DRIVE-BY BPO

2402 BROOKSHIRE LOOP 65

ANCHORAGE, AK 99504

40272 Loan Number

\$212,000• 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 report.

Address Inspection Date Loan Number Borrower Name	2402 Brookshire Loop 65, Anchorage, AK 99504 09/16/2020 40272 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6839929 09/17/2020 006-431-03-0 Anchorage	Property ID	28799735
Tracking IDs					
Order Tracking ID	0914_BPO_Updates	Tracking ID 1	0914_BPO_Update	es	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments				
R. E. Taxes	\$3,196	Property is just over 17 years old. Appears to be built with abov 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				
Assessed Value	\$190,000					
Zoning Classification	R2M					
Property Type	Condo					
Occupancy	Vacant	area.				
Secure?	Yes					
(Secured doors and windows locked	ed.)					
Ownership Type Fee Simple Property Condition Average						
				Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
НОА	Brookshire 9075622929					
Association Fees \$130 / Month (Other: Exterior Maintenance; Grounds Maintenance; Refuse; Sewer; Snow Removal; Water)						
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Area mostly consistent of Condo, Multi and Single Family			
Sales Prices in this Neighborhood	Low: \$164,000 High: \$269,000	dwellings. Using comps in this area it is common to use comps of different sizes base on \$per square footage average for the			
Market for this type of property	Remained Stable for the past 6 months.	area. Most homes built from late 80s to early 00s. There is the occasional new construction home but it is not common			
Normal Marketing Days	<90	practice or being developed. Area REU sales are less than 5%.			
Normal Marketing Days		practice or being developed. Area REO sales are less that			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2402 Brookshire Loop 65	2462 Brookshire Loop #59	2538 Brookshire Loop #52	7996 Normanshire Court #106
City, State	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
Zip Code	99504	99504	99504	99504
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.00 1	0.00 1	0.00 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$219,900	\$219,900	\$222,500
List Price \$		\$214,900	\$219,000	\$223,500
Original List Date		07/31/2020	07/25/2020	08/31/2020
DOM · Cumulative DOM		37 · 48	4 · 54	1 · 17
Age (# of years)	17	17	17	16
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,357	1,357	1,227	1,357
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	6
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	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other				

^{*} Listing 1 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 Condo Type: Townhouse Association Info: Manager Contact: PMSI; Manager Phone #: 9075622929 Dues Include: Refuse; Sewer; Snow Removal; Water Construction Type: Wood Frame Exterior Finish: Wood Foundation Type: BlockRoof Type: Shingle Dining Room Type: Area Garage Type: Attached; Heated; Tuck Under Carport Type: None Heat Type: Forced Air Fuel-Type: Natural Gas Sewer-Type: Public Sewer Water-Type: PublicAccess Type: Maintained; Paved Wtrfrnt-Access Near: None Wtrfrnt-Frontage: None Topography: Level To Show: Appointment Only; ShowingTime; Lockbox AK MLS Contract Particulars: For Sale Sign Posted; Possession Recording Mortgage Info: EM Min Deposit: 2,200 New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: Docs Posted on MLS Features-Interior: Dishwasher; Disposal; Electric Cooktop; Smoke Detector(s); Vaulted Ceiling; W &/or Dryer Hookup Flooring: Carpet; Linoleum Features-Additional: Deck/Patio; End Unit; Fire Service Area; In City Limits; Road Service Area; Paved Driveway
- Listing 2 Condo Type: Townhouse Association Info: Association Name: PMSI; Association Phone #: 907-562-2929 Dues Include: Exterior Maintenance; Grounds Maintenance; Refuse; Sewer; Snow Removal; Water Construction Type: Wood Frame Exterior Finish: Wood Foundation Type: BlockRoof Type: Asphalt Dining Room Type: Area; Breakfast Nook/Bar Garage Type: Attached; Heated; Tuck Under Carport Type: None Heat Type: Forced Air Fuel-Type: Natural Gas Sewer-Type: Public Sewer Water-Type: PublicAccess Type: Maintained; Paved Wtrfrnt-Access Near: None Wtrfrnt-Frontage: None Topography: Level To Show: Call Prop Contact; Lockbox AK MLS Contract Particulars: For Sale Sign Posted New Finance (Terms): Cash; Conventional; FHA; VA Docs Avl for Review: Docs Posted on MLS Features-Additional: Paved Driveway
- Listing 3 Condo Type: Townhouse Miscellaneous: Parking Space-Ttl #: 2 Association Info: Association Name: Brookshire Association; Manager Contact: PMSI; Manager Phone #: 907.529.2929 Dues Include: Exterior Maintenance; Grounds Maintenance; Sewer; Snow Removal; Water Construction Type: Wood Frame Exterior Finish: Wood Foundation Type: BlockRoof Type: Asphalt; Composition; Shingle Garage Type: Attached; Heated Carport Type: None Heat Type: Forced Air Fuel-Type: Natural Gas Sewer-Type: Public Sewer Water-Type: Public View Type: Mountains; PartialView Type: Mountains; Partial Access Type: Maintained; Paved Wtrfrnt-Access Near: None Wtrfrnt-Frontage: None Topography: Level To Show: Appointment Only; ShowingTime; Lockbox AK MLS Contract Particulars: None Apply Mortgage Info: EM Min Deposit: 2,000 New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: Prop Discl Available; Other-See Remarks Features-Interior: CO Detector(s); Dishwasher; Disposal; Microwave; Range/Oven; Refrigerator; Smoke Detector(s); Vaulted Ceiling; Washer&/or Dryer Flooring: Carpet; Laminate Flooring; Luxury Vinyl Plank Features-Additional: Deck/Patio; Paved Driveway

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2402 Brookshire Loop 65	2401 Duncanshire Place #80	2306 Brookshire Loop	2293 Ducanshire Place #153
City, State	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
Zip Code	99504	99504	99504	99504
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.00 1	0.02 ²	0.08 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$235,900	\$219,000	\$230,000
List Price \$		\$214,900	\$219,000	\$220,000
Sale Price \$		\$217,900	\$219,000	\$220,000
Type of Financing		Conv	Conv	Conv
Date of Sale		08/07/2020	08/19/2020	07/30/2020
DOM · Cumulative DOM		49 · 95	24 · 92	124 · 170
Age (# of years)	17	17	15	15
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,357	1,357	1,357	1,357
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other				
Net Adjustment		-\$6,500	-\$6,570	-\$6,000
Adjusted Price		\$211,400	\$212,430	\$214,000

^{*} 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.

ANCHORAGE, AK 99504

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Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Amt-SlrPdByrClsgCost-6500 Condo Type: Townhouse Association Info: Association Name: pmsi; Association Phone #. 562-2929 Dues Include: Exterior Maintenance; Grounds Maintenance; Insurance; Refuse; Sewer; Snow Removal; Water Construction Type: Wood Frame Exterior Finish: Wood Foundation Type: BlockRoof Type: Asphalt; Composition; Shingle Garage Type: Attached Carport Type: None Heat Type: Forced Air Fuel-Type: Natural Gas Sewer-Type: Public Sewer Water-Type: PublicAccess Type: Maintained; Paved Wtrfrnt-Access Near: None Wtrfrnt-Frontage: None To Show: Appointment Only; Call First; Don't Disturb Tenant Contract Particulars: Possession Recording New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Features-Interior: Dishwasher; Electric; Family Room; Range/Oven; Refrigerator; Smoke Detector(s); W &/or Dryer Hookup Flooring: Carpet Features-Additional: Fenced Yard; Private Yard; Deck/Patio; Garage Door Opener
- Sold 2 Amt-SlrPdByrClsgCost-6570 Condo Type: Townhouse Association Info: Association Name: Brookshire HOA; Manager Contact: PMSl; Manager Phone #: 907-562-2929 Dues Include: Refuse; Sewer; Snow Removal; Water Construction Type: Wood Frame 2x6 Exterior Finish: Wood Foundation Type: Block; Unknown BTVRoof Type: Asphalt; Shingle Dining Room Type: Area; Breakfast Nook/Bar Garage Type: Attached; Tuck Under Carport Type: None Heat Type: Forced Air Fuel-Type: Natural Gas Sewer-Type: Public Sewer Water-Type: Public View Type: MountainsView Type: Mountains Access Type: Dedicated Road; Maintained; Paved; Private Wtrfrnt-Access Near: None Wtrfrnt-Frontage: None Topography: Level To Show: Call Listing Licensee; ShowingTime; Lockbox AK MLS Contract Particulars: For Sale Sign Posted; Possession Recording Mortgage Info: EM Min Deposit: 3,000 New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: Prop Discl Available Features-Interior: BR/BA on Main Level; CO Detector(s); Dishwasher; Disposal; Fireplace; Gas Fireplace; Range/Oven; Refrigerator; Smoke Detector(s); Vaulted Ceiling; W &/or Dryer Hookup; Window Coverings; Laminate Counters Flooring: Carpet; Linoleum Features-Additional: Private Yard; Cable TV; Covenant/Restriction; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; In City Limits; Landscaping; Road Service Area; View; Paved Driveway
- Sold 3 Amt-SIrPdByrClsgCost-6000 Condo Type: Townhouse Dues Include: Exterior Maintenance; Grounds Maintenance; Refuse; Snow Removal; Water Construction Type: Wood Frame Exterior Finish: Wood Foundation Type: BlockRoof Type: Asphalt; Composition; Shingle Dining Room Type: Area Garage Type: Attached; Heated Carport Type: None Heat Type: Forced Air Fuel-Type: Natural Gas Sewer-Type: Public Sewer Water-Type: Public View Type: MountainsView Type: Mountains Access Type: Maintained; Paved Wtrfrnt-Access Near: None Wtrfrnt-Frontage: None Topography: Level To Show: Call Listing Licensee; Vacant; Lockbox AK MLS Contract Particulars: Possession Recording New Finance (Terms): AHFC; Cash; Conventional; FHA; VA; VA 000 Down Features-Interior: BR/BA on Main Level; CO Detector(s); Dishwasher; Electric; Fireplace; Microwave; Range/Oven; Refrigerator; Smoke Detector(s); Telephone; W &/or Dryer Hookup; Washer&/or Dryer; Window Coverings; Laminate Counters Flooring: Carpet; Linoleum Features-Additional: Fenced Yard; Cable TV; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; Ground Floor Unit; In City Limits; Pets Considered; Road Service Area; View; Paved Driveway

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Subject Sale	es & Listing His	story						
Current Listing Status		Currently Listed	Currently Listed		Listing History Comments			
Listing Agency/Firm		Core Real Estate Group		Last sold on 03/20/2008 @\$ 182500 and Originally listed on 01/30/2008 @\$195000.				
Listing Agent Name		Kylie Moeller						
Listing Agent Phone		907-390-0256						
# of Removed Li Months	stings in Previous 12	. 0						
# of Sales in Pre Months	vious 12	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
07/13/2020	\$234,900	09/09/2020	\$229,900				MLS	

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$218,000	\$218,000			
Sales Price	\$212,000	\$212,000			
30 Day Price	\$195,000				
Comments Demanding Drieing Co	Community Departing District Chartery				

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.

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2402 BROOKSHIRE LOOP 65

ANCHORAGE, AK 99504

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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

Subject Photos

by ClearCapital



Street

Client(s): Wedgewood Inc

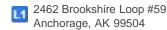
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Listing Photos

by ClearCapital





Front

2538 Brookshire Loop #52 Anchorage, AK 99504



Front

7996 Normanshire Court #106 Anchorage, AK 99504



Front

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Sales Photos





Front

\$2 2306 Brookshire Loop Anchorage, AK 99504



Front

2293 Ducanshire Place #153 Anchorage, AK 99504

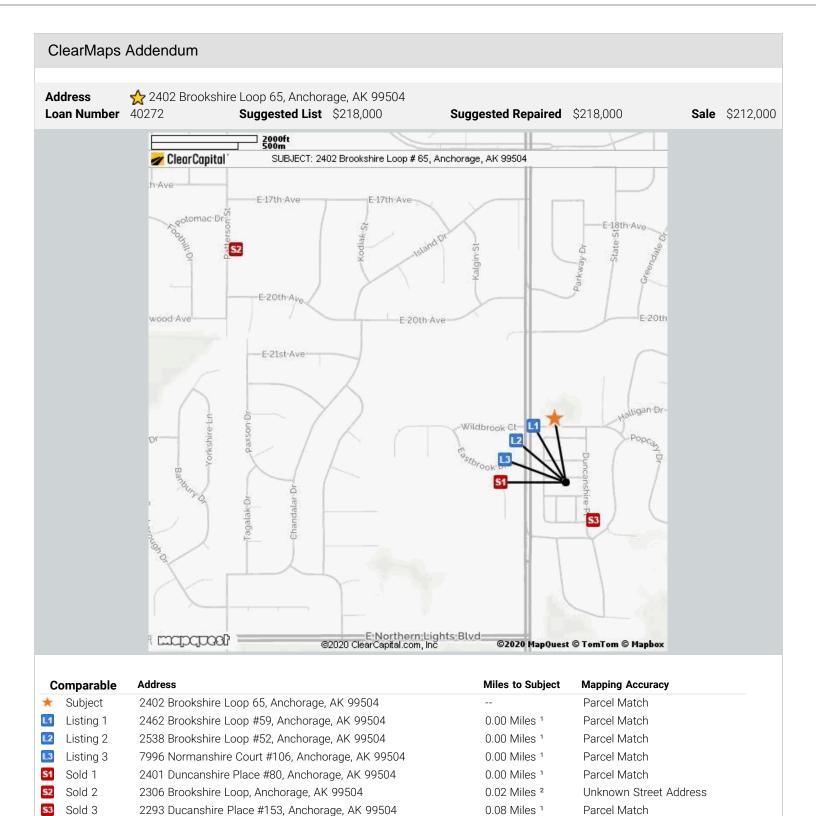


Front

ANCHORAGE, AK 99504

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

ANCHORAGE, AK 99504

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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:

by ClearCapital

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

by ClearCapital

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.

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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.

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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 28.21 miles **Date Signed** 09/16/2020

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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