by ClearCapital

3395 S Donovan Dr

Wasilla, AK 99623-9790

36819 Loan Number \$230,000

As-Is Value

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	3395 S Donovan Drive, Wasilla, AK 99623 03/04/2020 36819 CRE	Order ID Date of Report APN County	6640245 03/06/2020 1313B07L030 Matanuska-Su		28132427
Tracking IDs					
Order Tracking ID	20200303_CS_Funding_NewBPOs	Tracking ID 1	20200303_CS_F	- Funding_NewBPOs	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	BRECKENRIDGE PROP FUND 20	Condition Comments				
R. E. Taxes	\$3,324	Property is just over 41 years old. Appears to be built with above				
Assessed Value	\$216,800	average building standards. Also appears to have all routine maintenance and up keep completed through the years. No apparent damage noted. Appears new paint to exterior has recently been applied. Possible remodel of interior. An as-built survey was not provided for review. Easements appear typical. There were no apparent or disclosed encroachments. The subject site is a typical lot for the area.				
Zoning Classification	RR - Rural Residenti					
Property Type	SFR					
Occupancy	Vacant					
Secure?	Yes					
(Chained over driveway and lockbo	ox on front door)	subject site is a typical lot for the area.				
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	Partially Visible					
Road Type	Public					

Neighborhood & Market Da	nta				
Location Type	Rural	Neighborhood Comments			
Local Economy	Stable	Area mostly consistent of Single Family dwellings. Using comps			
Sales Prices in this Neighborhood	Low: \$149,000 High: \$430,000	in this area it is common to use comps of different sizes base on \$per square footage average for the area. Most homes built			
Market for this type of property	Remained Stable for the past 6 months.	from late 70s to early 90s. There is the occasional new construction home but it is not common practice or being			
Normal Marketing Days	<90	developed. Area REO sales are less than 5%.			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3395 S Donovan Drive	3161 S Falls Street	3330 S Claiborne Drive	3641 W Carl Drive
City, State	Wasilla, AK	Wasilla, AK	Wasilla, AK	Wasilla, AK
Zip Code	99623	99654	99623	99654
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.84 ¹	0.96 1	0.80 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$205,000	\$249,000	\$259,000
List Price \$		\$205,000	\$244,000	\$249,000
Original List Date		02/18/2020	12/21/2019	10/01/2019
DOM · Cumulative DOM		5 · 17	75 · 76	133 · 157
Age (# of years)	41	43	36	35
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	Split Bi Level	Split Bi Level	Split Bi Level	Split Bi Level
# Units	1	1	1	1
Living Sq. Feet	1,904	1,788	1,702	2,016
Bdrm · Bths · ½ Bths	4 · 2	3 · 1 · 1	3 · 2	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 3 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	880	576	572	696
Pool/Spa				
Lot Size	1.38 acres	0.92 acres	0.92 acres	0.92 acres
Other				

^{*} Listing 2 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 Updated over recent years paint, vinyl siding, laminate flooring, bathroom fixtures, tiled floors & surround, stainless appliances. Vaulted ceiling gives open and airy feeling. Fireplace in living room. Woodstove chimney (in familyroom) still intact, however stove was removed. Familyroom large enough to create 4th bedroom. 1280 sq ft shop! Residential Type: Single Family Res Construction Type: Wood Frame 2x6 Exterior Finish: Vinyl Roof Type: Asphalt Foundation Type: Block; Slab Floor Style: Tri-Level Garage Type: Detached Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas; Wood Sewer Type: Septic Tank Water-Type: Well Dining Room Type: Area Access Type: Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 1,500 Docs Avl for Review: As-Built; Docs Posted on MLS; Prop Discl Available; Well & Septic Test Features-Interior: Arctic Entry; CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Fireplace; Pantry; Range/Oven; Refrigerator; Smoke Detector(s); Telephone; Vaulted Ceiling; Washer &/Or Dryer; Washr&/Or Dryer Hkup; Window Coverings Flooring: Carpet; Laminate Flooring; Ceramic Tile Features-Additional: Private Yard; Cable TV; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; Landscaping; Motion Lighting; Parkside; Road Service Area; Storage Space/Unit; Circle Driveway; Paved Driveway; RV Parking
- Listing 2 This secluded tri-level home is in a very quiet, established neighborhood. Private back yard and peaceful settings. Large deck outside leads to the nicely updated interior with a wonderful kitchen with SS appliances. Spacious family room down with 1 bedroom down. Both bathrooms have new tile wraps. Over sized attached single car garage. Residential Type: Single Family Res Construction Type: Wood Frame 2x6 Exterior Finish: Wood Roof Type: Asphalt; Composition; Shingle Foundation Type: Block Floor Style: Tri-Level Garage Type: Attached Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Private Dining Room Type: Breakfast Nook/Bar; Area Access Type: Paved; Maintained Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: Call Prop Contact; Lockbox AK MLS Contract Particulars: For Sale Sign Posted; Possession Recording New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: As-Built; CC&R's; Docs Posted on MLS; Prop Discl Available Features-Interior: Ceiling Fan(s); CO Detector(s); Dishwasher; Electric; Family Room; Microwave (B/I); Range/Oven; Smoke Detector(s); Telephone; Vaulted Ceiling; Washr&/Or Dryer Hkup; Window Coverings; Wood Stove Flooring: Carpet Features-Additional: Private Yard; Covenant/Restriction; Deck/Patio; Fire Service Area; Garage Door Opener; Landscaping; Road Service Area
- Listing 3 Lighted driveway, lots of upgrades on demand HW heat, wood stove in living room, family room, jetted tub, indoor sauna, large deck w/ mountain views. Bonus room with its own entrance (no closet). 4 bedroom well 5.3 gpm drilled 1995 and tested 2013 Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt Foundation Type: All Weather Wood Floor Style: Split Entry Garage Type: Detached; Heated Carport Type: NoneHeat Type: Stove; Radiant; Forced Air Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Private Dining Room Type: Area Access Type: Maintained View Type: Mountains Topography: Sloping Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Docs Avl for Review: Docs Posted on MLS Features-Interior: BR/BA on Main Level; Ceiling Fan(s); CO Detector(s); Dishwasher; Electric; Family Room; Jetted Tub; Range/Oven; Refrigerator; Sauna; Smoke Detector(s); Telephone; Vaulted Ceiling; Washer &/Or Dryer; Water Softener; Window Coverings; Wired Data; Wood Stove; Workshop Flooring: Carpet; Laminate Flooring Features-Additional: Covenant/Restriction; Deck/Patio; DSL/Cable Available; Garage Door Opener; Lot-Bluff; Satellite Dish; View; RV Parking

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3395 S Donovan Drive	4645 S Doubletree Road	351 Hygrade Lane	3230 S Phenix Avenue
City, State	Wasilla, AK	Wasilla, AK	Wasilla, AK	Wasilla, AK
Zip Code	99623	99654	99654	99623
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.48 1	3.73 1	1.09 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$199,900	\$249,500	\$249,900
List Price \$		\$199,900	\$249,500	\$249,900
Sale Price \$		\$202,500	\$249,000	\$249,900
Type of Financing		Va	Fha	Fha
Date of Sale		01/10/2020	09/23/2019	03/04/2020
DOM · Cumulative DOM	·	7 · 68	1 · 88	33 · 35
Age (# of years)	41	37	35	35
Condition	Average	Fair	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	Split Bi Level	Split Bi Level	Split Bi Level	Split Bi Level
# Units	1	1	1	1
Living Sq. Feet	1,904	1,988	1,736	1,836
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	880	960	832	864
Pool/Spa				
Lot Size	1.38 acres	1.56 acres	1.21 acres	1.06 acres
Other				
Net Adjustment		-\$5,252	-\$1,504	+\$7,804
Adjusted Price		\$197,248	\$247,496	\$257,704

^{*} Sold 2 is the most comparable sale 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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Recent Sales - Cont.

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

- Sold 1 SF-Res-2352 Garage #+5000 Year Built-2600 Acres-2700 Amt-SlrPdByrClsgCost-2600 Equity builder on large lot! This fixer upper is an opportunity to create sweat equity! Enjoy privacy on over 1.5 acres next to a subdivision greenbelt. Featuring: Two kitchens!, living room, family room, vaulted ceilings, 3 BRs 2 Baths, natural gas heat, woodstove, ceiling fans, large deck, shed, attached heated garage and landscaped yard with raised bed garden area. So much potential here! Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Shingle Foundation Type: Block Floor Style: Split Entry Garage Type: Attached; Heated Carport Type: NoneHeat Type: Forced Air Fuel Type: Wood Sewer Type: Septic Tank Water-Type: Private Dining Room Type: Breakfast Nook/Bar; Area Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: ShowingTime New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 1,500 Docs Avl for Review: Prop Discl Available Features-Interior: BR/BA on Main Level; Ceiling Fan(s); CO Detector(s); Dishwasher; Electric; Family Room; Range/Oven; Smoke Detector(s); Vaulted Ceiling; Washr&/Or Dryer Hkup; Wood Stove Flooring: Carpet; Hardwood Flooring Features-Additional: Private Yard; Covenant/Restriction; Deck/Patio; Fire Service Area; Fixer Upper; Garage Door Opener; Road Service Area; Shed; RV Parking
- Sold 2 SF-Res+4704 Year Built-3900 Acres+2550 Amt-SlrPdByrClsgCost-4858 Great commute location! 4bed/2bath home, over 1700 square feet on double lot with 2 car garage and RV parking. Kitchen w/all appliances, washer/dryer, family room w/woodstove. Large windows in living room provide wonderful light. Large rear deck off kitchen. Laminate flooring, new carpet, window coverings. Residential Type: Single Family Res Construction Type: Unknown Exterior Finish: Wood Roof Type: Asphalt; Composition; Shingle Foundation Type: Unknown BTV Floor Style: Split Entry Garage Type: Attached Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Private; Well Dining Room Type: Area Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None
- Sold 3 SF-Res+1904 Garage #+5000 Year Built-3900 Acres+4800 Two living areas allow for a more formal living room upstairs and a family room downstairs. Convenient to schools, shopping, and minutes from the Parks Highway. Master bedroom on main floor. If you need storage or workshop space, check out the improved shipping container in the back yard! Click MORE More... Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt; Composition; Shingle Foundation Type: Block Floor Style: Split Entry Garage Type: Attached Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Septic Tank Water-Type: Private; Well Dining Room Type: Area Access Type: Maintained Topography: Level; Sloping Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: ShowingTime New Finance (Terms): Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 2,000 Docs Avl for Review: CC&R's; Docs Posted on MLS; Prop Discl Available Features-Interior: BR/BA on Main Level; CO Detector(s); Dishwasher; Electric; Family Room; Gas Fireplace; Range/Oven; Refrigerator; Smoke Detector(s); Washr&/Or Dryer Hkup; Window Coverings; Solid Surface Counter Flooring: Carpet; Luxury Vinyl Plank Features-Additional: Private Yard; Covenant/Restriction; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; Landscaping; Road Service Area; Storage Space/Unit

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Subject Sal	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			Listed on 10/27/2010 @\$ 165000 and Closed on 07/12/2011 @\$ 140000.				
Listing Agent Name Listing Agent Phone							
# of Removed Li Months	istings in Previous 12	0					
# of Sales in Pro 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	\$235,000	\$235,000			
Sales Price	\$230,000	\$230,000			
30 Day Price	\$218,000				
Comments Departing Driging Strategy					

Comments Regarding Pricing Strategy

The valuation of the subject property assumes (1) seller- financing is or would be available on a real estate note or contract, (2) a reasonably motivated and unrelated buyer, (3) a 5-10% down payment, (4) a borrower with at least fair (but not necessarily conforming) credit, and (5) an average marketing time for comparable properties in this market. Property styles for Alaska are widely varying. It is common practice to use different styles in valuation as most important factor is GLA. Similar styles and square footage even in the same subdivision are hard to find. Alaska homes vary widely from year built to size. It is typical to use comps with this distance without tainting the worth of Value. Best Comps used for the current market and weather conditions. These comps are within acceptable tolerance and are easily considered worthy for Valuation. There were no address numbers on the home. But was able to confirm correct property from previous knowledge of the property, MLS listings, and sat tax maps.

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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



Side



Side



Street



Street

36819

by ClearCapital



3161 S Falls Street Wasilla, AK 99654



Front





Front





Front

by ClearCapital

Sales Photos





Front

351 Hygrade Lane Wasilla, AK 99654



Front

3230 S Phenix Avenue Wasilla, AK 99623

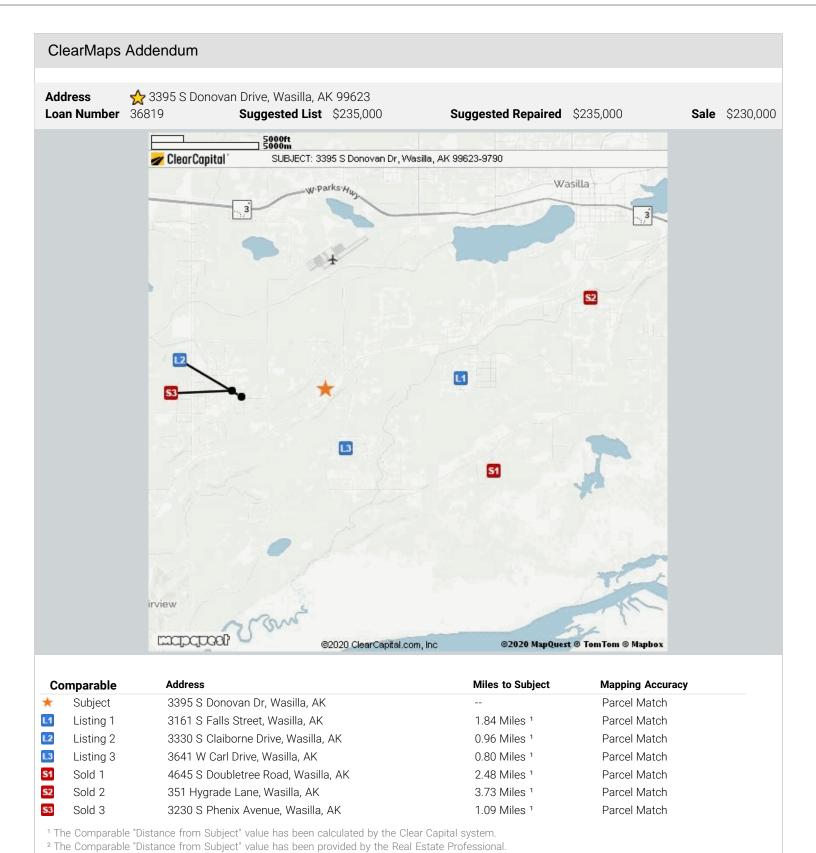


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Addendum: Report Purpose

by ClearCapital

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.

*** 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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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Report Instructions - cont.

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.

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Broker Information

by ClearCapital

Broker Name Erik Blakeman Company/Brokerage AlaskaMLS.com

License No RECS16812 Address 230 E Paulson Ave #68 Wasila AK

99654

License Expiration 01/31/2022 **License State** AK

Phone 9073152549 Email erik.blakeman@gmail.com

Broker Distance to Subject 4.47 miles **Date Signed** 03/06/2020

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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