

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	21352 N Denton Drive, Maricopa, AZ 85138	Order ID	8603490	Property ID	33870151
Inspection Date	02/02/2023	Date of Report	02/03/2023		
Loan Number	50908	APN	51245354		
Borrower Name	Catamount Properties 2018 LLC	County	Pinal		

Tracking IDs					
Order Tracking ID	02.01.23 BPO Citi-CS Update	Tracking ID 1	02.01.23 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments	
R. E. Taxes	\$4,001	SUBJECT DOES NOT NEED ANY REPAIR. SUBJECT HAS GREAT CURB APPEAL, CONFORMS TO THE NEIGHBORHOOD. THERE IS NO SMELLS, NO INDUSTRIAL OR COMMERCIAL PROPERTIES NEAR THE SUBJECT. THERE ARE AMENITIES SUCH A PUBLIC GOLF CORUSE, SHOPING, HARDWAR STORE, GROCERY SHIPING AND AUTO REPAIR NEAR THE SUBJECT. THE SUBJECT IS NOT ON A BUSY STREET OR HAS HIGH TENSION ELECTRICAL SERVICE TOWERS NEAR. Public Remarks: Don't miss this POOL home in Maricopa! This home offers five bedrooms with three bathrooms. Step in the front doors to your open kitchen perfect for entertaining with all new stainless steel appliances! This home has also been upgraded with all new carpet! The primary suit offers dual vanities and has a walk in closet. Stay cool in the summer and walk out your backdoors to your pool and firepit. Call today for more information!	
Assessed Value	\$37,512		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	No		
(HOME IS VACANT AND NO PATROL)			
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	RANCHO EL DORADO HOA PHASE III 321-684-6322		
Association Fees	\$67 / Month (Landscaping,Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	SUBJECT IS IN A VERY NICE NEIGHBORHOOD AND LOCATED IN A 'DEAD-END' STREET FOR PRIVACY.. THE NEIGHBORHOOD IS DESIRABLE AND HAS AMENITIES, PARKS AND NEAR BY ACTIVIES SUCH AS WALKING, GOLF, ETC. SCHOOLS ARE NEAR FOR ALL GRADES , THER ARE NO COMMERCIAL OR INSUSTRIAL INFLUENCES. THERE IS NO REO ACTIVITY, NO UNUASAL ODORS OR BOARD-UP HOMES OBSERVED BY THIS AGENT.	
Sales Prices in this Neighborhood	Low: \$305000 High: \$478414		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	21352 N Denton Drive	41187 W Robbins Dr	40742 W Novak Ln	40833 W Novak Ln
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85138	85138	85138	85138
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.38 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$539,000	\$440,000	\$440,000
List Price \$	--	\$539,000	\$440,000	\$440,000
Original List Date		12/16/2022	05/28/2022	09/03/2022
DOM · Cumulative DOM	-- · --	47 · 49	249 · 251	151 · 153
Age (# of years)	16	16	15	16
Condition	Good	Good	Good	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	2 Stories DESERT RANCH	2 Stories DESERT RANCH	2 Stories DESERT RANCH	2 Stories DESERT RANCH
# Units	1	1	1	1
Living Sq. Feet	3,452	3,554	3,086	3,047
Bdrm · Bths · ½ Bths	5 · 3	5 · 2 · 1	5 · 3	4 · 2 · 01
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes	--
Lot Size	0.15 acres	0.18 acres	0.22 acres	0.16 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.

Current Listings - Cont.

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

- Listing 1** THIS HOME WAS ADJUSTED FOR LOTSIZE AND LIVING AREA . THIS HOME IS VERY SIMILAR TO THE HOME. GREAT CURB APPEAL LOCATION APPEAL AND AMMENTIES. PUBLIC REMARKS: Start living in this beautiful two-level home situated in Homestead North Community! Providing a 3-car garage and low-care front yard. Walk inside to find tile flooring, carpet in all the right places, arched ways, bright & airy living room, and a formal dining room. Impeccable chef's kitchen exhibits recessed lighting, plenty of cabinets with crown moulding, SS appliances, granite counters, mosaic backsplash, and a center island with a breakfast bar. This property also includes a den and a bonus room. Large loft can be used as a TV area. Double doors open up to the main retreat, offering a full ensuite with dual sinks and a mirror-door walk-in closet. You'll surely love to spend relaxing afternoons under the covered patio in the spacious backyard while enjoying your sunset beverage! Don't wait any longer!
- Listing 2** THIS HOME WAS ADJUSTED FOR "HEATED" POOL, UPGRADES, LOTSIZE AND LIVING AREA . THIS HOME IS VERY SIMILAR TO THE HOME. GREAT CURB APPEAL LOCATION APPEAL AND AMMENTIES. Public Remarks: ***BACK ON MARKET*** Previous buyer was unable to fulfill their contingency. *** SELLER OFFERING \$3500 in Concessions !!! 3000+ sf home with a 3-car garage and HEATED POOL This home has been immaculately loved both inside and out. Enter to 10-foot ceilings and walk past the large living room to the upgraded kitchen with granite counters, center island, and walk-in pantry. Move-in ready. The incredible backyard features a relaxing pool with water feature and gorgeous plush grass. Save \$\$thousands on your electric bills with solar panels. Down payment assistance programs are back and better than ever! If you have any questions about getting qualified, or what the market is looking like, please call or text anytime!
- Listing 3** THIS HOME WAS ADJUSTED FOR LIVING AREA AND LOT SIZE. Public Remarks: Beautiful 3 Car Garage 4 Bedroom, 2.5 Bathroom, Den and Loft. Open floorplan with a formal living room and dining room. Family room shows off a lovely gas fireplace and high ceilings. Kitchen features a gas range with double wall ovens ad granite counter tops. Garage has over head storage space & epoxy floors. Whole house water softener is 2 yrs. old & RO system 3yrs old. Exterior home painted 2022. Double door entry to the master bedroom with double sink, soaking tub & water closet. Home is wired for surround sound, new ceiling fans & shutters throughout-less than 2 yrs. old. Covered porch and patio. Subdivision has lake front park with ramadas, tot lots, basketball courts & volleyball area. Come by and take a peek.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	21352 N Denton Drive	41018 W Colby Dr	21570 N Bradford Dr	40920 W Robbins Dr
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85138	85138	85138	85138
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.19 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$515,000	\$440,000	\$449,000
List Price \$	--	\$515,000	\$440,000	\$449,000
Sale Price \$	--	\$515,000	\$440,000	\$459,000
Type of Financing	--	Conv	Va	Conv
Date of Sale	--	11/30/2022	08/09/2022	09/15/2022
DOM · Cumulative DOM	-- · --	130 · 130	112 · 112	23 · 23
Age (# of years)	16	16	8	16
Condition	Good	Good	Good	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	2 Stories DESERT RANCH	2 Stories DESERT RANCH	2 Stories DESERT RANCH	2 Stories DESERT RANCH
# Units	1	1	1	1
Living Sq. Feet	3,452	3,455	3,004	3,046
Bdrm · Bths · ½ Bths	5 · 3	5 · 3	5 · 3 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	--
Lot Size	0.15 acres	0.15 acres	0.17 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,000	+\$37,500	+\$41,900
Adjusted Price	--	\$514,000	\$477,500	\$500,900

* 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** THIS HOME WAS ADJUSTED FOR SELLER CONSESSION TO BUYER, BATH CONFIGERATION AND BEDROOM CONFIGURATION, LOT SIZE AND LIVING AREA. THIS HOME WAS ADJUSTED FOR PRESENCE OF FIREPLACE. INTERIOR IS EXTENSIVE COMPARED TO THE SUBJECT HOME AS OBSERVED FROM VISUAL OUTSIDE INSPECTION . Magnificent Meritage home in the highly sought after Lakes at Rancho El Dorado. This home has been impeccably maintained & has everything you are looking for in a home! The Monroe floorplan features 3,455sqft, 5 bedrooms (1 BR, 1BA is downstairs) + loft, 3 baths, a formal living/dining room, a 3-car tandem garage and lovely pool! Shade trees & cozy curb appeal will create a "welcome home" feeling. As you enter, take note of the elegant touches thru-out the home as you view the formal living and dining room w/gorgeous chandelier lighting \$450, to the kitchen and great room. From the plantation shutters \$4200 (2018-21), ceramic wood-like tile downstairs \$12,852 (3/17), 5 1/4in baseboards \$1300 (3/18), upgraded stair railing new interior paint \$3840 (4/18 & 6/22), exterior paint \$2850 (3/20), to the money saving recessed lighting converted to LED \$400 (3/19). The spacious eat-in kitchen with a plethora of cabinetry, counterspace, walk-in pantry, included stainless steel appliances \$3708 (2015) and large island w/breakfast bar was remodeled in 2/14 (\$12,000). Highlights include Venetian Gold Classic granite, backsplash, granite composite sink, new faucet and pendants, cabinet hardware and a bay window kitchen nook. The kitchen opens to the inviting great room area creating a perfect space for entertaining. From the great room, take a step outside to your own private oasis. Resort-style backyard \$46,000 (2016) with a sparkling pool), turf, gazebo w/multiple seating area, covered patio w/ceiling fans \$1000 and lots of space for entertaining. Front & backyard landscaping refreshed (2019) \$6,000. Back inside, the downstairs bedroom and bath is ideal for guests and in-laws. The downstairs bath was remodeled \$1200 (2020) with new granite counters, sink, faucet, shower head, cabinet hardware and toilet. Make your way upstairs to the large loft/flex space. The flooring upstairs is laminate wood-look flooring \$13,454 (11/16) except for the wet areas. To your right is the intimate owner's retreat with a luxuriously sized master bedroom and reading nook/lounge. The ensuite dual custom walk-in closets (\$4,096) were remodeled as well as the bathroom. The dreamy owner's suite bath with dual sinks, garden-sized tub and separate shower has been updated and refinished with new fixtures, faucets and hardware \$8200 (5/22). Down the hall are 3 additional bedrooms, all generously sized with ample closet space. The upstairs guest bath has been beautifully remodeled \$10,025 (2021) with new sinks, granite counters, faucets, fixtures, cabinet hardware added. Tiled shower with deep soaking tub, new toilet and flooring installed. No detail was overlooked! Additional features: updated laundry room with included W/D \$620 (4/16), upper and lower cabinetry, folding counter w/drying bar \$1056. Wi-Fi enabled programable thermostat with smart phone technology \$500 (2018). Wi-Fi enabled Ryobi garage door opener with added fan, parking sensor and 40 ft long extension cord. Never be locked out of your garage external battery which enables you to open your garage even if the power is out. \$495 (2019). Ring doorbell camera \$295 and touchpad locks at front door and garage door \$300. Lovingly cared for & clean as a whistle. A perfect place to call home. Located in the incredibly desirable The Lakes at Rancho El Dorado community near the entrance for easy access to SR 347 to I-10 to Phoenix or Tucson. This beautiful lake community has over 9 acres of community parks, walking/biking/jogging paths, children's playgrounds, BBQ areas and 38 acres of lakes. Near schools, shopping and golf. Also, enjo
- Sold 2** THIS HOME WAS ADJUSTEDED FOR LIVING AND LOTSIZE, NO POOL, BEDROOM AND BATH. THIS HOME MAY HAVE THE SAME CURB APPEAL THE SUBJECT. Public Remarks: Built in 2015, this Maricopa two-story home offers a patio, granite countertops, and a two-car garage.
- Sold 3** THIS HOME WAS ADJUSTED FOR LOTSIZE AND LIVING AREA. ADJUSTMENTS FOR NO POOL AND BATH CONFIGERATION. Public Remarks: Move in ready home! Cozy open Great Room with a fireplace, tons of windows for natural light, and ceiling fan. Home offers a formal Dining Room as well as an eat-in Kitchen. Huge Kitchen has tons of storage space, an island, stainless steel appliances, and plant shelves. All bedrooms have carpet and ceiling fans. Master bathroom has separate shower and tub, dual sinks, plenty of storage, and walk-in closet. Loft offers many options - Family Room, Game Room, Play Room, Den! Backyard has extended patio and ceiling fans. Don't miss this beautiful home!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Wedgewood Homes Realty	RESEARCHED ZILLOW, AND OTHER NON MLS ENTITIES AND THE HOME DOES NOT HAVE ANY LISTING FOR RENTAL. SUBJECT IS LISTED IN THE ARMLS AS ACTIVE BUT THERE IS NOT ANY REAL ESTATE SIGN IN THE YARD. THERE IS A ARMLS KEY LOCATED ON THE SIDE OF THE HOME. THIS AGENT DID NOT GO INTO THE HOME OR ATTEMPT TO ACTIVATE THE KEY SAFE AND GET THE KEY.					
Listing Agent Name	Eric Fox						
Listing Agent Phone	1-800-574-8199						
# 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
12/16/2022	\$499,900	01/13/2023	\$489,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$478,000	\$478,000
Sales Price	\$478,000	\$478,000
30 Day Price	\$478,000	--
Comments Regarding Pricing Strategy		
<p>THERE ARE MANY 2 STORY HOMES AVAILABLE IN THE SUBDIVISION. COMPETITION IS TOUGH AND PRICING OF LISTINGS IS A FACTOR TO SELL THIS HOME QUICKLY. TO COMPETE, THE LANDSCAPING SHOULD BE IN TOPSHAPE FRONT AND BACK AND THE HOME SHOULD BE STAGED WITH FURNITURE. A FOR SALE SIGN SHOULD BE IN THE YARD. HOME SHOULD BE ADVERTISED IN INTERNET POSTINGS OTHER THAN ARMLS. THE STRATEGY FOR THIS HOME IS TO LISTEN TO THE MARKET AND PRICING SHOULD BE BASED ON THE COMPETITION MORE HEAVILY. LARGE FAMILIES ARE ATTRACTED TO 2 STORY HOME MARKET. "OPEN HOUSE" MARKETING TENDS TO BENEFIT THE SELLING AGENT. BUT IN THIS CASE, MARKETING THE SUBJECT USING OPEN HOUSE WILL GENERATE INTEREST IN THE COMMUNITY AND WILL HELP THE SUBJECT QUICKLY. "WORD OF MOUTH" WILL IMPROVE THE EXPOSURE OF THE HOME. TWO STORY HOMES REQUIRES MUCH MORE MARKETING THAN SINGLE STORY HOMES IN THIS MARKET.</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



Street



Street



Street

Subject Photos



Living Room



Other

Listing Photos

L1 41187 W Robbins Dr
Maricopa, AZ 85138



Front

L2 40742 W Novak Ln
Maricopa, AZ 85138



Front

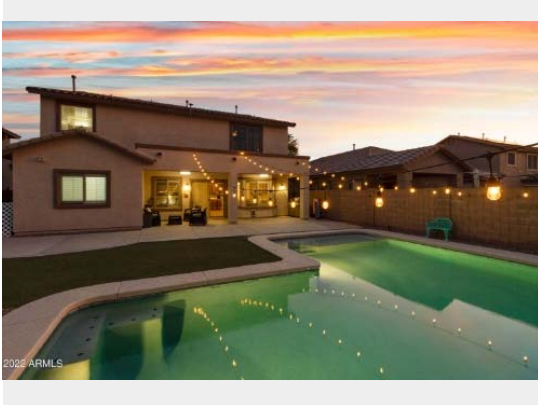
L3 40833 W Novak Ln
Maricopa, AZ 85138



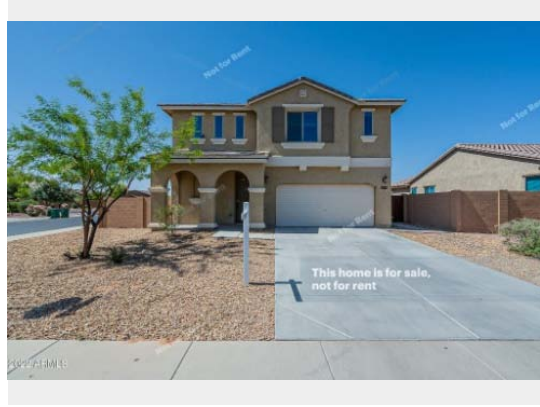
Front

Sales Photos

S1 41018 W Colby Dr
Maricopa, AZ 85138



Front



Front

S3 40920 W Robbins Dr
Maricopa, AZ 85138



Front

ClearMaps Addendum

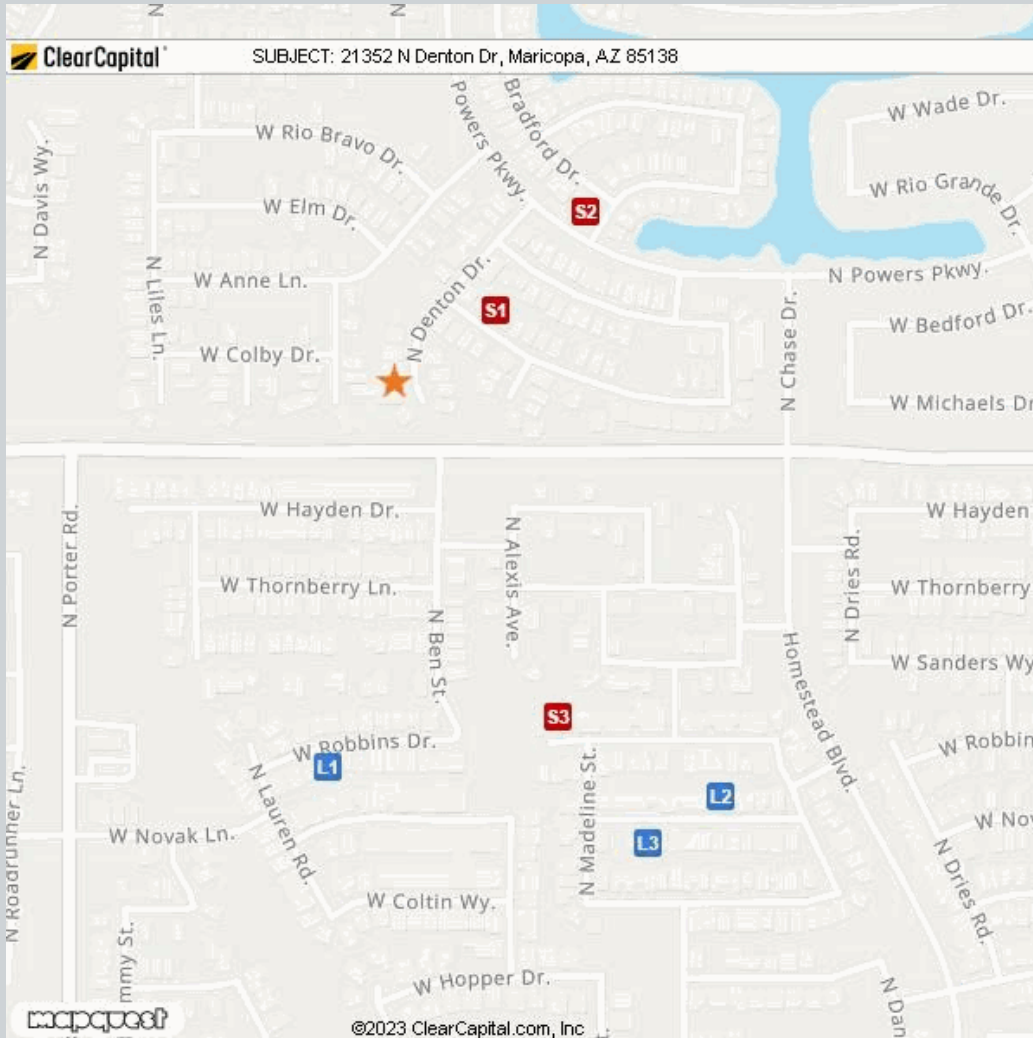
Address ★ 21352 N Denton Drive, Maricopa, AZ 85138

Loan Number 50908

Suggested List \$478,000

Suggested Repaired \$478,000

Sale \$478,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	21352 N Denton Drive, Maricopa, AZ 85138	--	Parcel Match
L1 Listing 1	41187 W Robbins Dr, Maricopa, AZ 85138	0.28 Miles ¹	Parcel Match
L2 Listing 2	40742 W Novak Ln, Maricopa, AZ 85138	0.38 Miles ¹	Parcel Match
L3 Listing 3	40833 W Novak Ln, Maricopa, AZ 85138	0.38 Miles ¹	Parcel Match
S1 Sold 1	41018 W Colby Dr, Maricopa, AZ 85138	0.09 Miles ¹	Parcel Match
S2 Sold 2	21570 N Bradford Dr, Maricopa, AZ 85138	0.19 Miles ¹	Parcel Match
S3 Sold 3	40920 W Robbins Dr, Maricopa, AZ 85138	0.27 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	WILLIAM Flinn	Company/Brokerage	Superlative Realty
License No	SA029781000	Address	9514 E Champagne Dr Sun Lakes AZ 85248
License Expiration	08/31/2024	License State	AZ
Phone	6024307542	Email	billflinn@me.com
Broker Distance to Subject	12.87 miles	Date Signed	02/03/2023

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.