>	9073152549	<b>Email</b>	erik.blakeman@gmail.com
<b>Broker Distance to Subject</b>	31.37 miles	<b>Date Signed</b>	03/11/2020

*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.**