

## Estimated Home Value Terms of Use

The Estimated Home Value is not an appraisal of the market value of the property and does not include a physical or visual inspection of the property or its neighborhood.

All information provided from the estimated home value is the property of its owner and is subject to the intellectual property rights of its owner; and rights remain solely and exclusively in Clear Capital ("CC") and/or CC's suppliers and licensors. Clear Capital® is a registered trademark of ClearCapital.com, Inc.

TruWest does not assume any liability for the information contained herein, be it direct, indirect, consequential, special, or exemplary, or other damages whatsoever and howsoever caused, arising out of or reliance on the information, including any personal or pecuniary loss, whether the action is in contract, tort (including negligence) or other tortious action.

TruWest makes no representations, warranties, or guaranties of any kind, either express or implied, regarding the property, its condition, or the accuracy of the estimated value of the property or completeness of the information provided.

The estimated home value is an estimated market value for your home using data collected from Clear Capital using public records and is intended to provide you with a general value of the property. This is not the value that TruWest will rely upon in making a determination of value or in making a lending decision. TruWest will rely upon the value as provided by a licensed appraiser contracted by TruWest, or a valuation prepared for TruWest by a provider we select. The actual appraised value of any property may be higher or lower than the estimated market value provided by the Estimated home value. Values are subject to change.

All estimations of value are for informational and educational purposes only, and in no way is any of the data contained herein to be construed as financial, investment or legal advice.

## Calculating the Amount You May Qualify Up To Terms of Use

The dollar amount you may qualify for is based on the estimated home value and the balance of the current mortgage that the user manually inputs into the website. The dollar amount shown is an estimate, the actual dollar amount you may qualify for may be higher or lower. TruWest does not rely on any returned values provided in making any loan and TruWest makes no warranties that the consumer will qualify for a loan based on the provided dollar amount or for any amount.

All estimations are for informational and educational purposes only, and in no way is any of the data contained herein to be construed as financial, investment, legal advice or a commitment to lend.

All loans are subject to application, approval, credit and product/program terms and conditions. All loans require the borrower to qualify as a TruWest member with a minimum \$5 membership deposit and continuing balance. HELOC and Home Equity loans only available in Arizona and Texas. Primary and Second homes only. Investment properties ineligible. Certain HELOC products charge an Annual fee of up to \$75.00. Programs, rates, restrictions, terms and conditions are subject to change without notice. Other restrictions may apply. This is not an offer for extension of credit or a commitment to lend. Not all applicants will qualify. This is an advertisement.

