

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	408 S O Place, Lompoc, CA 93436	Order ID	6839929	Property ID	28799985
Inspection Date	09/16/2020	Date of Report	09/17/2020		
Loan Number	40519	APN	093-283-003		
Borrower Name	Catamount Properties 2018 LLC	County	Santa Barbara		

Tracking IDs

Order Tracking ID	0914_BPO_Updates	Tracking ID 1	0914_BPO_Updates
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$3,086	<p>Legal Description: LOM 115 UNIT 2 LOT 105 Condition is estimated to be "C4" condition. Quality of construction is Q4 rating. Fee simple land. No HOA. Attached (2) car garage. The subjects lot size is in the standard tier for lot sizes in its immediate neighborhood. Front yard needs restoration repair work and is not adequately maintained. Property has fencing at side and rear yards. The subject needs a entire new exterior paint job (estimated cost - \$3,500) Paint is damaged at stucco, trim and facia.No other items noted for repair. All other exterior components appear to be in serviceable condition. The subject appears to have new windows via recent window retrofit. Stucco patching noted around the subjects windows. Neighborhood views only.</p>	
Assessed Value	\$273,632		
Zoning Classification	SFR		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$3,500		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$3,500		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Slow	<p>The subject is located in south Lompoc, west of H Street, just south of Olive Ave and near the hills of south Lompoc. Neighborhood consists of older single story and (2) story stick frame homes. Fee simple land. No HOA. Close to schools, shopping and services on Ocean Avenue and H Street in downtown Lompoc. REO and Short Sale properties are in relatively short supply in this area in the current market. No boarded up homes noted in the subjects neighborhood. Age, architectural styles, quality of construction and size of homes is diverse in the subjects neighborhood - the s...</p>	
Sales Prices in this Neighborhood	Low: \$288,000 High: \$385,000		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

The subject is located in south Lompoc, west of H Street, just south of Olive Ave and near the hills of south Lompoc. Neighborhood consists of older single story and (2) story stick frame homes. Fee simple land. No HOA. Close to schools, shopping and services on Ocean Avenue and H Street in downtown Lompoc. REO and Short Sale properties are in relatively short supply in this area in the current market. No boarded up homes noted in the subjects neighborhood. Age, architectural styles, quality of construction and size of homes is diverse in the subjects neighborhood - the subject conforms. Neighborhood and hill views from some properties in this neighborhood. The subjects neighborhood is desirable, south of Ocean Avenue with superior location value to homes in this area that are on the north side of Ocean Avenue.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	408 S O Place	512 N O Street	321 N Daisy Street	1308 E North Avenue
City, State	Lompoc, CA	Lompoc, CA	Lompoc, CA	Lompoc, CA
Zip Code	93436	93436	93436	93436
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.86 ¹	1.54 ¹	1.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$384,900	\$399,900	\$399,900
List Price \$	--	\$384,900	\$399,900	\$399,900
Original List Date		07/27/2020	08/13/2020	08/10/2020
DOM · Cumulative DOM	-- · --	5 · 52	34 · 35	37 · 38
Age (# of years)	56	62	61	61
Condition	Average	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,392	1,336	1,525	1,272
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	6	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 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	0.14 acres	0.16 acres	0.14 acres	0.14 acres
Other	--	Inferior Neighborhood	Some Updates	--

* 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.

Current Listings - Cont.

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

- Listing 1** List Comp #1 is a fair market sale. List Comp #1 is located in a like kind, older neighborhood of SFR homes in Lompoc, approx. 0.86 miles away from the subject. Location value is inferior to the subject in less desirable neighborhood in Lompoc. The subject is a slightly newer home - List Comp #1 is a (6) year older home than the subject. Both homes are detached, SFR homes with estimated similar Q4 quality of construction. List Comp #2 is a (1) story home with Ranch architectural style like the subject. The subject has the same bedroom and bathroom count as List Comp #1. Both homes have the same room count. GLA values are close and in range. List Comp #1 has a superior sized lot over the subject and superior lot and land value over the subject. List Comp #1 and the subject both have a (2) car garage. List Comp #1 has a inferior detached garage. List Comp #1 has estimated superior "C3" condition rating (good) over the subject as MLS info and photos indicate it has been fully remodeled at interior. Both homes have fenced yards. View amenities are similar - neighborhood views only. With adjustments, the subject has estimated similar fair market resale value to List Comp #1 due to the subjects superior location value and slightly superior GLA values versus List Comp #1 superior parcel value and superior "C3" condition rating. The subject is estimated to have similar overall resale value to List Comp #1 with adjustments. Resale values are estimated to be close and in range. Best LIST comparable.
- Listing 2** Listing Comp #2 is a fair market sale. List Comp #2 is located in the west of the subject, approx. 1.32 miles away from the subject. List Comp #2 is a detached single story, Ranch styled SFR home like the subject. Location value is inferior to the subject overall. List Comp #2 is located in a inferior residential neighborhood of SFR homes east of H Street in less desirable neighborhood. The subject has superior neighborhood location near the hills in south Lompoc. Age of construction is slightly older at List Comp #2. The subject is a (5) year newer home than List Comp #2. List Comp #2 has inferior (3) bedroom count, the subject is a superior four bedroom home. List Comp #2 has the superior (2) full bathroom count like the subject. The subject has superior room count over List Comp #2. The subject has inferior GLA values to List Comp #2 - List Comp #2 has a superior sized floor plan. The subject has the same sized lot as List Comp #2 and estimated similar lot and land value to List Comp #2. Quality of construction at List Comp #2 is estimated to be similar to the subject - both Q4 construction rating. Condition rating of List Comp #2. is estimated to be similar "C4" condition rating with estimated edge to List Comp #2 as MLS info indicates it has had some updating. List Comp #2 and the subject both have a attached (2) car garage. Both homes have fenced yards. Both home have landscaped yards. View amenity at List Comp #2 is similar to the subject. List Comp #2 and the subject both have neighborhood views. With adjustments, List Comp #2 has estimated superior overall fair market resale value over the subject due to the its superior GLA values and estimated superior overall condition. List Comp #3 is estimated to be slightly superior over the subject with adjustments, but resale values estimated to be in range.
- Listing 3** Listing Comp #3 is a fair market sale. List Comp #3 is located in a older neighborhood of SFR like the subject approx. 1.96 miles away from the subject. Both the subject and List Comp #3 are single story, detached, Ranch styled SFR homes. Age of construction is slightly older than the subject. List Comp #3 is a (5) year older home than the subject. The subject has superior neighborhood location value over List Comp #3 in the hill area of south Lompoc. The subject has superior bedroom count (40 over List Comp #3. Both homes have (2) full baths. The subject has superior room count over List #3. List Comp #3 has inferior GLA values to the subject. List Comp #3 has a the same sized parcel as the subject and estimated similar lot and land value to the subject. Both homes have an attached (2) car garage. Quality of construction is similar at List Comp #3 - both Q4 construction ratings. Condition rating of List Comp #3 is estimated to be "C4" condition like the subject. Both homes have fenced side and rear yards. List Comp #3 has superior attractive and adequately maintained front yard landscaping - the subjects front yard needs restoration repairs. Both homes have neighborhood views only. With adjustments, the subject is estimated to have similar fair market resale value to List Comp #3, with edge to the subject. The subject is estimated to have similar fair market value to List Comp #3, with edge to the subject for its superior neighborhood location value, superior room count, superior GLA values and slightly newer age of construction. Resale values are estimated to be in range. Edge to the subject.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	408 S O Place	300 N X Street	421 S A Street	320 N Y Street
City, State	Lompoc, CA	Lompoc, CA	Lompoc, CA	Lompoc, CA
Zip Code	93436	93436	93436	93436
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.85 ¹	1.00 ¹	0.92 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$290,000	\$349,900	\$369,000
List Price \$	--	\$290,000	\$349,900	\$369,000
Sale Price \$	--	\$325,000	\$355,000	\$378,000
Type of Financing	--	Undefined	Conventional	Va
Date of Sale	--	09/27/2019	01/30/2020	01/15/2020
DOM · Cumulative DOM	-- · --	8 · 38	41 · 86	14 · 68
Age (# of years)	56	58	61	58
Condition	Average	Average	Average	Good
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,392	1,477	1,674	1,637
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	3 · 2
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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	0.14 acres	0.15 acres	0.16 acres	0.13 acres
Other	--	Corner Lot	\$1,500 credit	\$11,340 seller credit for BCC
Net Adjustment	--	-\$1,250	-\$2,350	-\$13,250
Adjusted Price	--	\$323,750	\$352,650	\$364,750

* Sold 1 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.

Recent Sales - Cont.

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

- Sold 1** Sold #1 was a fair market sale. 0.85 miles from the subject in older neighborhood of SFR homes like the subject. Inferior neighborhood - the subject has superior neighborhood location on the south side of Ocean Ave near the hills (+\$10,000) Sold #1 is located in a less desirable area of Lompoc. Both homes are single story, Ranch styled homes. Age of construction is similar - the subject is a (2) year newer home than Sold Comp #1 (+\$1,000) Quality of construction is similar - both Q4 rating (\$0) Both homes have (4) bedrooms and (2) baths (\$0) Both homes have the same room count (\$0) GLA values are in range, with edge to Sold #1 (-\$4,250) Condition ratings are estimated to be similar - both "C4" condition ratings (\$0) Parcel sizes are in range with slight edge to Sold Comp #1 (-\$3,000) Sold #1 is located on a superior corner lot (-\$5,000) Both homes have fenced back yards (\$0) Both homes have landscaped yards (\$0) Both homes have an attached (2) car garage (\$0) View amenities are similar - neighborhood views (\$0) with adjustments, the subject has a downward adjustment of \$1250 to Sold Comp #1. Subjects adjusted value: \$323,750. Values estimated to be in range. Sold #1 is a dated comp. Sold #1 financing type is undefined. Sales prices have increased in the subjects neighborhood since Sold Comp #1 closed escrow. Best Sold comp.
- Sold 2** Sold #2 was a standard sale. Sold #2 is approximately (1) mile away from the subject in older neighborhood of SFR homes like the subject. Inferior neighborhood location - the subject has superior neighborhood location on the south side of Ocean Ave near the hills (+\$10,000) Sold #2 is located in a less desirable area of Lompoc. Both homes are single story, Ranch styled homes. Age of construction is similar - the subject is a (5) year newer home than Sold Comp #2 (+\$2,500) Quality of construction is similar - both Q4 rating (\$0) Both homes have (4) bedrooms and (2) bath homes (\$0) Both homes have the same room count (\$0) Sold #2 has superior GLA values over the subject (-\$9,850) Condition ratings are estimated to be similar - both "C4" condition ratings (\$0) Parcel sizes are in range with edge to Sold Comp #2 (-\$6,000) Both homes have fenced back yards (\$0) Both homes have landscaped yards (\$0) Both homes have a (2) car garage (\$0) The subject has a superior attached garage (+\$1,000) Sold #2 has a inferior detached garage. View amenities are similar - neighborhood views (\$0) with adjustments, the subject has a estimated downward adjustment of \$2,350 to Sold Comp #2. Subjects adjusted value: \$352,650. Values estimated to be in range. Sold #2 is a dated comp. Sales prices have increased in the subjects neighborhood since Sold Comp #2 closed escrow. Edge to Sold #2. Sold #2 had conventional loan financing per MLS information with a \$1,500 seller credit to buyer.
- Sold 3** Sold #3 was a standard sale. Sold #3 is approximately 0.92 of a mile away from the subject in older neighborhood of SFR homes like the subject. Inferior neighborhood value to the subject - the subject has superior neighborhood location on the south side of Ocean Ave near the hills of south Lompoc in more desirable neighborhood (+\$10,000) Sold #3 is located in a less desirable area of Lompoc. Both homes are single story, Ranch styled homes. Age of construction is similar - the subject is a (2) year newer home than Sold Comp #3 (+\$1,000) Quality of construction is similar - both Q4 rating (\$0) The subject has superior (4) bedrooms. Both homes have (2) baths (\$0) The subject has superior room count over Sold #3 (+\$5,000) Sold #3 has superior GLA values over the subject (-\$12,250) Condition ratings of Sold #3 is estimated to be superior "C3" condition rating (good) as MLS information indicates it has been updated and remodeled (-\$20,000) Parcel sizes are in range with edge to the subject (+\$3,000) Both homes have fenced rear yards (\$0) Both homes have landscaped yards (\$0) Both homes have an attached (2) car garage (\$0) View amenities are similar - neighborhood views (\$0) with adjustments, the subject has a estimated downward adjustment of \$13,250 to Sold Comp #3. Subjects adjusted value: \$364,750. Sold #3 is estimated to have slightly superior resale value over the subject. Sold #3 is a dated comp. Sales prices have increased in the subjects neighborhood since Sold Comp #3 closed escrow. Sold #3 had VA loan financing type per MLS information with a \$11,340 seller credit to buyer for buyers closing costs. Values in range.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		No MLS history found in the CRMLS database. ----- LAST					
Listing Agent Name		MARKET SALE & SALES HISTORY PER TAX RECORDS					
Listing Agent Phone		Recording Date: 03/20/2015 Sale Type: Full Sale Date: 02/10/2015 Deed Type: Grant Deed Sale Price: \$249,000 Buyer Name: Catamount Properties 2018 LLC Price Per Square Foot: \$178.88 Multi/Split Sale Seller Name: Sweet Living Trust Document Number: 13329 Document Type: Grant Deed					
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$359,900	\$364,900
Sales Price	\$345,000	\$350,000
30 Day Price	\$340,000	--

Comments Regarding Pricing Strategy

I initially went back (3) months for SOLD comps, out in distance (1) mile in my comp search and LIST & SOLD comps that match the subjects profile & estimated value range are extremely scarce in Lompoc. List Comps that match the subjects profile are extremely scarce. Sold comps that have closed in the past 3 months are not readily available due to scarce comp factors. With relaxing the date sold variance up to (12) months, distance variance, up to (2) miles for Listing comps and the GLA value variance threshold beyond 20% of the search criteria, I was able to find comps which I could use to complete the report. Within (2) miles and back (12) months, I found sufficient listing & sold comps of which I could use due to extreme scarce comp factors. Comps used in the report are the best possible currently available comps within (5) miles from the subject and the adjustments are sufficient for this area to account for the differences in the subject and comps. The subject is a single story, Ranch styled SFR home on a middle of block lot. The subjects exterior appearance and exterior condition is below (average) to the surrounding homes in its neighborhood. The subjects parcel size is within the standard parcel size for its neighborhood. Buyer demand is stable. Market trend is upward appreciation and rising home prices. Buyer activity prior to the corona virus outbreak was stable with abbreviated marketing time when list prices were set close to actual market value. The subjects current fair market value is estimated to be in line with Sold Comp #1. Economy has slowed in Lompoc and unemployment is high. Days on the market remain abbreviated and inventory of available homes For Sale remains low in the subjects geographical area, helping to sustain sales prices and buyer demand. Despite high unemployment and a slowing of the economy in Lompoc, due to the COVID-19 pandemic, most areas of Lompoc have appreciating home prices and stable buyer demand in the last 180 days. All SOLD comps used in report are dated. Prices have been on a upward trend for homes in the subjects neighborhood since the SOLD comps used in this report closed escrow. Dated comps had to be used in the report due to scarce comp factors Estimated tax record value per Realist.com tax websites Corelogic software algorithm - RealAVM™ Value: \$328,000 Confidence Score: 65 RealAVM™ Value Range: \$305,040 - \$350,960 Forecast Standard Deviation: 7 Value as of 09/07/2020 (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal. (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales. (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

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



Front



Front



Address Verification



Side



Street

Subject Photos



Street



Other



Other



Other

Listing Photos

L1 512 N O Street
Lompoc, CA 93436



Front

L2 321 N Daisy Street
Lompoc, CA 93436



Front

L3 1308 E North Avenue
Lompoc, CA 93436



Front

Sales Photos

S1 300 N X Street
Lompoc, CA 93436



Front

S2 421 S A Street
Lompoc, CA 93436



Front

S3 320 N Y Street
Lompoc, CA 93436



Front

ClearMaps Addendum

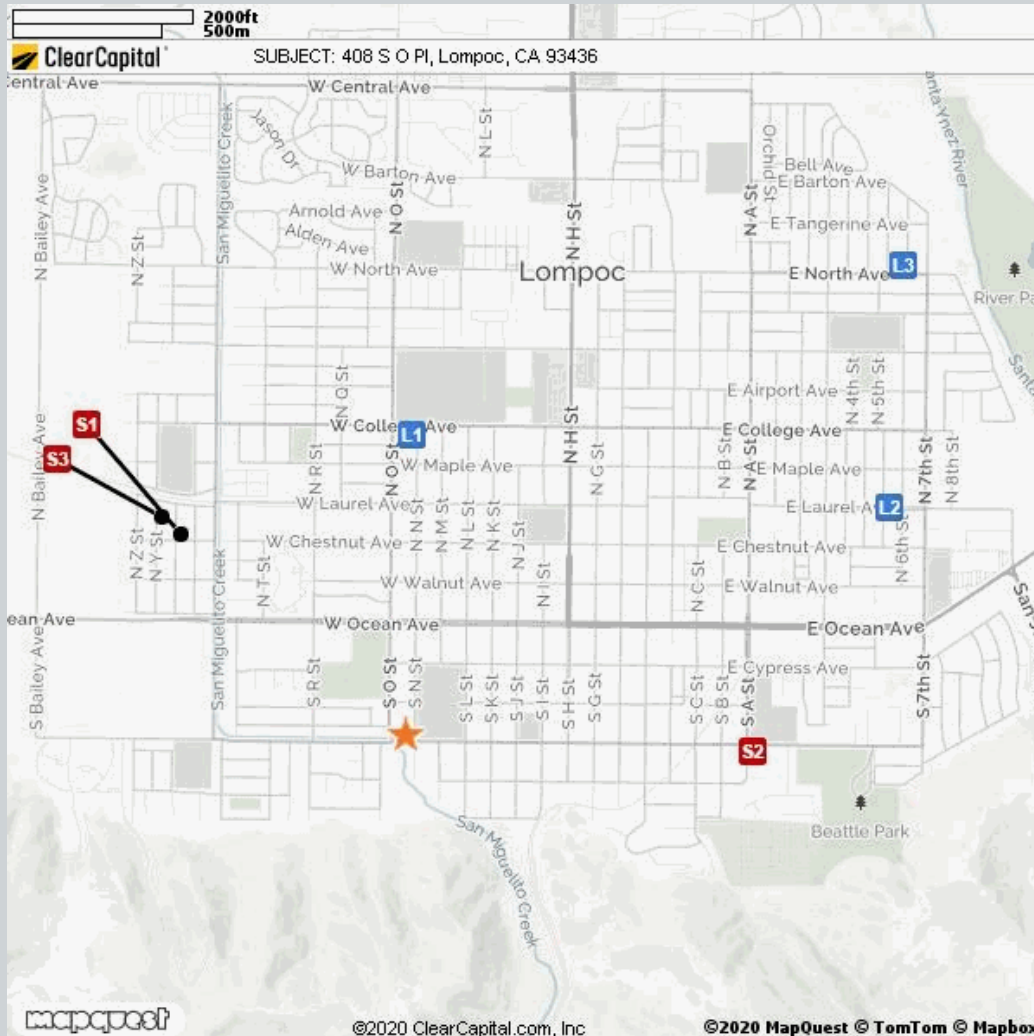
Address ★ 408 S O Place, Lompoc, CA 93436

Loan Number 40519

Suggested List \$359,900

Suggested Repaired \$364,900

Sale \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	408 S O Place, Lompoc, CA 93436	--	Parcel Match
L1 Listing 1	512 N O Street, Lompoc, CA 93436	0.86 Miles ¹	Parcel Match
L2 Listing 2	321 N Daisy Street, Lompoc, CA 93436	1.54 Miles ¹	Parcel Match
L3 Listing 3	1308 E North Avenue, Lompoc, CA 93436	1.96 Miles ¹	Parcel Match
S1 Sold 1	300 N X Street, Lompoc, CA 93436	0.85 Miles ¹	Parcel Match
S2 Sold 2	421 S A Street, Lompoc, CA 93436	1.00 Miles ¹	Parcel Match
S3 Sold 3	320 N Y Street, Lompoc, CA 93436	0.92 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.

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

Broker Name	Christian Stuart Workmon	Company/Brokerage	Century 21 Hometown Realty - Pismo Beach,CA
License No	01317218	Address	727 South Halcyon Road #11 Arroyo Grande CA 93420
License Expiration	08/15/2021	License State	CA
Phone	7604048735	Email	chrisworkmon@gmail.com
Broker Distance to Subject	33.41 miles	Date Signed	09/17/2020

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.