

PROPERTY ENTRY HOLD HARMLESS, RELEASE AND AS-IS CONDITION ACKNOWLEDGMENT

Mold / Environmental Condition Disclosure

Property: 21851 Newland Street, Space 81, Huntington Beach, CA 92646 (the "Property")

Seller / Servicer: Eagle Community Credit Union (the "Seller")

Listing Broker: Russell Realty Group (the "Listing Broker")

This Property Entry Hold Harmless, Release and As-Is Condition Acknowledgment (this "Agreement") is made by the undersigned person(s) (each, a "Visitor," which includes any prospective buyer, real estate agent or broker, inspector, contractor, appraiser, or other person entering the Property, and any person they bring with them) in exchange for being permitted to enter and view the Property.

1. Disclosure of Condition. The Property is a bank-owned (REO) property that is being sold in its present, "as-is" condition. Visitor is hereby notified that the Property has a strong, noticeable mold or mildew odor, and that mold, mildew, moisture damage, or other environmental conditions may be present, whether visible or concealed within walls, floors, ceilings, cabinetry, ductwork, or elsewhere. Neither Seller nor Listing Broker has tested the Property for mold or air quality, and neither makes any representation as to the type, source, extent, or health effects of any such condition.

2. Health Warning. Exposure to mold and mold spores may cause allergic reactions, respiratory irritation, asthma attacks, or other health effects, and may pose a greater risk to children, elderly persons, pregnant women, persons with respiratory conditions, and persons with weakened immune systems. Visitor is advised to consult a physician before entering if Visitor has any such sensitivity, and to consider wearing appropriate protective equipment (such as an N95 or better respirator, gloves, and eye protection) while inside. Visitor agrees not to bring minors, pets, or persons with known sensitivities into the Property.

3. Voluntary Entry and Assumption of Risk. Visitor enters the Property voluntarily, at Visitor's own request, and at Visitor's sole risk. Visitor acknowledges that the Property has been vacant, is not maintained as an occupied residence, and may contain additional hazards, including but not limited to: poor indoor air quality; standing water or moisture; slippery or uneven surfaces; loose, missing, or deteriorated flooring, steps, railings, or skirting; exposed wiring or inoperable utilities; pests or animal waste; debris; and unsecured or unstable items. Visitor knowingly and voluntarily assumes all risk of bodily injury, illness, death, and property damage arising from or related to entry onto the Property.

4. Release and Waiver. To the fullest extent permitted by law, Visitor, for Visitor and Visitor's heirs, family members, agents, employees, and assigns, hereby releases, waives, and discharges Seller, FAS, the owner of record, the loan servicer and its investors, Listing Broker, and each of their respective parents, affiliates, officers, employees, agents, contractors, asset managers, and property preservation vendors (collectively, the "Released Parties") from any and all claims, demands, liabilities, damages, costs, and causes of action of every kind, known or unknown, arising from or in any way related to Visitor's entry onto or presence at the Property, including claims arising from exposure to mold or any other environmental condition, whether or not caused in whole or in part by the negligence of any Released Party.

5. Waiver of California Civil Code Section 1542. Visitor understands that this release extends to claims that Visitor does not know or suspect to exist at this time. Visitor expressly waives all rights under California Civil Code Section 1542, which states: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY."

6. Indemnification. Visitor agrees to defend, indemnify, and hold harmless the Released Parties from and against any and all claims, losses, damages, liabilities, and expenses (including reasonable attorneys' fees)

arising from (a) any injury, illness, or damage suffered by Visitor or by any person Visitor brings onto the Property, or (b) any damage to the Property or its contents caused by Visitor or Visitor's invitees.

7. As-Is Condition; No Reliance. Visitor acknowledges that the Property is offered strictly "AS IS, WHERE IS, WITH ALL FAULTS," and that Seller will not perform any repairs, remediation, cleaning, or testing, and will not provide any credit for the mold condition or any other condition of the Property. Any offer Visitor submits will be made on that basis. Visitor is relying solely on Visitor's own inspection and investigation, and on the advice of Visitor's own inspectors, contractors, and other professionals, and not on any statement, description, or representation of Seller, Listing Broker, or any agent, whether oral or written. Nothing in this Agreement limits any disclosure required by law or any inspection contingency contained in a separately executed purchase agreement.

8. Conduct on the Property. Visitor agrees to: enter only with the Listing Broker or Visitor's licensed real estate agent, or as otherwise authorized; not disturb, remove, or take samples of any building material without Seller's prior written consent; not operate utilities or appliances; leave the Property secured as found; and be responsible for any damage caused during the visit.

9. Agent Acknowledgment. Any real estate licensee signing below confirms that he or she has informed each client and guest of the mold condition and this Agreement before entry, and agrees to obtain a signed copy of this Agreement from each such person before that person enters the Property.

10. General. This Agreement is governed by the laws of the State of California. If any provision is held unenforceable, the remaining provisions remain in full force. This Agreement is binding on Visitor's heirs, successors, and assigns, and may be signed in counterparts and by electronic signature. Visitor has read this Agreement in its entirety, understands it, has had the opportunity to consult legal counsel, and signs it voluntarily.

BY SIGNING BELOW, VISITOR ACKNOWLEDGES THE MOLD CONDITION, ASSUMES ALL RISK OF ENTRY, AND RELEASES THE RELEASED PARTIES AS SET FORTH ABOVE.

VISITOR / PROSPECTIVE BUYER

_____ Signature	_____ Date
_____ Printed Name	_____ Phone / Email
_____ Signature (additional visitor)	_____ Printed Name

REAL ESTATE AGENT / BROKER (if applicable)

_____ Agent Signature	_____ Date
_____ Printed Name / DRE License #	_____ Brokerage

ACKNOWLEDGED BY LISTING BROKER

_____ Jeff Russell, Russell Realty Group	_____ Date
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Please return the signed form to Listing Broker before entry: RRG@russellrealtygrp.com