DRIVE-BY BPO

by ClearCapital

262 BONNIE WOODS DRIVE

GREENVILLE, SC 29605

57099 Loan Number

\$340,000As-Is Price

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	262 Bonnie Woods Drive, Greenville, SC 29605 10/05/2024 57099 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9669882 10/07/2024 04130601020 Greenville	Property ID	36042016
Tracking IDs					
Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAgedBP	0	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	LAWARNKA HICKS	Condition Comments
R. E. Taxes	\$2,032	The home appeared to be in average to good condition for the
Assessed Value	\$8,220	age of the home at the time of the inspection with no notable
Zoning Classification	Residential	repairs from the street view. Due to not inspecting home other than from the street view the condition is an estimate.
Property Type	SFR	than norm the street view the condition to an estimate.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Woods At Bonnie Brae 864-277-4507	
Association Fees	\$350 / Year (Pool,Other: Common Areas,Lights,Path,Playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The homes in the neighborhood appeared to be in average to			
Sales Prices in this Neighborhood	Low: \$65247 High: \$401000	good condition for their age from the street view at the time of inspection. Due to not personally inspecting each of the properties up close this is only an estimation. There does not appear to be any reo properties in the area at this time.			
Market for this type of property	Decreased 4 % in the past 6 months.				
Normal Marketing Days	<30				

Client(s): Wedgewood Inc

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	262 Bonnie Woods Drive	604 Batchomble Lane	7 Wedgemere Drive	106 Sawyer Drive
City, State	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29605	29605	29605	29605
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.48 1	0.95 1	0.86 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$312,990	\$340,000	\$333,000
List Price \$		\$312,990	\$323,400	\$326,000
Original List Date		09/24/2024	05/24/2024	07/25/2024
DOM · Cumulative DOM		12 · 13	135 · 136	73 · 74
Age (# of years)	22	0	3	23
Condition	Good	Excellent	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 Traditional	2 Stories Craftsman	2 Stories Craftsman	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,198	1,900	1,903	2,208
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	9	9	10
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	0.47 acres	0.15 acres	0.16 acres	0.17 acres

^{*} Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

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Current Listings - Cont.

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

- Listing 1 The Cedar single-family home blends function and elegance. Enter the foyer and head to the great room with extended LVP flooring, which flowseffortlessly into the gourmet kitchen & island boasting quartz countertops and linen white cabinets, and the dining area. Did we mention allappliances are included? Beyond that, a hall leads to a powder room and flex space that can be converted into a home office, hobby room, orextra play space. Upstairs 3 of the 4 bedrooms boast walk-in closets. Your luxurious owner's suite features lots of living space, a huge walk-incloset, and a double vanity bath. The Cedar is must-see! Arden Woods is located in the heart of Mauldin and offers resort style amenities including an amazing Junior Olympic pool, clubhouse, pickleball courts, recreational field, dog park, firepits, fishing pond, walking trails and MORE! With everyday needs like the grocery store and interstate access being less than 5 minutes away, you're going to love where you live!
- East on market no fault of seller. ONLY 7mi to downtown Greenville. Come fall in love with this 4 bedroom home, 2.5 bathrooms, and a flexroom you will never be in need of more space. It is nestled in the beautiful Woodland Pointe community that includes a community playground, covered Pavilion with fireplace. Downstairs, you will find an open floor plan with luxurious vinyl plank flooring and windows galore. You will find acustom kitchen with granite countertops, upgraded while luxury cabinets, and a beautiful tile backsplash. Matching GE stainless steel appliances, don't worry about buying a fridge because this one stays, and includes Washer and Dryer! You will find a half bath downstairs for your guest'sconvenience. The kitchen window overlooks the beautiful, fenced backyard where you will find an oversized patio for family and friends. Upstairsyou will find the primary suite with a large walk in closet. The ensuite bath has a double sink vanity. Each of the three additional bedrooms aregenerously sized with 2 of them including walk in closets.
- Listing 3 Welcome to River Mist, a charming subdivision just outside of Mauldin off Ashmore Bridge Road. It is just a short drive to downtown Greenville &Simpsonville! This beautiful home is very well maintained and is conveniently located near shopping. 4 bedrooms, 2.5 baths, a private fencedyard with a covered deck just steps to the community pool and a 2-car garage with extra paved parking. Solar Power = electric bills around\$100/month Inside, the open floor plan is sure to impress. There is a spacious living room, featuring a gas log fireplace, is perfect for relaxing. There is a separate family room/dining room. The large kitchen, opens to the living room, offers plenty of cabinets, large pantry and lots ofcounter space, along with a breakfast area ideal for your morning coffee. Upstairs, there are 4 bedrooms, two full baths, and a laundry area. The large master suite boasts a tray ceiling. The master bath has dual sinks, a garden tub, a separate shower, and a large walk-in closet. Stepinto the fully fenced backyard to find a covered deck/patio perfect for grilling, with a gorgeous view of the well-maintained yard. Walk out theback gate and go directly to the community pool and basketball court.

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	0.11	0.114	0.110	
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	262 Bonnie Woods Drive	65 Brockmore Drive	151 Bonniewoods Drive	159 Bonnie Woodsdrive
City, State	Greenville, SC	Greenville, SC	Greenville, SC	Greenville, SC
Zip Code	29605	29605	29605	29605
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.28 1	0.34 1	0.32 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$329,900	\$324,900	\$329,900
List Price \$		\$329,900	\$320,000	\$329,900
Sale Price \$		\$315,000	\$320,000	\$324,900
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		04/08/2024	07/26/2024	09/06/2024
DOM · Cumulative DOM		6 · 38	24 · 65	6 · 36
Age (# of years)	22	24	23	23
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,198	1,909	1,857	2,048
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	9
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	0.47 acres	0.35 acres	0.25 acres	0.26 acres
Other				
Net Adjustment		+\$17,083	+\$21,941	+\$12,173
Adjusted Price		\$332,083	\$341,941	\$337,073

^{*} Sold 3 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.

GREENVILLE, SC 29605

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by ClearCapital

Recent Sales - Cont.

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

- Sold 1 Welcome to This beautifully maintained 4 bedroom, 2.5 bath home. LOCATION LOCATION To Troit from Downtown Greenville! Thespacious living room provides for a cozy living space with a wood burning fireplace with plenty of lighting throughout connecting the dining room. The kitchen has updated painted cabinets and recess lighting, which provides for a wonderfully inviting and charming look with additional spacefor breakfast! come witness the barn door in the downstairs laundry. Just upstairs awaits the 4 bedrooms (4th bedroom optional bonus room) including the spacious master bedroom with plenty of space for a luxurious set up. The Mater Bath features a double vanity, garden tub, aseparate shower and connected is the huge walk in master closet and a separate closet for extra storage! Additionally the upstairs boasts the 3additional, both generously sized and charming bedrooms adorned with freshly painted neutral colored and luxury vinyl throughout. Justoutback the paved patio awaits the absolute stunning level fenced in scenic backyard with the perfect vire of horizon, providing for endlessentertainment possibilities. The 2 car garage holds additional room for storing as well as parking. All nestled in this both amazing and welcomingneighborhood, which includes a pool, walking trails, ponds, a clubhouse and more! Don't miss out on this highly sought after spot!
- Sold 2 Welcome to your your new home in the desirable Woods at Bonnie Brae subdivision in Greenville! This lovely 2-story traditional home boasts 4bedrooms, 2.5 bathrooms, and approximately 1800 square feet of living space on a .25-acre lot. The outdoor living space in the private fencedyard is a show stopper! The stunning backyard is framed with plants and flowers, and you will entertain in style on the spacious deck and patio,complete with sound system speakers, and outdoor fire pit for cozy gatherings year-round. The yard also features a basketball court andvegetable garden for those with a green thumb. As you step inside, you'll be greeted by beautiful floors and an abundance of natural lightstreaming through the numerous windows. The main level features a cozy living area with fire place and in-wall surround sound speakers. Thecharming dining room and kitchen boast lots of counter and cabinet space, including an island for added convenience. The master suite, locatedon the second level, offers a peaceful retreat with an ensuite bathroom for added privacy and comfort. Additionally, there are three morebedrooms perfect for family or guests. Convenience is key with an attached 2-car garage and an outbuilding with electricity for extra storage ora workshop. You'll love the amazing neighborhood amenities, which include a refreshing pool, a pickle ball court, 2 playgrounds for the kids, and a serene fishing pond with walking trails. This is not just a home, but a lifestyle of comfort, convenience, and community. Located just minutesfrom Mauldin, Simpsonville, and major highways 385 and 85, makes commuting a breeze.
- This pretty home is all dressed up inside and out, ready and waiting to meet it's new Owners! Unbelievable style and space! 2075 Sq Ft. (takenfrom last appraisal). 159 Bonnie Woods Dr has been thoughtfully updated and is ready for your family to move into TODAY! As you approach, the recently refreshed landscaping gives a glimpse of the care taken with the interior, where neutral paint, smoothed ceilings, (Yes, the popcornis gone!) and other important updates await you. Luxury vinyl plank graces the entryway and flows throughout the main level. A gas logfireplace is the focal point of the open Family Room that leads to the nearly new Kitchen. Granite counters, refaced white cabinets and a fullbank of appliances - including a double oven gas range showcase a lovely and functional space for your meal magic! Adjoining is an elegantDining area with a built-in banquette with storage and an archway entry to the fabulous Sun Room. This is one of those unique rooms that canbe anything you want it to be! Make a play room for the kids off the kitchen! Make a formal dining room or a sitting room, craft room, even asmall gym! Abundant windows and a full shiplap wall with a ledge for your trinkets create a gorgeous, light-filled place to enjoy coffee, settleinto a book, or visit with a friend. Tucked away across the home is the private Office/ Study. Also downstairs is a convenient Half Bath. Thesecond floor has been reserved for the Bedrooms, allowing more solitude. The incredible Owner's Suite is styled with new soft carpet and asoaring vaulted ceiling. Double doors lead to the personal Bath with tile floors, a dual sink vanity, garden tub, separate shower, and walk-incloset. Three additional spacious Bedrooms have new carpet and ample closets, and they share the nearby Hall Bath. Finishing off the level is a roomy Laundry with cabinetry and floored attic access in the hallway. Entertaining outdoors will be easy on the massive 36x20 Deck with newrailings, pickets and paint. The backyard has plenty of space for tossing the ball or adding your own plantings or vegetable gardens. Check outthe centrally located recreation area... Pool, pickleball court, playground and walking trail! Near Conestee Park and with easy routes to Mauldin, Simpsonville, or the Augusta Rd corridor, you are never far from all the necessities or the fun! Come walk through this one to feel what HOMEis all about!

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Subject Sal	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/Firm Listing Agent Name		The home was last listed on 09/09/2020 for \$214,900 and sold on 11/24/2020 for \$223,000.					
					Listing Agent Phone		
# of Removed Li Months	stings in Previous 12				0		
# of Sales in Pre Months	evious 12	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	\$345,000	\$345,000			
Sales Price	\$340,000	\$340,000			
30 Day Price	\$320,000				
Commente Dogardina Drieina Ct	Comments Departing Driving Strategy				

Comments Regarding Pricing Strategy

The home was priced based on the comps, condition, exterior viewing, and the local area. THIS IS NOT AN APPRAISAL. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions. This report is a Broker Price Opinion and in no way is to be used as a replacement of an appraisal or deemed to be an appraisal. This is only an opinion as I am only a Real Estate agent and not acting as an appraiser. This market analysis may not be used for the purposes of obtaining financing in a federally related transaction and I have presented the dollars for this property as PRICE, not VALUE. I am a licensed real estate Broker exempt from SC appraisal license law per SC Code 40-60-30. Rent values are only an estimate.

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262 BONNIE WOODS DRIVE

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Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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Subject Photos

by ClearCapital



Front



Address Verification



Address Verification



Side



Side



Side

Subject Photos

by ClearCapital





Street Street

by ClearCapital

Listing Photos





Front

7 wedgemere Drive Greenville, SC 29605



Front

106 Sawyer Drive Greenville, SC 29605



Front

by ClearCapital

Sales Photos





Front

151 BONNIEWOODS Drive Greenville, SC 29605



Front

159 Bonnie WoodsDrive Greenville, SC 29605

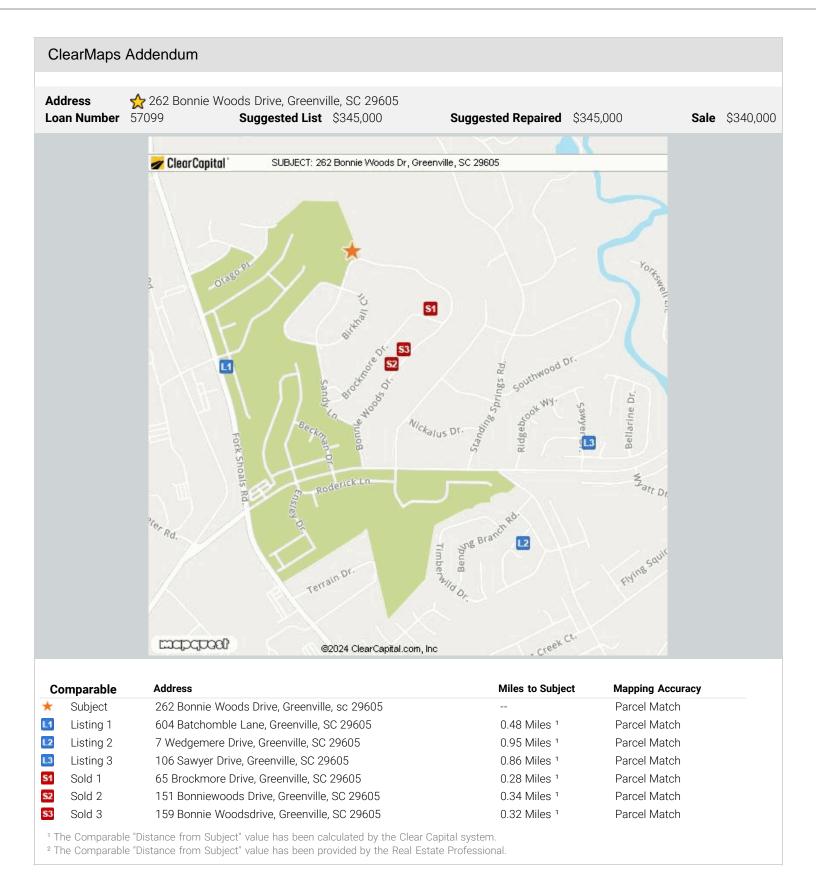


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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area. Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

- 1. Use comps from the same neighborhood, block or subdivision.
- 2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

 Property Condition Definitions:
- 1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
- 2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
- 3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
- 4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
- 5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
- 10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
- 11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location

Undue Influence Concerns

Please contact uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

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Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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 Jeffrey Thompson Company/Brokerage Upstate Realty & Associates

License No 79692 **Address** 201 Misty Meadow Dr Greenville SC

29615

License Expiration 06/30/2026 **License State** SC

Phone 8646313099 Email jthompson8405@gmail.com

Broker Distance to Subject 6.66 miles Date Signed 10/07/2024

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 on 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 opinion may not be used for the purposes of obtaining financing in a federally related transaction.

This valuation service may not be used for the purposes of obtaining financing in a federally related transaction.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.

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