

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>	1562 E Banyan Court, Ontario, CA 91761	<b>Order ID</b>	7142930	<b>Property ID</b>	29701143
<b>Inspection Date</b>	03/05/2021	<b>Date of Report</b>	03/09/2021		
<b>Loan Number</b>	40246	<b>APN</b>	0216-431-51-0000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	San Bernardino		

### Tracking IDs

<b>Order Tracking ID</b>	0303_BPO_Update	<b>Tracking ID 1</b>	0303_BPO_Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

## General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> Subject is in good/recently renovated condition of average construction with average/good curb appeal. Subject is an active listing showing a home with substantial renovations in overall good condition. Subject is located in a suburban tract developed in later 20th century. Subject conforms to neighborhood which is comprised of both one and two story properties.
<b>R. E. Taxes</b>	\$5,035	
<b>Assessed Value</b>	\$453,200	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Newly listed property with keyless access)		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Central Ontario is a suburban developed area with a mix of one and two story SFRs, multi-unit properties, apartments and a few condos and town homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are gently rising. Seller concessions are few and REO activity is less than 5% of the resale market. Ontario is located along the 60 & 10 freeways, a distant suburb of Los Angeles. Historically Ontario was agricultural an...
<b>Local Economy</b>	Slow	
<b>Sales Prices in this Neighborhood</b>	Low: \$353,440 High: \$642,000	
<b>Market for this type of property</b>	Increased 8 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Neighborhood Comments

Central Ontario is a suburban developed area with a mix of one and two story SFRs, multi-unit properties, apartments and a few condos and town homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are gently rising. Seller concessions are few and REO activity is less than 5% of the resale market. Ontario is located along the 60 & 10 freeways, a distant suburb of Los Angeles. Historically Ontario was agricultural and dairy oriented, especially on the south side of the city, however the dairy area is under transformation and development into a large planned community. There are some industrial parcels in the area however their impact is generally minimal.

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1562 E Banyan Court	2724 S Lassen Ave	2619 S Parco Ave	2921 S Meadowbrook Pl
City, State	Ontario, CA	Ontario, CA	Ontario, CA	Ontario, CA
Zip Code	91761	91761	91761	91761
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 <sup>1</sup>	0.39 <sup>1</sup>	0.50 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$624,950	\$456,800	\$599,900
List Price \$	--	\$624,950	\$545,000	\$599,900
Original List Date		02/10/2021	10/06/2020	02/18/2021
DOM · Cumulative DOM	-- · --	23 · 27	3 · 154	4 · 19
Age (# of years)	42	42	42	45
Condition	Good	Good	Average	Good
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	1 Story Modern	2 Stories Modern	1 Story Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	1,368	1,993	1,470	1,540
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	3 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Pool - Yes Spa - Yes	--	Pool - Yes Spa - Yes
Lot Size	0.17 acres	0.16 acres	0.17 acres	0.17 acres
Other	--	--	--	--

\* Listing 2 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.

## Current Listings - Cont.

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

- Listing 1** MLS Description: Welcome to this 4 Bedroom, 2 1/2 Bathroom Pool Home. This 1993 sq ft, 3 Car Garage Beauty Offers many Upgrades Throughout. Enter the home to a Vaulted Ceiling in Living Room/Formal Dining Room area, with a quaint fireplace for those cooler evenings..... Upgraded Kitchen with Custom Cabinets and Granite Countertops opening to a spacious Family Room with a Built in Wet Bar, overlooking the Exceptional Resort Style Pool and Backyard... Large Master Bedroom Highlights the Upstairs with spacious secondary bedrooms..... And There Is More!!!!-Manicured Front Yard Landscaping equipped with Lighting which accents the Tall Palms and House Exterior in the evening.... Solar Included-Buyer Owned(No Lease payments).... All of this in a very Desirable Area of Ontario, close to Schools, Shopping, Restaurants and Freeways..... Home will not Last..... MY COMMENTS: Comparable and subject are in similar communities. Comparable is two-story, subject single-level. Comparable is pool home, subject no pool. Comparable is superior due to pool and GLA with an offset for two-story. Comparable is in active-under-contract status since 02/17/21.
- Listing 2** MLS Description: Nestled in a tranquil location in Ontario, this single-story stunner is sure to impress even the most discerning buyer. Serenely set on a commanding lot, the scenic landscaping and gorgeous wrought iron fencing create the perfect first impression. This 3 bed, 2 bath home has been meticulously maintained with numerous energy-efficient upgrades. An UPGRADED A/C, newer water heater, added insulation, and insulated garage door all add to the appeal of the home. A welcoming tile entry invites you into a well-appointed floor plan enveloped in natural light. Oversized windows, newer tile, neutral paint, plush carpet flooring, and spacious living areas showcase the home's quality finishes. The formal living room features grand vaulted ceilings and seamlessly flows into the den and kitchen. The family room is graced with a cozy fireplace and spills into the backyard retreat. The airy kitchen boasts tile counter tops, rich wood cabinetry, and opens up to the dining area. The roomy master bedroom incorporates access to the backyard and an ensuite bathroom featuring an expansive vanity. Two additional bedrooms are generously sized and in close proximity to the tasteful guest bathroom. The transition from indoor to outdoor living is effortless. The backyard provides sprawling spaces for entertaining with a large covered patio and tidy landscaping. Properties of this caliber are hard to come by so take advantage and view this charming home! MY COMMENTS: Comparable and subject are in similar communities. Comparable is in inferior condition. Comparable is pending status since 02/06/21 and was previously in hold-do-not-show status from list date to 02/02/21. Comparable is slightly inferior due to condition with an offset for GLA. Comparable is most comparable due to GLA.
- Listing 3** MLS Description: South Meadowbrook Place sets the standard for pride of ownership. Immaculate, completely remodeled, 4 bedroom, 2 bath home is located in a quiet, commuter-friendly neighborhood near shopping, dining, airport, M-Link rail & freeways. 1540 sq.ft. of welcoming amenities. Beautiful kitchen features modern stainless appliances, double stainless sink, dropped cherry cabinets & granite counters. New energy-efficient windows, fresh paint, laminate-wood & neutral faux- stone tile flooring throughout. Wood plantation shutters provide privacy & natural light in the oversized living room. Dining room features a floor to ceiling brick fireplace and a glass slider looking out to the incredible backyard. 4 airy bedrooms 2 remodeled baths both feature new tile showers, new toilets, and freestanding vanities and granite counters. Large master suite is washed with natural light from the sliding glass door overlooking the pool area. Two sliding closets, ceiling fan & master bath features a lovely step-in tile shower. Beautiful landscaping in the front yard & peaceful oasis in the backyard has two large covered patios, sparkling in-ground pool with raised spillover spa and two-level pool deck with stained concrete & brick accents with a permanent, covered shade structure next to the pool. Tropical palm trees provide a perfect backdrop to the view of the mountains. Shed is included. 2 car garage is completely finished & has washer & gas dryer hookups. 36 ft RV parking with 30AMP hookups. MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is pool home, subject no pool. Comparable is superior due to pool and GLA. Comparable is in pending status since 03/02/21

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1562 E Banyan Court	1602 E Tam O Shanter St	1732 E Cherry Hill St	2871 S Lassen Ave
City, State	Ontario, CA	Ontario, CA	Ontario, CA	Ontario, CA
Zip Code	91761	91761	91761	91761
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 <sup>1</sup>	0.19 <sup>1</sup>	0.49 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$435,000	\$515,000	\$550,000
List Price \$	--	\$535,000	\$515,000	\$550,000
Sale Price \$	--	\$560,000	\$550,000	\$571,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	12/11/2020	12/31/2020	01/21/2021
DOM · Cumulative DOM	-- · --	3 · 31	12 · 32	6 · 70
Age (# of years)	42	44	43	36
Condition	Good	Good	Good	Good
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	1 Story Modern	1 Story Modern	1 Story Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	1,368	1,600	1,600	1,295
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	3 · 2
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes Spa - Yes
Lot Size	0.17 acres	0.17 acres	0.17 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	-\$8,100	-\$8,100	-\$9,900
Adjusted Price	--	\$551,900	\$541,900	\$561,100

\* Sold 1 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.

## Recent Sales - Cont.

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

- Sold 1** MLS Description: This beautiful single story home just been remodeled. Walk into the formal living room area with vaulted ceiling and cozy fire place. The family room and kitchen have a open concept and feature brand new slow close cabinets, quartz counter top, new lighting above island, New sink, dishwasher and stove. The home features vinyl flooring through out the entire home, new carpet in the bedrooms. The bedrooms are all really good size with plenty of closet space. Lovely natural light and fresh paint, and BRAND NEW AIR CONDITIONER. The back yard has a lemon and guava tree, and ready for you to make it beautiful and possibly add a pool! MY COMMENTS: Comparable and subject are in similar communities. Comparable is most proximate sale in past 90 days and reason for selection. Comparable is superior due to GLA. Adjustments of -\$8100 GLA difference. Comparable is most comparable due to proximity.
- Sold 2** MLS Description: DON'T MISS THIS BEAUTIFUL, MOVE IN READY HOME IN A QUIET NEIGHBORHOOD. CONVENIENTLY LOCATED NEAR FREEWAYS, GOLF COURSE AND SHOPPING CENTERS. THIS HOME FEATURES 4 BEDROOMS, 2 BATHS, NEWER KITCHEN, REMODELED BATHROOMS AND FLOORING. SPACIOUS BACK YARD WITH A BUILT IN BBQ AND SMALL POND, PERFECT FOR ENTERTAINING FAMILY AND FRIENDS. THIS CAN BE YOUR HOME, DON'T MISS IT. MY COMMENTS: Comparable and subject are in similar communities. Comparable is superior due to GLA. Adjustments of -\$8100 GLA difference.
- Sold 3** MLS Description: South Ontario House With Pool Plus Bonus Room\*\* Buyers This Is Move-In Conditions!! Property is Updated, New Light Fixtures, Kitchen w/ Quartz Counter Tops with Large Stainless-steel Farm Sink with Beautiful Large Faucet with Spray Wand. Property is A 3 Bedrooms and 2 Bathrooms Plus a 4th Bedroom Making The Home Look Bigger Than The Sq Ft, Large Master Bedroom with Walk-in Closet & a Sliding Door Leading to The Backyard, Central AC & Heating, It Also Features Dark Pergo Wood Flooring Throughout the House, Both Bathrooms Have Custom Tile, Large Backyard To Enjoy The Heated Pool & Jacuzzi!! Hurry Property Is Price to Sell & wont last long!! Call Agent For Private Showing! MY COMMENTS: Comparable and subject are in similar communities. Comparable specifically selected to bracket GLA. Comparable is pool home, subject no pool. Comparable is superior due to pool. Adjustment of -\$12500 pool difference, \$2600 GLA difference for a total adjustment of -\$9900.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	REALTY MASTERS & ASSOCIATES	Subject has historical listings and is currently newly listed.					
<b>Listing Agent Name</b>	FIDEL DELGADILLO						
<b>Listing Agent Phone</b>	909-440-0089						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
03/05/2021	\$549,900	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$558,800	\$558,800
<b>Sales Price</b>	\$558,800	\$558,800
<b>30 Day Price</b>	\$558,800	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The suggested list price is heavily influenced by the adjusted sale prices of the sold comparable properties with additional weight given to Sold 3, the most recent sale in this rapidly appreciating market. The current listings support the list price conclusion. The sale is expected at full list, somewhat contrary to market dynamics of overbids to a low list. The 30 day price is same as sale price due to DOM running well under 30 days in this market. The current new listing for subject should result in a final price above list, consistent with market dynamics.</p>		

### 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. Comps support properties selling above list. Variance from prior 2020 valuation is due to market increase and the subject's recent listing.



### Subject Photos



Front



Address Verification



Side



Side



Side



Street

## Listing Photos

**L1** 2724 S Lassen Ave  
Ontario, CA 91761



Front

**L2** 2619 S Parco Ave  
Ontario, CA 91761



Front

**L3** 2921 S Meadowbrook Pl  
Ontario, CA 91761



Front

## Sales Photos

**S1** 1602 E Tam O Shanter St  
Ontario, CA 91761



Front

**S2** 1732 E Cherry Hill St  
Ontario, CA 91761



Front

**S3** 2871 S Lassen Ave  
Ontario, CA 91761



Front

### ClearMaps Addendum

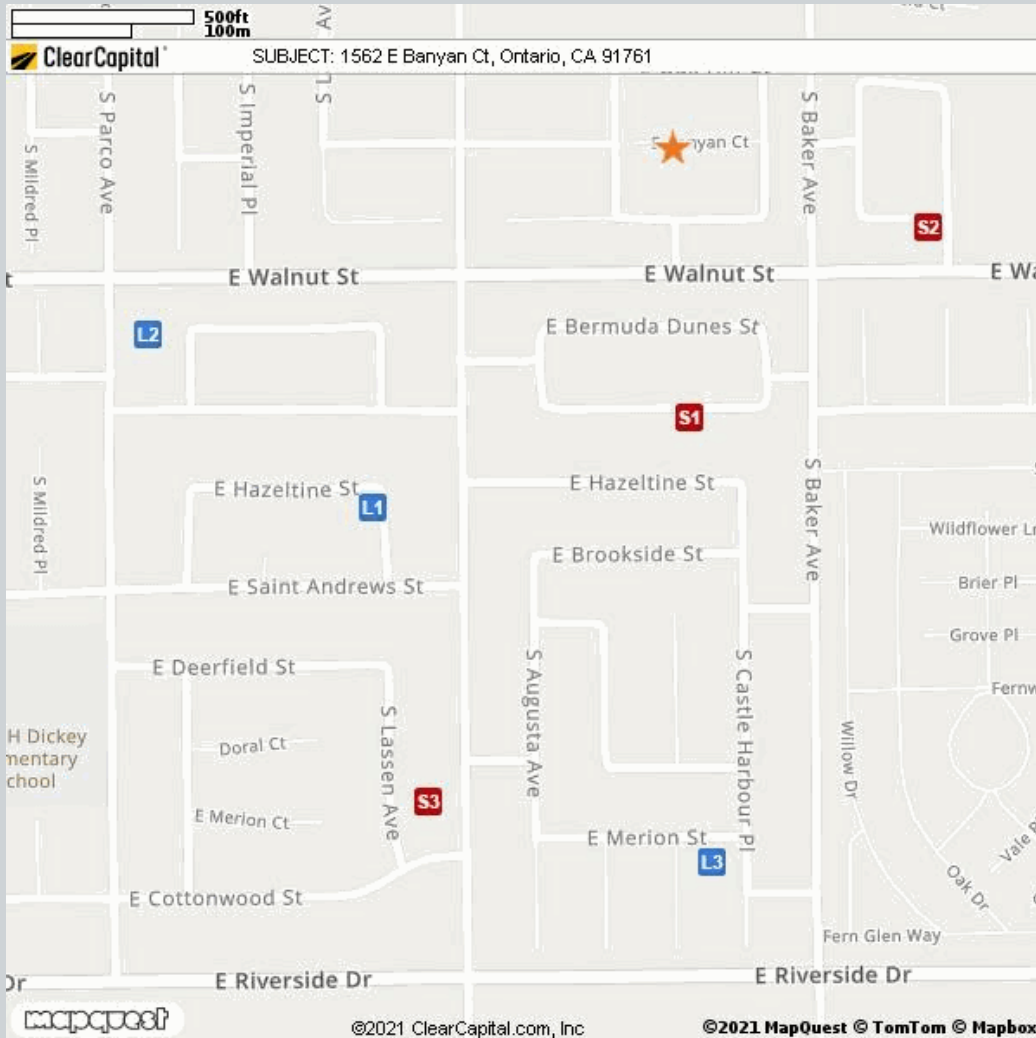
**Address** ★ 1562 E Banyan Court, Ontario, CA 91761

**Loan Number** 40246

**Suggested List** \$558,800

**Suggested Repaired** \$558,800

**Sale** \$558,800



#### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1562 E Banyan Court, Ontario, CA 91761	--	Parcel Match
L1 Listing 1	2724 S Lassen Ave, Ontario, CA 91761	0.32 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2619 S Parco Ave, Ontario, CA 91761	0.39 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2921 S Meadowbrook Pl, Ontario, CA 91761	0.50 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1602 E Tam O Shanter St, Ontario, CA 91761	0.19 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1732 E Cherry Hill St, Ontario, CA 91761	0.19 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2871 S Lassen Ave, Ontario, CA 91761	0.49 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.

## 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.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

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.

### Report Instructions - cont.

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>Address</b>	12523 Limonite Avenue Eastvale CA 91752
<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>	5.02 miles	<b>Date Signed</b>	03/06/2021

*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.**