# 3110 RABBIT CREEK DRIVE

LAS VEGAS, NV 89120



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<br>Inspection Date<br>Loan Number<br>Borrower Name | 3110 Rabbit Creek Drive, Las Vegas, NV 89120<br>05/24/2023<br>53583<br>Catamount Properties 2018 LLC | Order ID<br>Date of Report<br>APN<br>County | 8754987<br>05/25/2023<br>177-12-515-(<br>Clark | Property ID | 34209970 |
|------------------------------------------------------------|------------------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------------------------|-------------|----------|
| Tracking IDs                                               |                                                                                                      |                                             |                                                |             |          |
| Order Tracking ID                                          | 05.24.23 BPO Request                                                                                 | Tracking ID 1                               | 05.24.23 BPO Re                                | quest       |          |
| Tracking ID 2                                              |                                                                                                      | Tracking ID 3                               |                                                |             |          |

### **General Conditions**

| Owner                          | Fair Wilbert V | Condition Comments                                          |
|--------------------------------|----------------|-------------------------------------------------------------|
| R. E. Taxes                    | \$1,957        | Subject appears to be in average condition with no signs of |
| Assessed Value                 | \$135,772      | deferred maintenance visible from exterior inspection.      |
| 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            |                                                             |
| НОА                            | No             |                                                             |
| Visible From Street            | Visible        |                                                             |
| Road Type                      | Public         |                                                             |

### Neighborhood & Market Data

| Location Type                     | Suburban                               | Neighborhood Comments                                                                                                     |
|-----------------------------------|----------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| Local Economy                     | Stable                                 | The subject is located in a suburban location that has close                                                              |
| Sales Prices in this Neighborhood | Low: \$350,000<br>High: \$550,000      | proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO        |
| Market for this type of property  | Remained Stable for the past 6 months. | and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days. |
| Normal Marketing Days             | <180                                   |                                                                                                                           |

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### 3110 RABBIT CREEK DRIVE

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53583 Loan Number **\$525,000** • As-Is Value

## **Current Listings**

|                            | Subject                 | Listing 1             | Listing 2             | Listing 3 *           |
|----------------------------|-------------------------|-----------------------|-----------------------|-----------------------|
| Street Address             | 3110 Rabbit Creek Drive | 2537 Wellworth Ave    | 2370 Tilden Way       | 2422 Brockton Way     |
| City, State                | Las Vegas, NV           | Henderson, NV         | Henderson, NV         | Henderson, NV         |
| Zip Code                   | 89120                   | 89074                 | 89074                 | 89074                 |
| Datasource                 | Tax Records             | MLS                   | MLS                   | MLS                   |
| Miles to Subj.             |                         | 0.74 <sup>1</sup>     | 1.00 <sup>1</sup>     | 0.97 <sup>1</sup>     |
| Property Type              | SFR                     | SFR                   | SFR                   | SFR                   |
| Original List Price \$     | \$                      | \$485,000             | \$544,990             | \$559,900             |
| List Price \$              |                         | \$485,000             | \$544,990             | \$559,900             |
| Original List Date         |                         | 04/10/2023            | 05/10/2023            | 03/30/2023            |
| $DOM \cdot Cumulative DOM$ | ·                       | 24 · 45               | 7 · 15                | 54 · 56               |
| Age (# of years)           | 19                      | 21                    | 24                    | 23                    |
| 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               | 2 Stories Colonial      | 2 Stories Colonial    | 2 Stories Colonial    | 2 Stories Colonial    |
| # Units                    | 1                       | 1                     | 1                     | 1                     |
| Living Sq. Feet            | 2,276                   | 2,020                 | 2,352                 | 2,391                 |
| Bdrm · Bths · ½ Bths       | 3 · 2 · 1               | 3 · 3                 | 4 · 3                 | 5 · 3                 |
| Total Room #               | 8                       | 8                     | 9                     | 10                    |
| Garage (Style/Stalls)      | Attached 2 Car(s)       | Attached 2 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              |                       |                       |                       |
| Lot Size                   | 0.12 acres              | 0.12 acres            | 0.11 acres            | 0.13 acres            |
| Other                      | None                    | None                  | None                  | None                  |

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Current Listings - Cont.

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

- Listing 1 This home features include ceiling fans throughout, open kitchen with lots of cabinet space and a center island, central air conditioning, formal dining room.
- **Listing 2** This home has many upgrades including laminate wood-like flooring and well-maintained carpet in all bedrooms. Open, bright kitchen w/ granite counters, S/S appliances incl range and built-in microwave, lighting, and an eat-in area overlooking family room w/ fireplace. Sliding doors look out to brick patio and artificial turf with fruit trees bordered by a planter box.
- Listing 3 5 bedroom, 3 bath home w/ 3 car-garage nestled in Green Valley. Situated on a corner lot, the open-concept floor plan features a large living area w/ shutters & crown molding. Opens to family room w/ entertainment center & gas fireplace. kitchen includes custom cabinets, granite counters, SS appliances, large kitchen island w/ seating & walk-in pantry. Upstairs, the master suite includes large bathroom w/ dual vanities, soaking tub, separate shower & walk-in closet.

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### **Recent Sales**

|                            | Subject                 | Sold 1                | Sold 2 *              | Sold 3                |
|----------------------------|-------------------------|-----------------------|-----------------------|-----------------------|
| Street Address             | 3110 Rabbit Creek Drive | 203 Thurston St       | 217 Chaco Canyon Dr   | 2706 Balsam Pear Ct   |
| City, State                | Las Vegas, NV           | Henderson, NV         | Henderson, NV         | Henderson, NV         |
| Zip Code                   | 89120                   | 89074                 | 89074                 | 89074                 |
| Datasource                 | Tax Records             | MLS                   | MLS                   | MLS                   |
| Miles to Subj.             |                         | 0.92 1                | 0.71 1                | 0.65 <sup>1</sup>     |
| Property Type              | SFR                     | SFR                   | SFR                   | SFR                   |
| Original List Price \$     |                         | \$499,900             | \$525,000             | \$545,000             |
| List Price \$              |                         | \$499,900             | \$525,000             | \$545,000             |
| Sale Price \$              |                         | \$499,900             | \$525,000             | \$545,000             |
| Type of Financing          |                         | Conventional          | Conventional          | Conventional          |
| Date of Sale               |                         | 07/18/2022            | 04/28/2023            | 10/19/2022            |
| DOM $\cdot$ Cumulative DOM |                         | 17 · 66               | 6 · 56                | 4 · 33                |
| Age (# of years)           | 19                      | 22                    | 27                    | 27                    |
| 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               | 2 Stories Colonial      | 2 Stories Colonial    | 1 Story Ranch         | 2 Stories Colonial    |
| # Units                    | 1                       | 1                     | 1                     | 1                     |
| Living Sq. Feet            | 2,276                   | 2,020                 | 2,171                 | 2,213                 |
| Bdrm · Bths · ½ Bths       | 3 · 2 · 1               | 3 · 3                 | 3 · 2                 | 4 · 3                 |
| Total Room #               | 8                       | 8                     | 7                     | 9                     |
| Garage (Style/Stalls)      | Attached 2 Car(s)       | Attached 2 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                   | 0.12 acres              | 0.20 acres            | 0.15 acres            | 0.15 acres            |
| Other                      | None                    | None                  | None                  | None                  |
| Net Adjustment             |                         | +\$2,490              | +\$1,975              | -\$2,655              |
| Adjusted Price             |                         | \$502,390             | \$526,975             | \$542,345             |

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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### Recent Sales - Cont.

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

- **Sold 1** . The backyard includes a covered patio to enjoy your morning coffee or an evening glass of wine and plenty of room for family fun or entertaining friends. Inside, the kitchen offers granite counters, stylish tile backsplash, 2-year-old s/s appliances, and pantry. The comfortable family room and versatile den, perfect as a home office, complete the first floor. Relax upstairs in the primary suite with walk-in closet and a bath with dual sinks and separate shower & tub. A large second bedroom, with mirrored closet doors, shares a bath with an equally spacious 3rd bedroom. -1250/bath, 3840/gla, -400/lot, 300/age.
- Sold 2 Single Story 3Bedroom 2Bath over 2100 Sq ft WITH a 3 car garage home located in Green Valley area of Henderson. Impressive upon entering with vaulted ceilings, beautiful porcelain plank flooring and a spacious floorplan. The kitchen with its granite island, counters and backsplash, Stainless appliances and plenty of Maple Cabinets make this a dream. 1250/bath, 1575/gla, -150/lot, 800/age,-1500/garage.
- Sold 3 4 bedroom 3 Bathroom home on a Cul-de-Sac with NO HOA in Green Valley!! This home has pride of ownership in every corner. Energy efficient w/radiant barrier & solar screens. Kitchen w/granite & bathrooms . Tile downstairs & in all bathrooms. Luxury Master Suite, dual closets. Ceiling fans in bedrooms. Bedroom & 3/4 bath downstairs. -1500/Bed, -1250/bath, 945/gla, -150/lot, 800/age,-1500/garage.

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Subject Sales & Listing History

| Current Listing S           | tatus                  | Not Currently I    | _isted              | Listing Histor                          | ry Comments |              |        |
|-----------------------------|------------------------|--------------------|---------------------|-----------------------------------------|-------------|--------------|--------|
| Listing Agency/F            | ïrm                    |                    |                     | Limited sales activity in neighborhood. |             |              |        |
| Listing Agent Na            | me                     |                    |                     |                                         |             |              |        |
| Listing Agent Ph            | one                    |                    |                     |                                         |             |              |        |
| # of Removed Li<br>Months   | stings in Previous 12  | 0                  |                     |                                         |             |              |        |
| # of Sales in Pre<br>Months | evious 12              | 1                  |                     |                                         |             |              |        |
| Original List<br>Date       | Original List<br>Price | Final List<br>Date | Final List<br>Price | Result                                  | Result Date | Result Price | Source |
| 03/16/2023                  | \$464,900              |                    |                     | Sold                                    | 05/23/2023  | \$420,000    | MLS    |

### Marketing Strategy

| Suggested List Price | \$551,000 | \$551,000 |
|----------------------|-----------|-----------|
| Sales Price          | \$525,000 | \$525,000 |
| 30 Day Price         | \$499,000 |           |

**Comments Regarding Pricing Strategy** 

Value best supported by sold comp 2 and list comp 3, being the most comparable to the subject. Due to Suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Commercial presence for the subject would not affect the subject's condition or marketability.

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\$525,000 • As-Is Value

## 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**



Front



Address Verification





Side



Street



Street

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# **Subject Photos**



Street

by ClearCapital

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\$525,000 As-Is Value

# **Listing Photos**

2537 Wellworth AVE L1 Henderson, NV 89074



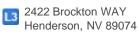
Front



2370 Tilden WAY Henderson, NV 89074



Front





Front

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# **Sales Photos**

SI 203 Thurston ST Henderson, NV 89074



Front





Front



2706 Balsam Pear CT Henderson, NV 89074

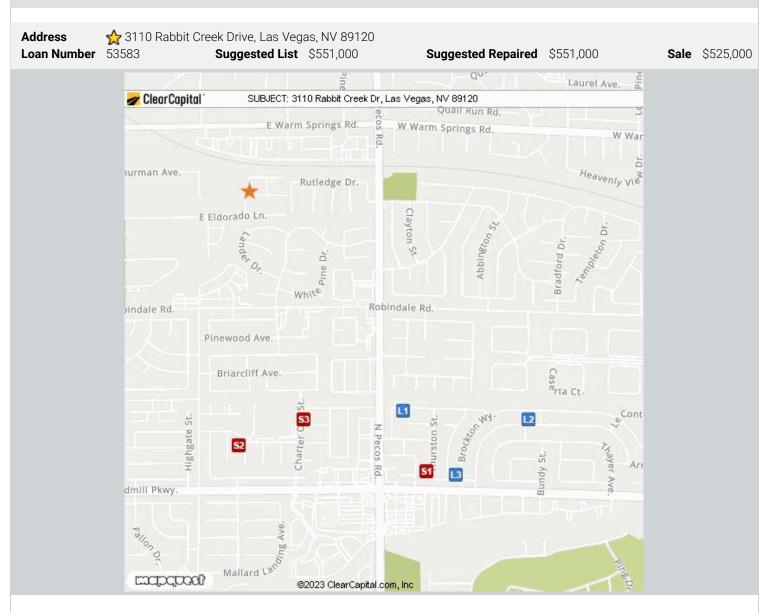


Front

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ClearMaps Addendum



| Co         | omparable | Address                                      | Miles to Subject | Mapping Accuracy |
|------------|-----------|----------------------------------------------|------------------|------------------|
| *          | Subject   | 3110 Rabbit Creek Drive, Las Vegas, NV 89120 |                  | Parcel Match     |
| L1         | Listing 1 | 2537 Wellworth Ave, Henderson, NV 89074      | 0.74 Miles 1     | Parcel Match     |
| L2         | Listing 2 | 2370 Tilden Way, Henderson, NV 89074         | 1.00 Miles 1     | Parcel Match     |
| L3         | Listing 3 | 2422 Brockton Way, Henderson, NV 89074       | 0.97 Miles 1     | Parcel Match     |
| <b>S1</b>  | Sold 1    | 203 Thurston St, Henderson, NV 89074         | 0.92 Miles 1     | Parcel Match     |
| <b>S</b> 2 | Sold 2    | 217 Chaco Canyon Dr, Henderson, NV 89074     | 0.71 Miles 1     | Parcel Match     |
| <b>S</b> 3 | Sold 3    | 2706 Balsam Pear Ct, Henderson, NV 89074     | 0.65 Miles 1     | Parcel Match     |
|            |           |                                              |                  |                  |

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

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

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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.)

| 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.<br>The customer either specifies the number of days, requests a marketing time that is typical to the<br>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**

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.

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#### Report Instructions - cont.

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.

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                | Judy Mason | Company/Brokerage | Blue Dot Real Estate Las Vegas,<br>LLC                    |
|----------------------------|------------|-------------------|-----------------------------------------------------------|
| License No                 | BS.0143659 | Address           | 2850 W Horizon Ridge Pkwy Suite<br>200 Henderson NV 89052 |
| License Expiration         | 08/31/2023 | License State     | NV                                                        |
| Phone                      | 7022976321 | Email             | jmasonbpo@bluedotrealestate.com                           |
| Broker Distance to Subject | 3.80 miles | Date Signed       | 05/25/2023                                                |

/Judy Mason/

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 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 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 subject property or on any other basis prohibited by Iaw. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

### Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Judy Mason** ("Licensee"), **BS.0143659** (License #) who is an active licensee in good standing.

Licensee is affiliated with Blue Dot Real Estate Las Vegas, LLC (Company).

This Addendum is an integral part of the BPO prepared by Licensee and the BPO is considered incomplete without it.

- 1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **3110 Rabbit Creek Drive, Las Vegas, NV 89120**
- 2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
- 3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
- 4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: May 25, 2023

Licensee signature: /Judy Mason/

NOTWITHSTANDING ANY PREPRINTED LANGUAGE TO THE CONTRARY, THIS OPINION IS NOT AN APPRAISAL OF THE MARKET VALUE OF THE PROPERTY. IF AN APPRAISAL IS DESIRED, THE SERVICES OF A LICENSED OR CERTIFIED APPRAISER MUST BE OBTAINED. Disclaimer

# Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

#### 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.