

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.

<b>Address</b>	712 W 10th Street, Corona, CA 92882	<b>Order ID</b>	5986645	<b>Property ID</b>	25614070
<b>Inspection Date</b>	11/06/2018	<b>Date of Report</b>	11/07/2018		
<b>Loan Number</b>	36501	<b>APN</b>	110-171-034		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC				

**Tracking IDs**

<b>Order Tracking ID</b>	BotW New Fac-DriveBy BPO 11.06.18 (1)	<b>Tracking ID 1</b>	BotW New Fac-DriveBy BPO 11.06.18 (1)
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**I. General Conditions**

<b>Property Type</b>	SFR	<b>Condition Comments</b>
<b>Occupancy</b>	Occupied	Subject is located on a small arterial roadway in an older developed area. Subject shows newer windows, exterior fencing and fixtures. Yard and driveway is debris filled with little or no landscaping which is poor curb appeal for the neighborhood. The property has a current listing (on hold status) which states the property is in need of repairs ("TLC") however the listing only shows an exterior and street view photo with no additional information provided as to condition issues. The previous listing (sold status in April 2017) also stated that property needed repairs and again, only an exterior photo was provided without further commentary as to the repairs. The previous listing photo shows a similar level of debris in the yard.
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$1,500	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$1,500	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	

**II. Subject Sales & Listing History**

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>
<b>Listing Agency/Firm</b>	Keller Williams Realty	The MLS listing history shows two failed (expired) listings in 2006 and 2008. The MLS also shows a sold listing in April 2017 which was exposed to the market for less than an hour before going pending. The current MLS listing shows MLS listed on October 15th and placed on hold status on 11/06/18 at 6:47PM. The showing instructions state drive-by-only with offers subject to interior inspection.
<b>Listing Agent Name</b>	Miguel Rico	
<b>Listing Agent Phone</b>	714-720-5434	
<b># of Removed Listings in Previous 12 Months</b>	1	
<b># of Sales in Previous 12 Months</b>	0	

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/15/2018	\$279,000	11/06/2018	\$279,000	Withdrawn	11/06/2018	\$279,000	MLS

**III. Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>
<b>Local Economy</b>	Stable	Developed area in a distant suburb of Los Angeles with predominantly mid-20th century construction primarily of single-level ranch homes. Area is located near schools, parks, shopping and freeways with central Corona needing (and planning on) redevelopment. Distressed property sales are approximately 10% of the market and are comprised of 5% short sales and 5% probate with 0 REO listings sold in the past 180 days.
<b>Sales Prices in this Neighborhood</b>	Low: \$235,000 High: \$570,000	
<b>Market for this type of property</b>	Increased 1.2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	



#### IV. Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	712 W 10th Street	1018 W 7th St	168 N Buena Vista Ave	208 Violet St
City, State	Corona, CA	Corona, CA	Corona, CA	Corona, CA
Zip Code	92882	92882	92882	92882
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 <sup>1</sup>	0.82 <sup>1</sup>	0.87 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$373,500	\$392,000	\$300,000
List Price \$	--	\$373,500	\$392,000	\$300,000
Original List Date		09/30/2018	11/03/2018	10/30/2018
DOM · Cumulative DOM	-- · --	38 · 38	4 · 4	7 · 8
Age (# of years)	78	72	60	98
Condition	Average	Average	Average	Fair
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,126	1,236	1,176	1,138
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	3 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 1 Car	Detached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.17 acres	0.15 acres	0.15 acres
Other	--	--	--	--

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

- Listing 1** MLS Description: Property Featuring 3 Beds 1 Bath, Property is located in the heart of Corona City. Close to shopping centers and Schools  
 MLS AGENT NOTES: MOTIVATED SELLERS  
 MY COMMENTS: Subject is slightly inferior to comparable based on living space and bedroom count while subject has a 2nd garage bay.
- Listing 2** MLS Description: Good location, the Single Family Residence with living size 1176 sqft, lot 6534 sqft, 3 bedrooms , 1 bathroom in a quiet and safety area: very near freeway, Orange county, Riverside government county offices, Corona City Hall, Police station, Schools, Metro station, Companies, Manufactories, shopping centers and restaurants. It has been beautifully upgraded with new materials: new porcelain floor, new laminate and closets in bedrooms, new reset and LED lights, new security door, new water heater; kitchen with new stone countertops, new stove and new sink and disposal; bathroom with new faucets, sink and cabinets ; new electric garage door, new gate, large front and back yard with newly fixed open patio, new wood fences. Washer and dryer piping is installed for ready to use. whole the house is newly painted from inside to outside and moving in condition... Don t miss out this opportunity, good to invest or for rent at price \$1800 monthly. MY COMMENTS: Comparable is superior to subject based on obvious interior remodel shown in MLS photos for comparable.
- Listing 3** MLS Description: INVESTORS! This 3 bedroom, 2 bathroom home is PRICED TO SELL. MLS AGENT NOTES: This home is a fixer and needs work. Realtor related to sellers. MY COMMENTS: Comparable appears to be in below-average condition and subject appears to be superior to this comparable.

\* Listing 1 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.



## V. Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	712 W 10th Street	716 W 8th St	1002 W 5th St	1136 S Vicentia Ave
City, State	Corona, CA	Corona, CA	Corona, CA	Corona, CA
Zip Code	92882	92882	92882	92882
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 <sup>1</sup>	0.50 <sup>1</sup>	0.15 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$350,000	\$380,000	\$365,000
List Price \$	--	\$350,000	\$380,000	\$365,000
Sale Price \$	--	\$335,000	\$372,000	\$365,000
Type of Financing	--	Fha	Cash To Loan	Fha
Date of Sale	--	10/19/2018	10/3/2018	5/29/2018
DOM · Cumulative DOM	-- · --	27 · 100	75 · 83	41 · 41
Age (# of years)	78	103	71	90
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,126	1,036	1,270	1,012
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	3 · 1 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	None	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	%	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.24 acres	0.17 acres	0.20 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,500	-\$7,500	+\$0
Adjusted Price	--	\$336,500	\$364,500	\$365,000

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

- Sold 1** MLS Description: One of the few affordable homes in the City of Corona. Just a few blocks from the 91 freeway makes it a commuters dream as there is no need to use the 15 fwy North or South in order to get to all points West or East. Nice neighborhood of older turn of the century bungalow homes with large lots. Note the 11,326 sq ft lot. Home is a fixer and therefore would have too many FHA/VA work requirements imposed, therefore the need for a Conventional or All Cash offer. This home is an investors dream as many of the homes on the block and surrounding area have been purchased and rehabilitated. This home is also great for that person who is handy and skilled and looking for their first affordable project home. Be advised that home will be sold in it s AS IS condition and seller will entertain all reasonable offers. Seller is in the process of removing years and years worth of "collectibles" within the house as well as the yard so please overlook when going through. There is also a 3rd bedroom and bath added many years ago by a non licensed contractor and therefore unpermitted but can be brought up to permittable status by the right buyer. MY COMMENTS: Adjustment of \$5000 for 2-car garage and down by \$3500 for lot size difference.
- Sold 2** MLS Description: Adorable Mid Century Modern (mostly original) home on R2 lot. Plenty of room for a second home or guest house. Home features 3 bedrooms, 1 full bath plus 1/2 bath. Large Kitchen with room for a dinning table plus a formal dinning room between the kitchen and livingroom could be used for small family room. 2 car garage in rear between the covered patio and home. Great size back yard could have RV parking. Home has newer roof and interior/exterior paint. Freeway access is just 2 minutes away. Front of home is adorned with a inviting picket fence & block wall in rear. MY COMMENTS: Adjustments of -\$5000 for 3rd bedroom and -\$2500 for 1/2 bath.
- Sold 3** MLS Description: This Charming California-style Craftsman bungalow is truly one of a kind. When you walk in, prepare to fall in love with the gorgeous refinished original red oak floors. The living room has delightful flanking bookcases around the cozy fireplace. Enjoy the uniqueness of the cove ceilings with this restored time period bungalow. Next, gander into the dining room with lots of nature lighting from the large windows. In the master bedroom there is a walk-in closet. Both of the bedrooms are spacious with a prefect amount of natural lighting. The solid panel wood doors in all the bedrooms are garnished with restored vintage hardware that bring to life the home s original decor. The main bathroom has marble floor and has been recently updated with a new vanity and fixtures. As we proceed into the back of the home we delightfully walk into the updated kitchen with new appliances. You will appreciate all of the counter space for preparation of meals. Once you walk out into the backyard you will see the possibilities are endless. Build your own private pool or spa, vegetable garden or outdoor gill area. You will want to take time to relax in this large private peaceful backyard. The long-gated driveway gives plenty of space for RV parking, boat parking and/or extra car parking. This home has many wonderful upgrades, ceiling fans throughout, new light fixtures, freshly painted inside/out, new permitted electrical wiring throughout the home. Hurry this home won't last long. MY COMMENTS: Comparable appears in average to good condition and no adjustments made for differences.

\* 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.

## VI. Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$355,000	\$360,000
<b>Sales Price</b>	\$355,000	\$360,000
<b>30 Day Price</b>	\$355,000	--

### Comments Regarding Pricing Strategy

Days on market in this area are under 30 days, so list price, sale price and 30-day price are all equal. Current MLS list price for subject appears low without understanding interior condition. The modest suggested repair expense for new landscaping will result in a much higher buyer interest (in a very tight inventory market) and is the reason for the expected return of \$5000 on the expected expense.

## VII. Clear Capital Quality Assurance Comments Addendum

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

## VIII. Property Images

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501

**Suggested List** \$355,000

**Suggested Repaired** \$360,000

**Sale** \$355,000



**Subject** 712 W 10th St

**View** Front

**Comment** "April 2017 Sold MLS Front Photo"



**Subject** 712 W 10th St

**View** Front

**Comment** "Current MLS Main Photo"

**VIII. Property Images (continued)**

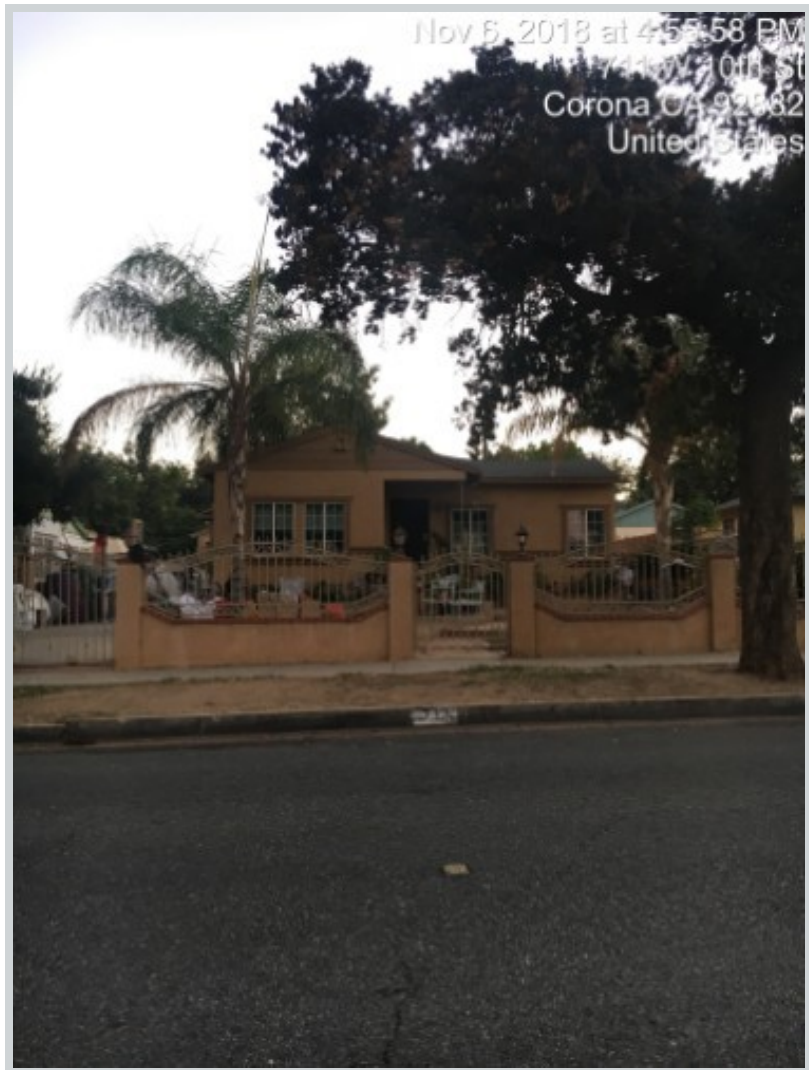
**Address** 712 W 10th Street, Corona, CA 92882

**Loan Number** 36501

**Suggested List** \$355,000

**Suggested Repaired** \$360,000

**Sale** \$355,000



**Subject** 712 W 10th St

**View** Front

**Comment** "Front View"





**Subject** 712 W 10th St

**View** Address Verification

**Comment** "Address Verification"

**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501

**Suggested List** \$355,000

**Suggested Repaired** \$360,000

**Sale** \$355,000



**Subject** 712 W 10th St

**View** Side

**Comment** "View from left"



**Subject** 712 W 10th St

**View** Side

**Comment** "View from right"

**VIII. Property Images (continued)**

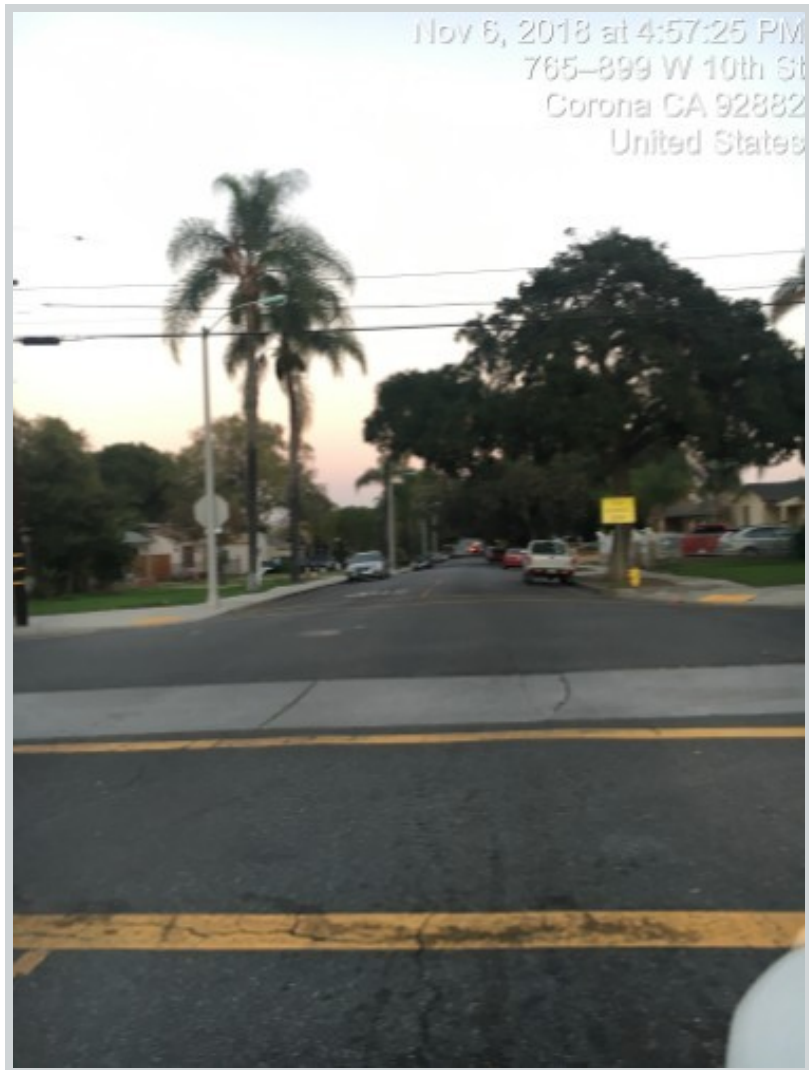
**Address** 712 W 10th Street, Corona, CA 92882

**Loan Number** 36501

**Suggested List** \$355,000

**Suggested Repaired** \$360,000

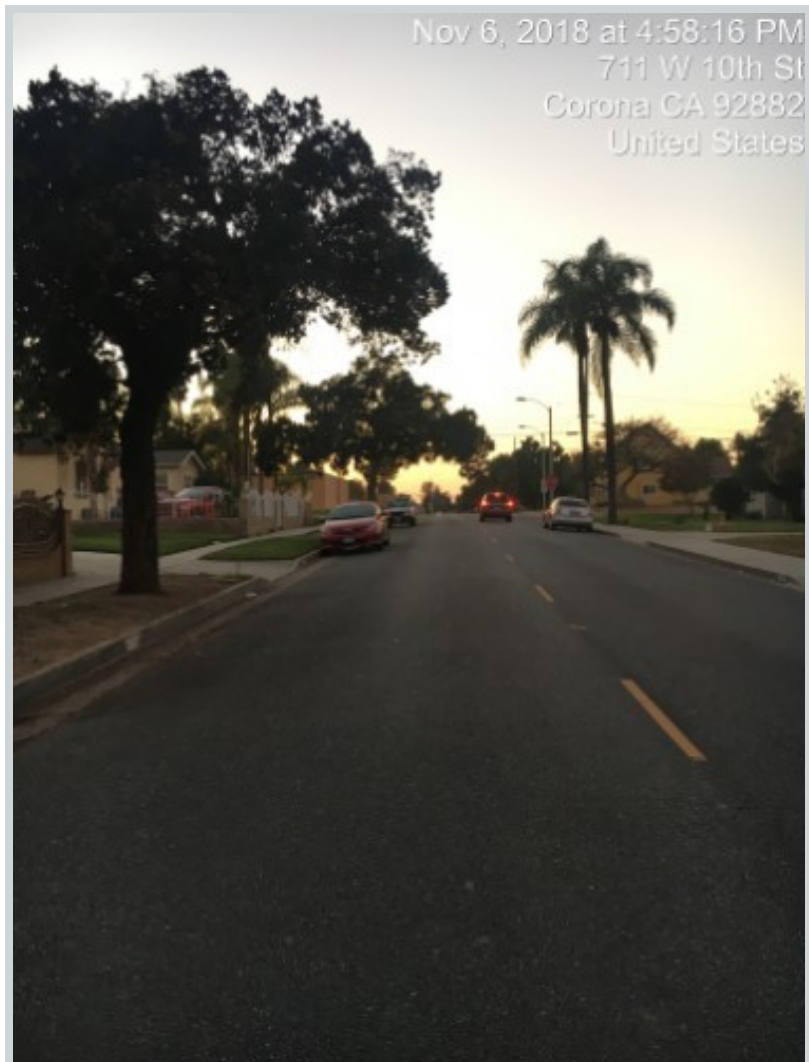
**Sale** \$355,000



**Subject** 712 W 10th St

**View** Street

**Comment** "Street view 1"



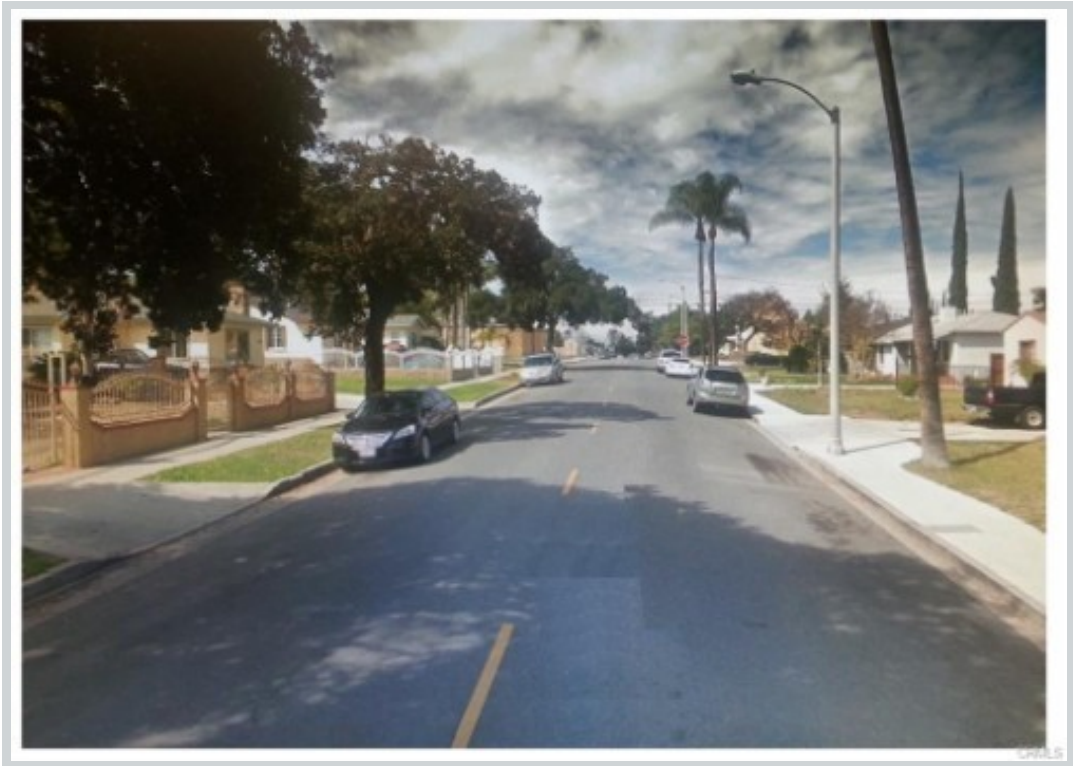
**Subject** 712 W 10th St

**View** Street

**Comment** "Street view 2"

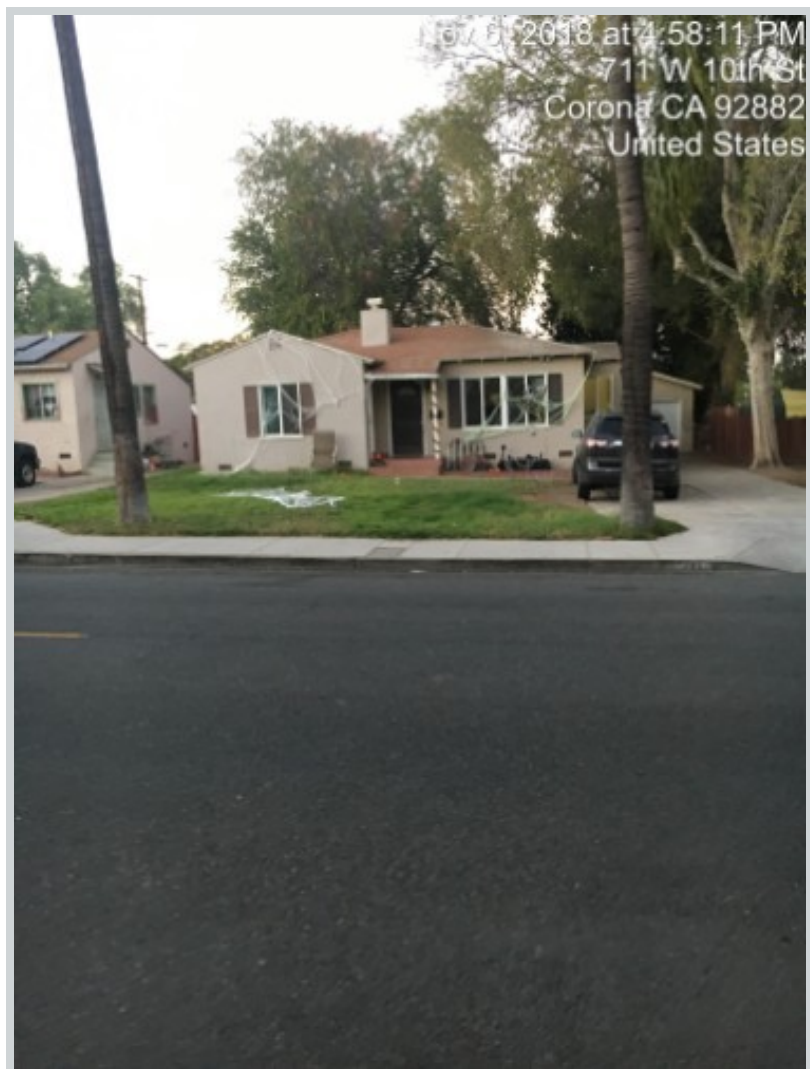
**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501      **Suggested List** \$355,000      **Suggested Repaired** \$360,000      **Sale** \$355,000



**Subject** 712 W 10th St      **View** Street

**Comment** "Current MLS 2nd/Last Photo"



**Subject** 712 W 10th St      **View** Other

**Comment** "Across street view"

**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501 **Suggested List** \$355,000

**Suggested Repaired** \$360,000

**Sale** \$355,000



**Listing Comp 1** 1018 W 7th St

**View** Front



**Listing Comp 1** 1018 W 7th St

**View** Kitchen

**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882

**Loan Number** 36501

**Suggested List** \$355,000

**Suggested Repaired** \$360,000

**Sale** \$355,000



**Listing Comp 2** 168 N Buena Vista Ave

**View** Front

**Comment** "List 2 – Front"



**Listing Comp 2** 168 N Buena Vista Ave

**View** Kitchen

**Comment** "List 2 – Kitchen"



**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501 **Suggested List** \$355,000

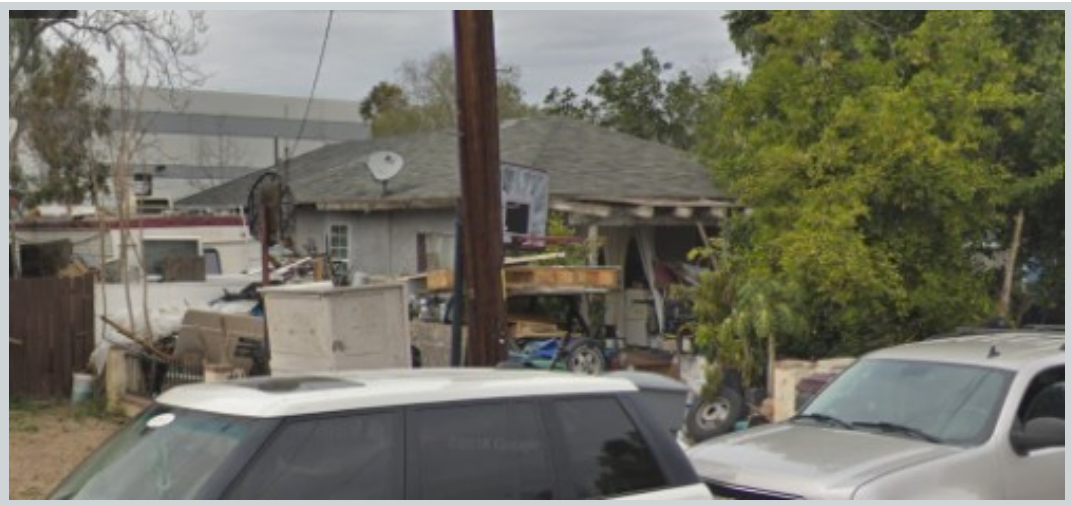
**Suggested Repaired** \$360,000

**Sale** \$355,000



**Listing Comp 3** 208 Violet St

**View** Front



**Listing Comp 3** 208 Violet St

**View** Front

**Comment** "Listing Front – Google sourced"

**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501      **Suggested List** \$355,000      **Suggested Repaired** \$360,000      **Sale** \$355,000



**Sold Comp 1** 716 W 8th St      **View** Front  
**Comment** "Sold 1 – Front"



**Sold Comp 1** 716 W 8th St      **View** Kitchen  
**Comment** "Sold 2 – Kitchen"

**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501 **Suggested List** \$355,000

**Suggested Repaired** \$360,000

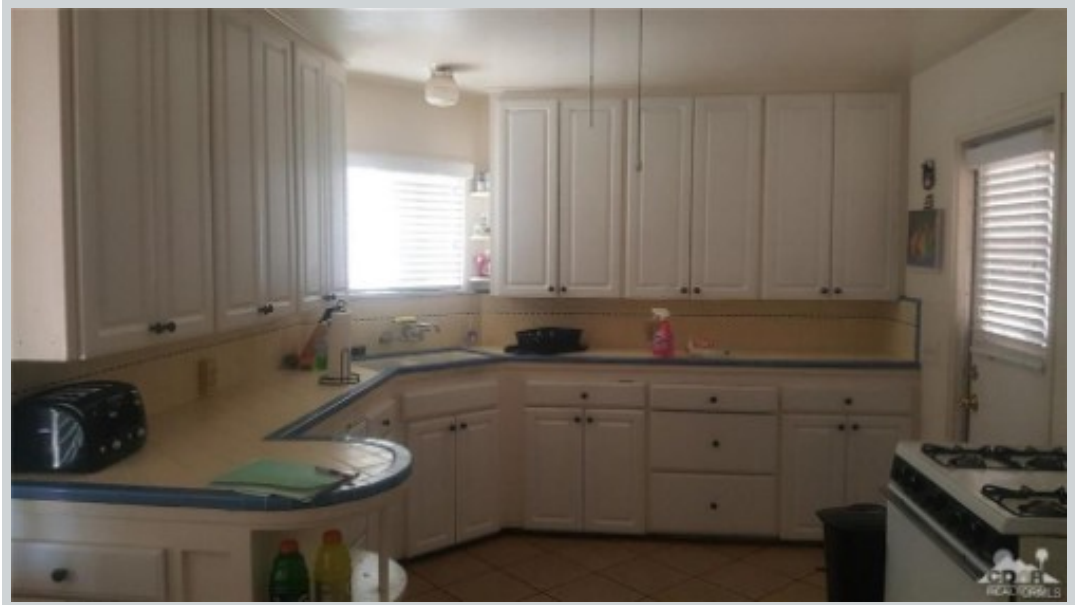
**Sale** \$355,000



**Sold Comp 2** 1002 W 5th St

**View** Front

**Comment** "Sold 2 – Front"



**Sold Comp 2** 1002 W 5th St

**View** Kitchen

**Comment** "Sold 2 – Kitchen"

**VIII. Property Images (continued)**

**Address** 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501 **Suggested List** \$355,000

**Suggested Repaired** \$360,000

**Sale** \$355,000



**Sold Comp 3** 1136 S Vicentia Ave

**View** Front

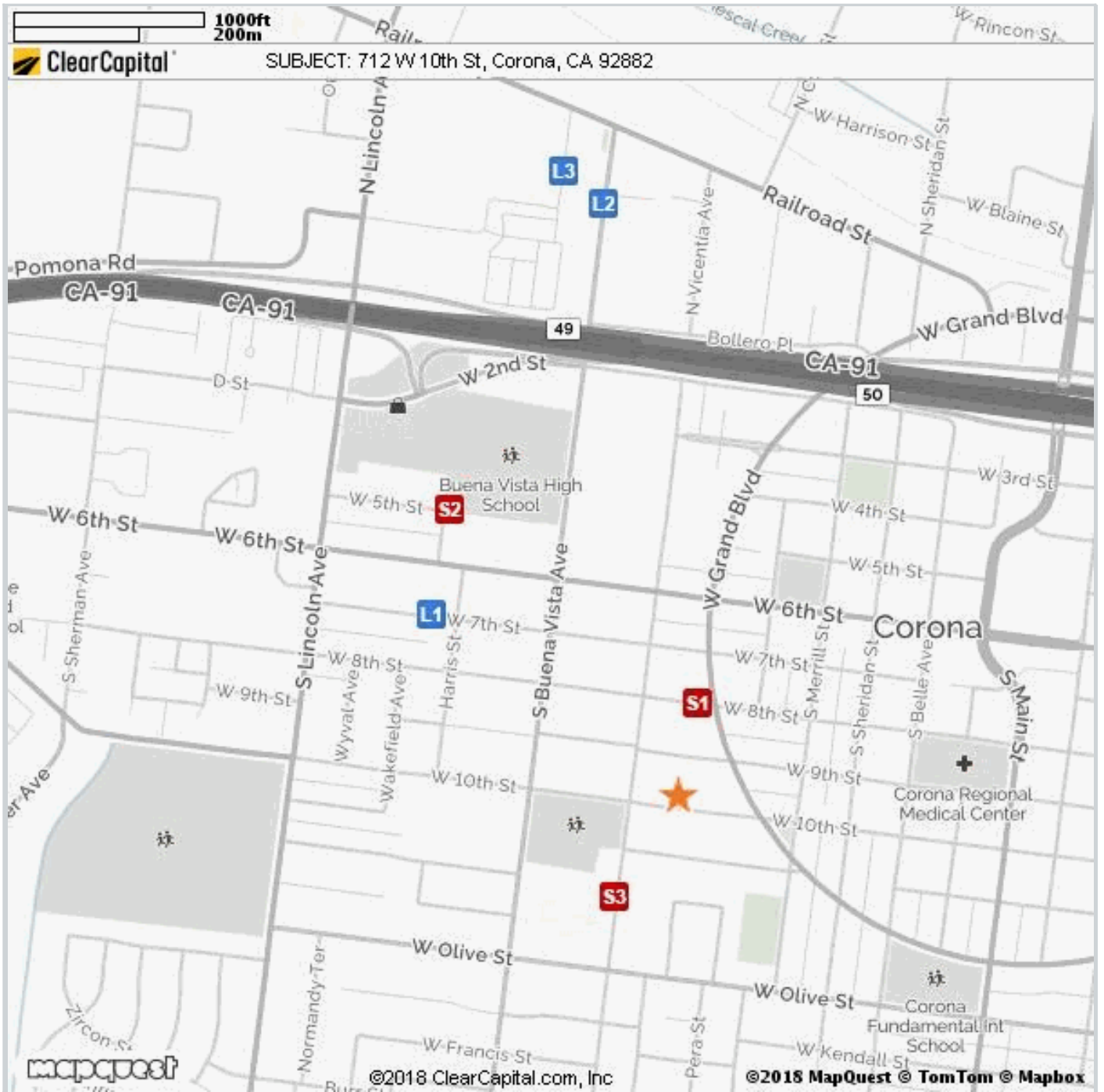


**Sold Comp 3** 1136 S Vicentia Ave

**View** Kitchen

**ClearMaps Addendum**

**Address** ★ 712 W 10th Street, Corona, CA 92882  
**Loan Number** 36501      **Suggested List** \$355,000      **Suggested Repaired** \$360,000      **Sale** \$355,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	712 W 10th St, Corona, CA	--	Parcel Match
L1 Listing 1	1018 W 7th St, Corona, CA	0.41 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	168 N Buena Vista Ave, Corona, CA	0.82 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	208 Violet St, Corona, CA	0.87 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	716 W 8th St, Corona, CA	0.14 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1002 W 5th St, Corona, CA	0.50 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1136 S Vicentia Ave, Corona, CA	0.15 Miles <sup>1</sup>	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.

## 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.

## 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.
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.



## Broker Information

<b>Broker Name</b>	Michael O'Connor	<b>Company/Brokerage</b>	Diamond Ridge Realty
<b>License No</b>	01517005		
<b>License Expiration</b>	10/04/2022	<b>License State</b>	CA
<b>Phone</b>	9518474883	<b>Email</b>	RealtorOConnor@aol.com
<b>Broker Distance to Subject</b>	7.23 miles	<b>Date Signed</b>	11/07/2018

*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 Valuation 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.**