DRIVE-BY BPO

2540 APPALOOSA TRAIL SW

MARIETTA, GA 30064

57151 Loan Number

\$1,130,000• As-Is Price

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 Inspection Date Loan Number Borrower Name	2540 Appaloosa Trail Sw, Marietta, GA 30064 10/06/2024 57151 Champery Real Estate 2015 LLC	Order ID Date of Report APN County	9669701 10/07/2024 19-0122-0-0 Cobb	Property ID	36042398
Tracking IDs					
Order Tracking ID	10.4_AtlasAgedBPO	Tracking ID 1	10.4_AtlasAged	BPO	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Champery Real Estate 2015 LLC	Condition Comments
R. E. Taxes	\$9,320	Condition appears average and there were no major repairs
Assessed Value	\$364,820	which were noted during the time of 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	

ıta				
Suburban	Neighborhood Comments			
Stable	There is a shortage of homes on the market. The area has a			
Low: \$325,000 High: \$1,900,000	minimal presence of REO's/shortsales which are currently liste on the market or have sold. Located within an area of maintained homes, subject conforms. Subject appears in maintained condition.			
Increased 5 % in the past 6 months.				
<90				
	Stable Low: \$325,000 High: \$1,900,000 Increased 5 % in the past 6 months.			

by ClearCapital

	Cubiast	Linting 1	1	Liatina 2
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2540 Appaloosa Trail Sw	2005 Old Lost Mountain Road	3363 Ridgewood Road Nw	1544 Bullard Road
City, State	Marietta, GA	Powder Springs, GA	Atlanta, GA	Powder Springs, GA
Zip Code	30064	30127	30327	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		3.96 1	11.97 1	3.51 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$1,000,000	\$1,099,000	\$1,250,000
List Price \$		\$1,000,000	\$1,099,000	\$1,250,000
Original List Date		09/12/2024	05/31/2024	09/24/2024
DOM · Cumulative DOM		25 · 25	126 · 129	12 · 13
Age (# of years)	21	25	44	2
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 Cape	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	3,384	3,000	3,414	3,959
Bdrm · Bths · ½ Bths	4 · 5	4 · 3	5 · 2	6 · 5 · 1
Total Room #	10	8	8	13
Garage (Style/Stalls)	Detached 3 Car(s)	Detached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	1,523		1,707	
Pool/Spa	Pool - Yes	Pool - Yes		
Lot Size	5 acres	3.5 acres	2.0 acres	1.96 acres
Other	Patio, Porch	Patio, Porch	Patio, Porch	Patio, Porch

^{*} Listing 2 is the most comparable listing to the subject.

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

 $^{^{\}rm 2}$ 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.

by ClearCapital

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Welcome to your own private oasis! This custom-built home is situated on 3.5 acres of land, offering a tranquil escape from the hustle and bustle of everyday life. As you enter the property, you'll immediately notice the 30 feet deep tree buffer along the entire right side, providing ultimate privacy. This special property feels like it's far removed from the world, yet it's just a few miles away from shopping, entertainment, and major interstates. The home features four bedrooms, three full bathrooms, and a multipurpose room with its own outside access. In addition to the main house, there are two separate outbuildings on the property. The two-car garage boasts a beautifully finished efficiency apartment above it, complete with a kitchenette, full bathroom, fireplace, and private deck. The barn has been converted into a workout space with storage on the upper level, and there's a covered area attached for additional storage. Outdoor living is at its finest with a stunning stone and pebble tech heated salt-water pool, hot tub, and outdoor entertaining space. The space includes an icemaker, grill cooktop, outdoor space heater, and a television perfect for hosting gatherings with friends and family. Enjoy music, movies, or sports events poolside with the sonos outdoor entertainment system. Other features of the property include a covered area for an RV with electricity hookups, EV charging, a ring camera pro system, clothes washer and dryer, kitchen refrigerator with wi-fi, irrigation system, and more. Don't miss out on this incredible opportunity to own a truly unique and special property!
- Listing 2 Enjoy your very own, 3400 sq ft "tree house" situated at the end of a private drive in the heart of Buckhead! Nestled among the trees, every room has a transcendant view of the naturescape surrounding you. This all electric home is built of cypress siding with solar panels and doesn't even need window treatments! Walk through the huge front patio to a glass entrance foyer and into open spaces and interesting angles, 2 bedrooms and 1 bath, living room w/vaulted ceiling, dining room, kitchen, breakfast nook and balconies galore! Downstairs are 3 bedrooms, 1 bath plus a 2nd bath already stubbed, an additional large sitting room, screened porch and laundry. Lots of storage space inside and outside. An additional patio in back, planting beds, workshop in basement wired for 230 volt tools and plenty of greenspace. Simply enjoy peace and quiet in the middle of everything. Builders welcomed! Close to shopping, dining, schools and I-75. There is no sign.
- Situated on two acres, this exquisitely built Modern Farmhouse impresses with endless upgrades, incredible curb appeal, and beautiful living spaces both inside and out! Step within to discover a grand foyer setting the tone for elegance throughout. The heart of the home, the stunning kitchen, features a generous island with a butterfly-cut countertop backsplash and top-of-theline Bosch and Wolf appliances, including a Subzero fridge and double steaming oven. Custom ashwood cabinets conceal thoughtfully designed organization. Its scullery features additional storage and high-end appliances. Enjoy dining next to the kitchen with bespoke feature walls and forest views, perfect for gatherings of any size. The core of the home -the extraordinary living room- amazes with two-story ceilings, illuminated fireplace, solid mantel, and built-ins -overlooks the woodland retreat beyond. Glass track doors instantly unify the indoor living room and the outdoor living room, with its vaulted ashwood ceiling and stepping seamlessly onto the wood deck with cable rails. From the deck dazzling with string lights, you can relax in serenity, enjoy the firepit below, visit the chicken coop, or meander down the forest trail to relish a sunset beverage on the creekside deck. The main house boasts an oversized primary suite, with curated feature wall, vaulted ceiling, enormous walk-in closet, and spa-like bathroom with double vanity, Japanese soaking tub, and walk-in shower. Also on the main floor are three additional bedrooms with organized closets, two full bathrooms, powder room, front flex room with cathedral ceiling, mudroom, and spacious laundry room. The cozy second floor provides a loft, full bathroom, and expansive bedroom with its own playroom. Step through the mudroom into the spacious 2-car garage with storage to access the private accessory dwelling unit (ADU above). The ADU offers one bedroom, ample closet space, a full bathroom, laundry, kitchen, and lovely living space. Every detail has been considered, from hardwood accents, cohesive tile flooring, and flow and connectivity, to smart home features like automatic switches, smart plugs, soffit outlets, recessed nightlights, and a whole house Nest system. Each room is designed for comfort and convenience, featuring high ceilings, structured closets with automatic lighting, solid-core doors, and brushed nickel fixtures throughout. This modern farmhouse is not merely a house; it is a lifestyle. Experience elegance, comfort, and functionality in this stunning property that truly has it all. Welcome home to 1544 Bullard Road!

Client(s): Wedgewood Inc

Property ID: 36042398

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2540 Appaloosa Trail Sw	4210 Sentinel Post Road Nw	5150 Hill Road Nw	4161 Glen Devon Drive Nw
City, State	Marietta, GA	Atlanta, GA	Acworth, GA	Atlanta, GA
Zip Code	30064	30327	30101	30327
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		11.71 ¹	8.01 ¹	12.83 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$945,000	\$1,232,000	\$1,325,000
List Price \$		\$945,000	\$1,199,999	\$1,325,000
Sale Price \$		\$1,065,000	\$1,100,000	\$1,250,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		08/09/2024	08/30/2024	06/10/2024
DOM · Cumulative DOM		24 · 25	64 · 65	102 · 103
Age (# of years)	21	60	45	61
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	1 Story Ranch	2 Stories Colonial	1 Story Colonial
# Units	1	1	1	1
Living Sq. Feet	3,384	3,286	3,846	3,331
Bdrm · Bths · ½ Bths	4 · 5	5 · 4	4 · 4 · 1	4 · 3
Total Room #	10	10	10	8
Garage (Style/Stalls)	Detached 3 Car(s)	None	Detached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	1523	1,643	1,923	
Pool/Spa	Pool - Yes		Pool - Yes	Pool - Yes
Lot Size	5 acres	1.01 acres	3.80 acres	1.22 acres
Other	Patio, Porch	Patio, Porch	Patio, Porch	Patio, Porch
Net Adjustment		+\$209,250	+\$20,840	+\$164,500
Adjusted Price		\$1,274,250	\$1,120,840	\$1,414,500

^{*} 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.

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Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Nestled on a pristine 1-acre lot, this beautiful Chatham Ranch, in nearly original mint condition, epitomizes timeless elegance and midcentury charm. Boasting an impressive 200 feet of frontage and depth, this residence offers a rare combination of space, privacy, and prime location. Upon entering, you are greeted by grand room sizes, including a large formal living room and gracious dining room The spacious kitchen seamlessly flows into the fireside family room and the expansive sunroom, which offers serene views of the private, walkout level backyard. The main level features four generous bedrooms and three full bathrooms. The partially finished basement provides an additional bedroom and full bathroom. Permanent stairs lead to the attic, offering abundant storage and potential for future expansion. An oversized two-car attached carport enhances convenience, while the home's ideal location just north of Mount Paran in the coveted Jackson Elementary provides easy access to I-75, Truist Park, Sandy Springs, Buckhead, and Atlanta's most prestigious private schools Adjustment: Age+19500, Bed-20K, Bath+10K, Garage+30K, Lot+99750, Pool+50K
- Sold 2 Welcome to the incredibly maintained and impeccably well-kept 5150 Hill Road! Located on one of the most desired streets, this totally renovated home will immediately WOW you!! Almost 4 acres of beauty surrounding, this 4 bedroom 4.5 bathroom home has been thoughtfully updated throughout with classic and calming colors. Venture down the long driveway to your private solitude. Detached garage has new epoxy flooring and has it own air conditioning. Upon entering in, feel at home with the large and light filled rooms. Stunning custom cabinetry and massive kitchen island is perfect for hosting gatherings. Main floor also has a family living room, and a formal keeping room with recently added dry bar with stunning cabinetry and backsplash. Master suite has stunning vaulted and beamed ceiling looking into the incredible master en suite with luxurious soaking tub and shower. Custom shelving in master closet. Upstairs has oversized room perfect for a large bedroom, movie room or loft. Two recently renovated bathrooms with new vanities. Lovely secondary suite as well! In the basement you will find a perfect in-law suite, complete with kitchenette and full handicap accessible bathroom and shower. Ample storage space and boat garage. Outside is a true oasis!! Screened and glassed all seasons room overlooks the awesome private, heated in ground pool and spa! Plenty of room for all the parties and outdoor excitement! There is also a huge 30x41 ft metal storage building, for all the extra toys! There are too many more incredible upgrades to list! Come see this incredible home!! Adjustment: Age+12K, GLA-36160, Bath+10K, Hbath-5K, Garage+10K, Lot+30K
- Sold 3 Welcome to this exquisite Midcentury modern home nestled on a sprawling 1.22 acre lot in the highly sought after Chastain Park neighborhood. A true gem on a quiet street that has been meticulously maintained. The lush landscaping and multiple outdoor seating spots provides a seamless indoor-outdoor living experience. Included in the multiple spaces is a walk out heated pool and charming pool house. Enter this charming midcentury modern masterpiece that boasts 4 well-appointed bedrooms, with the Primary bedroom thoughtfully situated to overlook the pool with French doors leading to the pool area. The main living spaces are designed with an open concept, with an emphasis on large windows, doors, and skylights to allow an abundance of natural light. Don't miss the opportunity to see this property and make it your own! Adjustment: Age+20K, Bath+20K, Garage+30K, Lot+94500

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Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			Subject property was sold last 4/24/2024 for \$363,000.				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	04/24/2024	\$363,000	Tax Records

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$1,140,000	\$1,140,000			
Sales Price	\$1,130,000	\$1,130,000			
30 Day Price	\$1,120,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

Values are based on most recently closed sales similar to subject and currently listed properties in direct competition with subject property. They are considered to be the best available at the time of the inspection good indicators of market value. The subject's site is typical of competitive properties' in the area. No major repairs noted at time of inspection. There is a lack of similar comps in the subject's immediate market area, it was necessary to exceed age, distance and lot size guidelines. Standard variance in GLA were expanded to maximum limit to avail comps that would best represent the current market within the immediate neighborhood.

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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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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side



Side



Street



Street

57151

Listing Photos



2005 OLD LOST MOUNTAIN Road Powder Springs, GA 30127



Front



3363 Ridgewood Road NW Atlanta, GA 30327



Front



1544 Bullard Road Powder Springs, GA 30127

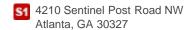


Front

57151

DRIVE-BY BPO

Sales Photos





Front





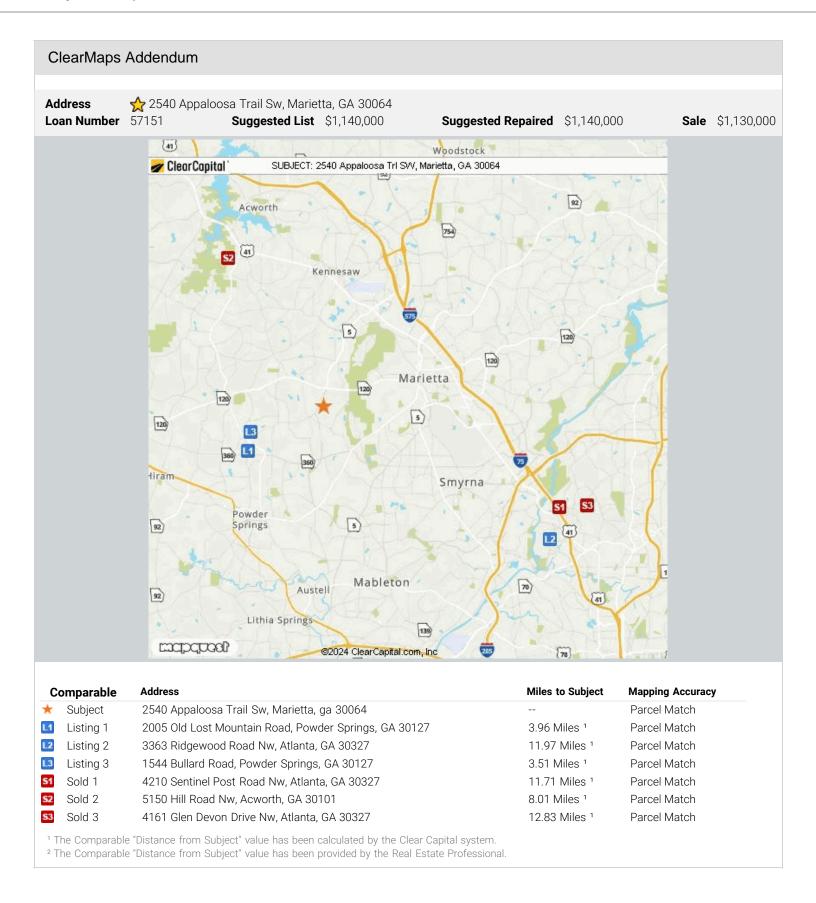
Front

4161 Glen Devon Drive NW Atlanta, GA 30327



Front

DRIVE-BY BPO



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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

by ClearCapital

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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57151 Loan Number

GA

\$1,130,000 As-Is Price

by ClearCapital

Broker Information

License Expiration

Broker Name Better Way Atlanta Realty Dan McCloskey Company/Brokerage

2200 River Heights Court Marietta License No 250020 Address

GA 30067 **License State**

10/31/2024

Phone 4048677406 Email danmccloskey@p4site.com

Broker Distance to Subject 11.01 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 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.

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