

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 | 16705 Myrtle Sand Drive, Wimauma, FL 33598 | Order ID | 8093030 | Property ID | 32469537 |
| Inspection Date | 04/01/2022 | Date of Report | 04/01/2022 | | |
| Loan Number | 49089 | APN | 078932-0136 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Hillsborough | | |

Tracking IDs

| | | | |
|--------------------------|--------------------|----------------------|--------------------|
| Order Tracking ID | 03.31.22 Appraisal | Tracking ID 1 | 03.31.22 Appraisal |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|------------------|---|
| Owner | Richardson Joe T | Condition Comments The subject appears to be in average overall condition from the exterior, having been well maintained. No external obsolescence was noted. |
| R. E. Taxes | \$5,786 | |
| Assessed Value | \$132,906 | |
| Zoning Classification | Residential | |
| Property Type | SFR | |
| Occupancy | Occupied | |
| 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 | Visible | |
| Road Type | Public | |

Neighborhood & Market Data

| | | |
|--|--------------------------------------|---|
| Location Type | Suburban | Neighborhood Comments The subject is situated in a neighborhood that consists mainly of conventional style SFR homes of various ages, displaying general similarity in design, and location views. The subject appears to be well maintained. |
| Local Economy | Improving | |
| Sales Prices in this Neighborhood | Low: \$234,000 High: \$380,000 | |
| Market for this type of property | Increased 10 % in the past 6 months. | |
| Normal Marketing Days | <90 | |

Current Listings

| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|-------------------------------|-------------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 16705 Myrtle Sand Drive | 2317 E Del Webb Blvd | 503 Lively Dr | 914 Regal Manor Way |
| City, State | Wimauma, FL | Sun City Center, FL | Sun City Center, FL | Sun City Center, FL |
| Zip Code | 33598 | 33573 | 33573 | 33573 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 2.06 ¹ | 0.93 ¹ | 0.61 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$274,900 | \$299,000 | \$350,000 |
| List Price \$ | -- | \$274,900 | \$299,000 | \$350,000 |
| Original List Date | | 03/01/2022 | 03/04/2022 | 03/23/2022 |
| DOM · Cumulative DOM | -- · -- | 9 · 31 | 3 · 28 | 4 · 9 |
| Age (# of years) | 5 | 27 | 23 | 16 |
| Condition | Average | Average | Average | Average |
| Sales Type | -- | Fair Market Value | Fair Market Value | Fair Market Value |
| Location | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| View | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| Style/Design | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,282 | 1,332 | 1,538 | 1,380 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 2 · 2 | 2 · 2 | 3 · 2 |
| Total Room # | 6 | 5 | 5 | 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 | 0.10 acres | 0.16 acres | 0.14 acres | 0.15 acres |
| Other | None | None | None | None |

* 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.

Current Listings - Cont.

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

- Listing 1** A fair market property, similar in GLA, similar in style and condition, similar in age, it has 2/2- floor plan, similar in view, it has 2 garage spaces. Estimated adjustment(s): Age: \$6000 GLA: -\$2,500 Bed :\$6000 Looking for privacy? This is your opportunity to live in one of the popular Caloosa neighborhoods with gorgeous palms and picturesque views. When entering the home a NEW "leaded glass" front door ushers you into a well maintained and hard to find "Nassau" model with split floor plan. Upon entry your eyes will naturally be drawn to the picturesque backyard view.What a view! Unlock the freedom of privacy, morning or evening while indulging in nature's beauty by escaping into your own outdoor sanctuary. Kitchen and hall has newer laminate flooring, carpet in living room, dining room and bedrooms. Roof replaced 2013, plumbing in 2020. All furnishings being sold separately. Located in in beautiful Sun City Center a golfcart community enticing you to come and enjoy, fun for all. It's time to escape to the Florida Sunshine!
- Listing 2** It has 2/2-floor plan, it has 2 garage spaces, similar in age, superior in GLA, a fair market property, similar in style and condition, similar in view. Estimated adjustment(s): Age: \$4200 GLA: -\$7,680 Bed :\$6000 Fantastic view of pond from Master Bedroom, Family Room, Living Room, and Dining Room. This Great two bedroom, two bath home has Crown Molding, Tile in all Wet Areas, Upgraded Laminate Flooring Everywhere Else, High Ceilings, Choice of Laundry Area in the Kitchen or in the Garage, Two Lanais, Just Cleaned Tile Roof, Open Floor Plan, Decorative Glass Insert Door to Lanai, Owner's Suite has a Large Walk-in Closet, New Water Heater in 2018; plus, a New Dishwasher and Microwave. Located in the very special community of Sun City Center with all of its outstanding benefits, activities, and clubs which are available at one of the lowest community membership fees in the country. It's a community where residents feel secure while enjoying the year-round outdoor lifestyle that Florida offers. Situated about halfway between Tampa and Sarasota; close to Florida's fabulous beaches and only about 75 minutes to all of the available activities and amusements in and around Disney World. This is a move-in ready home that anyone would love to call their own. Some furnishings may be available with a separate agreement.
- Listing 3** Similar in age, similar in view, similar in style and condition, it has 3/2-floor plan, similar in GLA, it has 2 garage spaces, a fair market property. Estimated adjustment(s): Age: \$2700 GLA: -\$4,900 Heaven on Earth? This is it – Bayonne at Renaissance! Upon entry, the view takes you all the way to a lanai, where the sunrises can be enjoyed with your coffee in the mornings. Open concept home formal living and dining, two bedrooms, two baths, a den/office and kitchen that most homeowners wish to have, complete with stone countertops, high end cabinetry, stainless appliances and gas range. High ceilings, laminate throughout, tile in kitchen and baths. Sun City Center's "Renaissance" community is a popular 55+ community with "the best of the best" - beautiful clubhouse, fitness center, restaurant, 'Club Renaissance' - is a full-service facility including a golf shop, swimming pool, pool bar, spa, fitness center, and restaurant. Over 150 social clubs, resort-style pool/spa, entertainment and more! Additionally, as an owner of "Renaissance" membership to the Sun City Center Community Association is also at your convenience are nearby shopping centers, golf courses, and endless entertainment resources and all accessible by golf cart! It's the most perfect location being close to Tampa theaters, sporting events, dining, and award-winning beaches in Clearwater and Siesta Key, both recently voted the #1 beaches in the USA! Easy access to awardwinning, sandy beaches, this is the best of all worlds, but without the stress of big city life. Leave it all behind and enjoy your new life here in one of Florida's most affordable 55+ communities!

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|-------------------------------|-------------------------|-----------------------|-----------------------|--------------------------|
| Street Address | 16705 Myrtle Sand Drive | 4902 Grist Mill Ct | 824 Regal Manor Way | 4970 Reflecting Pond Cir |
| City, State | Wimauma, FL | Wimauma, FL | Sun City Center, FL | Wimauma, FL |
| Zip Code | 33598 | 33598 | 33573 | 33598 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.31 ¹ | 0.58 ¹ | 0.05 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$284,000 | \$279,900 | \$264,900 |
| List Price \$ | -- | \$284,000 | \$279,900 | \$264,900 |
| Sale Price \$ | -- | \$315,090 | \$300,000 | \$264,900 |
| Type of Financing | -- | Conventional | Conventional | Conventional |
| Date of Sale | -- | 02/25/2022 | 02/01/2022 | 06/14/2021 |
| DOM · Cumulative DOM | -- · -- | 4 · 28 | 2 · 46 | 20 · 30 |
| Age (# of years) | 5 | 6 | 16 | 7 |
| Condition | Average | Average | Average | Average |
| Sales Type | -- | Fair Market Value | Fair Market Value | Fair Market Value |
| Location | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| View | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| Style/Design | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,282 | 1,450 | 1,380 | 1,340 |
| Bdrm · Bths · ½ Bths | 3 · 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 | 0.10 acres | 0.17 acres | 0.19 acres | 0.09 acres |
| Other | None | None | None | None |
| Net Adjustment | -- | -\$5,340 | -\$1,900 | -\$2,900 |
| Adjusted Price | -- | \$309,750 | \$298,100 | \$262,000 |

* 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.

Recent Sales - Cont.

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

- Sold 1** A fair market property, it has 3/2-floor plan, similar in age, superior in GLA, similar in view, similar in style and condition, it has 2 garage spaces. Estimated adjustment(s): Age: -\$300 GLA: -\$5,040 We've rec'd multiple offers and encourage your highest and best to be submitted by 1/31/22 at 7pm. Thank you!! Florida living at its best! This Annapolis 3 bed, 2 bath, BLOCK HOME is only 5 years new, on a CORNER LOT, and quite close to the community center! As you enter The Oasis at Vista Palms, you're welcomed by manicured lawns and RESORT STYLE AMENITIES complete with gated pool, splash pad, hot tub, hammocks, a playground, tennis courts, and a fitness center! Families and singles of all ages are encouraged to SOCIALIZE AT HOA PLANNED EVENTS like food truck nights, holiday gatherings, and more! All this included in your LOW HOAs plus HOME LAWN CARE for your own lot! Less yard work equals more time to enjoy your FULLY FENCED BACKYARD and COVERED PATIO! Additional upgrades/special features: HURRICANE SHUTTERS housed in your 2 car garage, INDOOR LAUNDRY, completely OPEN KITCHEN/DINING/FAMILY ROOM perfect for entertaining, a large KITCHEN ISLAND and PANTRY, abundant STORAGE, SPLIT BEDROOM FLOOR PLAN for privacy, and a master suite complete with a LARGE WALKIN CLOSET and ENSUITE BATH, DOUBLE SINKS, walk-in shower, and a PRIVATE WATER CLOSET. When you do choose to leave your beautiful home oasis, you'll be IDEALLY LOCATED TO EXPLORE all the fun Tampa Bay has to offer! Just minutes from nearby shops, restaurants, entertainment, fishing, dog parks, biking, and walking trails. About 10 minutes to I-75, 30-40 minutes to TIA and Downtown Tampa, and only 30-45 minutes to our award-winning beaches- Siesta Key, St. Armand's Circle, Ana Maria Island, and all the St. Pete/Pinellas Beaches. Staycations abound!! Put your feet in the sand, rent paddle boards, take nature hikes, enjoy dinner on the water, and watch dazzling sunsets on the Gulf Coast. This one has it all!
- Sold 2** It has 3/2-floor plan, a fair market property, similar in style and condition, similar in view, similar in age, it has 2 garage spaces, similar in GLA. Estimated adjustment(s): Age: \$3000 GLA: -\$4,900 This well-priced Cezanne single-family home in the beautiful Renaissance section of Sun City Center is ready for immediate occupancy. Spend the rest of the winter in sunny Florida! This home has some special features, like the huge, enclosed, air conditioned lanai overlooking a pretty pond and screened lanai to enjoy the wonderful, warm winter breezes. Inside, the home has a great room with a coffered ceiling and laminate floor. The kitchen has wood cabinets and solid surface countertops and a breakfast bar. The gas range and dryer are new. The entire inside has been freshly painted and the air conditioner was replaced in 2020. The garage has its own free-standing AC unit as well. This home is on a lovely dead-end section of the street for very minimal traffic. With sidewalks on both sides of the street, it's an ideal place for walking or biking or walking the dog. Two large dogs are allowed in this association. You'll have access to the Renaissance clubhouse with its own pools, restaurant, bar and activities waiting for you. As a member of the Sun City Center Community Association, you'll have access to all of the amazing facilities, pools, and clubs that it has to offer. Between Sarasota and Tampa, it is the perfect location for a convenient ride to airports, great shopping, dining, and professional entertainment. With easy access to award-winning, sandy beaches, this is the best of all worlds, but without the stress of big city life. Leave it all behind and enjoy your new life here in one of Florida's most affordable 55 and better communities!
- Sold 3** Similar in style and condition, similar in view, it has 3/2-floor plan, similar in GLA, it has 2 garage spaces, a fair market property, similar in age. Estimated adjustment(s): GLA: -\$2,900 VACANT! Pond lot ready for MOVE IN! You will find LVP and tile flooring throughout. Enjoy the luxury of a split floor plan with open concept and vaulted ceilings. Kitchen has wood cabinets and bar seating. Master bedroom features a spacious walk-in closet. Home is in a great community with resort-style amenities that include nature trail/jogging path, clubhouse with fitness and recreational room, zero-entry pool with separate spa and kiddie pool; bocce ball, tot lot and pickleball. Plenty of conveniences nearby such as shopping, dining, parks, boat ramps, golf courses, US-301 and I-75. You do not want to miss out on this!

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|--|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | There were no available records found in 36 months of sales history. | | | |
| 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 |

Marketing Strategy

| | As Is Price | Repaired Price |
|---|--------------------|-----------------------|
| Suggested List Price | \$305,000 | \$305,000 |
| Sales Price | \$295,000 | \$295,000 |
| 30 Day Price | \$290,000 | -- |
| Comments Regarding Pricing Strategy | | |
| <p>Comparison analysis was done by collecting market data, selecting the most appropriate comparable properties, verifying market data, applying appropriate adjustments, and reconciling the various adjusted indicators of value into a value estimate. Market prices are increasing. Low- interest rates, low inventory, and increased demand are driving prices upward. The average marketing time is 60 days. All comps were the closest possible to the subject in lot size, sq ft., and age, no better sale and active comps were found; therefore I include comps over 1 mile far from the subject property with inferior and superior features. I went back 11 months, out in distance 1- miles, GLA 20%-30% variance, age 30 years variance, lot size within 0.10- 0.50 acre. The comps used are the best possible currently available comps within 1-mile and the adjustments are sufficient for this area to account for the differences in the subject and comparables. The estimated adjustments for the comparables noted are as follows; GLA \$50 per square feet variance, age \$300 every year variance, bed \$6000 per bed count. The subject has unique attributes and there are no other sold and listing comps similar to the subject property's characteristics and sale date within 6 months that are within the immediate market area. The criteria and search area was expanded and all necessary adjustments have been made.</p> | | |

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 2317 E DEL WEBB BLVD
Sun City Center, FL 33573



Front

L2 503 LIVELY DR
Sun City Center, FL 33573



Front

L3 914 REGAL MANOR WAY
Sun City Center, FL 33573



Front

Sales Photos

S1 4902 GRIST MILL CT
Wimauma, FL 33598



Front

S2 824 REGAL MANOR WAY
Sun City Center, FL 33573



Front

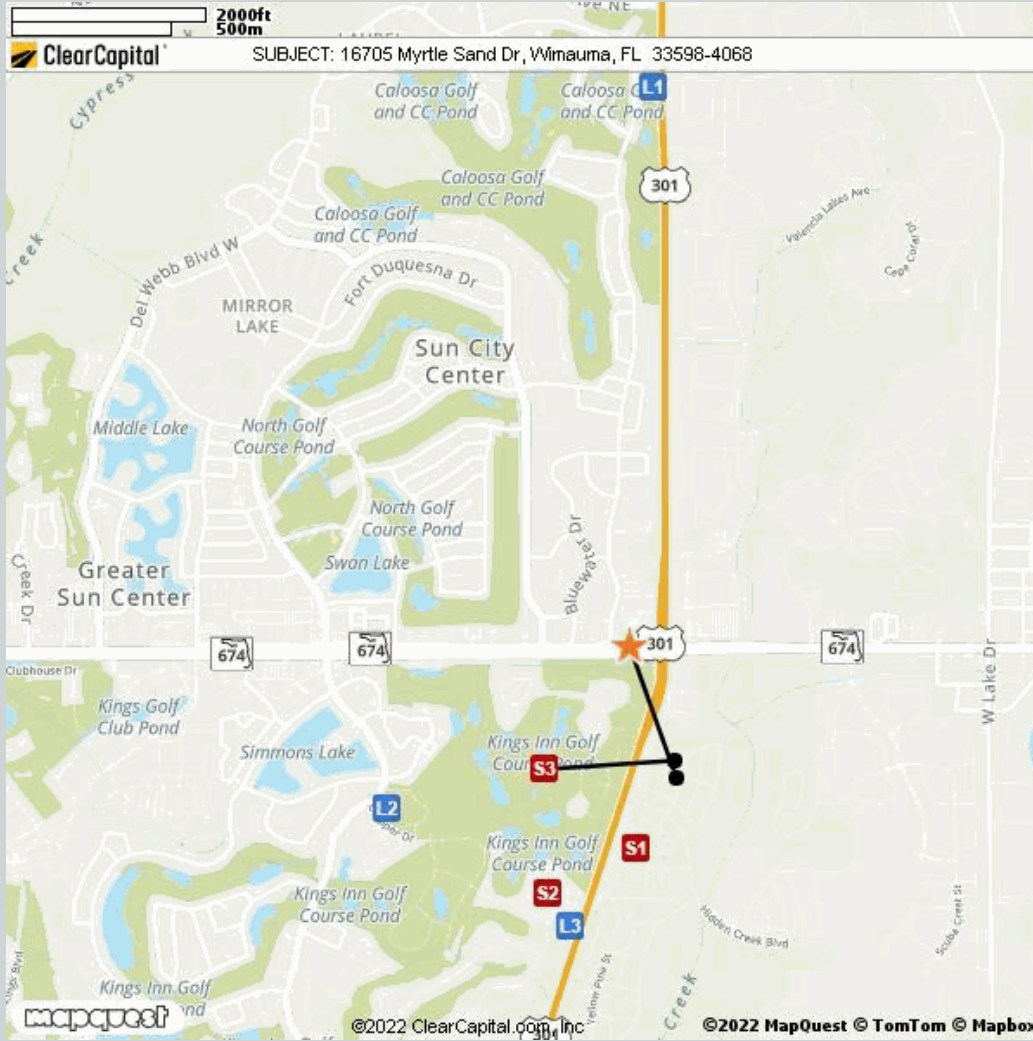
S3 4970 REFLECTING POND CIR
Wimauma, FL 33598



Front

ClearMaps Addendum

Address ★ 16705 Myrtle Sand Drive, Wimauma, FL 33598
Loan Number 49089 **Suggested List** \$305,000 **Suggested Repaired** \$305,000 **Sale** \$295,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|---|-------------------------|------------------|
| ★ Subject | 16705 Myrtle Sand Drive, Wimauma, FL 33598 | -- | Parcel Match |
| L1 Listing 1 | 2317 E Del Webb Blvd, Sun City Center, FL 33573 | 2.06 Miles ¹ | Parcel Match |
| L2 Listing 2 | 503 Lively Dr, Sun City Center, FL 33573 | 0.93 Miles ¹ | Parcel Match |
| L3 Listing 3 | 914 Regal Manor Way, Sun City Center, FL 33573 | 0.61 Miles ¹ | Parcel Match |
| S1 Sold 1 | 4902 Grist Mill Ct, Wimauma, FL 33598 | 0.31 Miles ¹ | Parcel Match |
| S2 Sold 2 | 824 Regal Manor Way, Sun City Center, FL 33573 | 0.58 Miles ¹ | Parcel Match |
| S3 Sold 3 | 4970 Reflecting Pond Cir, Wimauma, FL 33598 | 0.05 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.

*** 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

Report Instructions - cont.

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 | Matthew Duryea | Company/Brokerage | Yellowfin Realty |
| License No | SL3245371 | Address | 11256 Winthrop Main Street Riverview FL 33578 |
| License Expiration | 03/31/2023 | License State | FL |
| Phone | 9043273239 | Email | mduryea@allpending.com |
| Broker Distance to Subject | 12.87 miles | Date Signed | 04/01/2022 |

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.