9550 Heatherbrook Pl

Rancho Cucamonga, CA 91730

\$580,000 • As-Is Value

40544

Loan Number

by ClearCapital

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	9550 Heatherbrook Place, Rancho Cucamonga, CALIF 91730	ORNIA	Order ID	6672248	Property ID	28238586
Inspection Date	03/24/2020		Date of Report			
Loan Number	40544		APN	0210-471-08		
Borrower Name	Catamount Properties 2018 LLC		County	San Bernard	lino	
Tracking IDs						
Order Tracking ID	Citi_BP0_03.24.20	Tracking	ID 1 Citi_E	3PO_03.24.20		
Tracking ID 2		Tracking	ID 3			

General Conditions

Owner	Eddye J Taylor	Condition Comments
R. E. Taxes	\$5,786	Subject is in average condition of average construction with
Assessed Value	\$425,509	average curb appeal. Subject is located in a suburban tract
Zoning Classification	Residential	developed in early 21st century. Subject conforms to neighborhood which is comprised primarily of two story
Property Type	SFR	properties with a few single story properties. Subject is in a
Occupancy	Vacant	gated community.
Secure?	Yes	
(No obvious broken/damaged wind property)	dows or doors. Posted notice on	
Ownership Type Fee Simple		
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	The Hawthornes	
Association Fees	\$108 / Month (Greenbelt,Other: Security)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The area is a suburban developed tract with both single-level			
Sales Prices in this Neighborhood	Low: \$270,000 High: \$675,000	and two-story homes. There are SFRs, condos and town homes in a one-mile radius. Parks, schools and shopping are all in the			
Market for this type of property	Remained Stable for the past 6 months.	area. Construction quality is of average standard and proper conditions are generally of average condition with average			
Normal Marketing Days	<30	good curb appeal. The market demand is strong however prices are stable. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial and other external factors are minimal.			

by ClearCapital

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Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	9550 Heatherbrook Place	9473 Mountain Shadows Pl	9493 Mountain Shadows Pl	9525 Springbrook Ct
City, State	Rancho Cucamonga, CALIFORNIA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
Zip Code	91730	91730	91730	91730
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.19 1	0.18 ¹	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$528,000	\$568,800	\$625,000
List Price \$		\$528,000	\$568,800	\$615,000
Original List Date		02/05/2020	02/28/2020	09/08/2019
DOM · Cumulative DOM	·	49 · 49	16 · 26	199 · 199
Age (# of years)	20	21	21	19
Condition	Average	Average	Good	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	2 Stories Modern	1 Story Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	3,288	1,919	2,031	3,237
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 3	5 · 3
Total Room #	10	10	10	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 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	0.19 acres	0.19 acres	0.16 acres
Other				

* Listing 3 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.

Rancho Cucamonga, CA 91730 Loan Number

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Current Listings - Cont.

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

- Listing 1 MLS Description: Located in the Gated Community of the Hawthornes, This is single story home and features vaulted ceilings throughout, Two car attached garage, indoor laundry, large kitchen with a large island that flows into the family room, beautiful entry, master bedroom has vaulted ceilings and a walk in closet and the list goes on, This is a turnkey property, title shows 1774 square feet and 3 bedrooms, This property has 5 bedrooms and has been appraised showing 1919 square feet. MY COMMENTS: Comparable and subject are in same gated community. Comparable is single-level, subject is two-story. Comparable is inferior due to GLA.
- Listing 2 MLS Description: Beautiful home in a Gated Community, excellent layout. 24 hrs. security patrol, 4 spacious bedrooms, 3 Upgraded full bathrooms, and a newly upgraded kitchen. FIRST FLOOR FIXTURES: Wooden window shutters throughout, cozy fire place in the family room, and spacious formal living room and dining area. Laminate flooring all throughout the house, 3 car garage, and a huge backyard for entertainment, front and back has automatic sprinklers, aluminum patio cover, and others. you have to see it. MY COMMENTS: Comparable and subject are in same gated community. Comparable is in superior condition. Comparable is inferior due to GLA. Comparable is in pending status since 03/16/20.
- Listing 3 MLS Description: This beautiful turnkey, two-story home located on a cul de sac in the gated Hawthorne Community bright and very spacious with cathedral ceiling waiting for you to make this your home to enjoy. 3,237 sq. ft. open floor plan with 5 bedroom 3 bath home. A large family room with fireplace, if you cook you will love this kitchen, white appliances, granite counter tops, plenty of cabinet space, a walk-in pantry, center Island formal dining room. One-bedroom downstairs with a full bathroom shower / tub combination. Large downstairs laundry room with plenty of cabinets. Master bedroom with a beautiful entry area, double door entrance, master bathroom with dual vanities, ladies a nice power area, large separate stand up shower, with a nice deep relaxing soaking tub, two- walk in closets. Low maintenance front and back yard, 3-car garage with built in cabinets. Minutes away from freeway 10, 210 and 15, Ontario Mills and 5 to 10-minute drive to Victoria Gardens MY COMMENTS: Comparable and subject are in same gated community. Comparable is substantially equal to subject and most comparable of the active listings. Comparable is in active-under-contract status since 02/20/20.

by ClearCapital

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Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9550 Heatherbrook Place	9626 Heatherbrook Pl	9443 Sunglow Ct	9659 Seasons Dr
City, State	Rancho Cucamonga, CALIFORNIA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
Zip Code	91730	91730	91730	91730
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.10 ¹	0.25 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$599,000	\$628,888	\$650,000
List Price \$		\$589,000	\$559,000	\$650,000
Sale Price \$		\$575,000	\$550,000	\$650,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		09/11/2019	02/13/2020	03/02/2020
DOM \cdot Cumulative DOM	•	58 · 124	62 · 147	5 · 55
Age (# of years)	20	20	18	7
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	2 Stories Modern	2 Stories Modern	2 Stories Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	3,288	3,031	3,147	3,440
Bdrm · Bths · ½ Bths	4 · 3	3 · 3	4 · 3	6 · 4 · 1
Total Room #	10	10	10	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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	0.16 acres	0.14 acres	0.13 acres	0.17 acres
Other				
Net Adjustment		+\$1,500	+\$4,900	-\$31,300
Adjusted Price		\$576,500	\$554,900	\$618,700

* Sold 1 is the most comparable sale 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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Recent Sales - Cont.

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

- Sold 1 MLS Description: A Real GEM! Lovely POOL Home in Gated Community - HAWTHORNE * Excellent Location, near Ontario Airport, Convention Center, Ontario Mills* Very PRIVATE, NO NEIGHBOR AT THE BACK* This is PRIVACY PLUS LUXURY* You'll love the layout and wide spacious feeling* Porch in front* Cathedral Ceiling, Shutters, Fireplace, Central Air, 3 car garage* Great Room includes Kitchen with island and breakfast bar, Dining Area and LARGE FAMILY ROOM * Downstairs Den could be used as bedroom with guest bathroom* Separate laundry room opens to 3 car garage* Large LOFT UPSTAIRS * 2 Bedrooms with WALK IN CLOSETS *Hallway Bath has double sink*Double doors open to the HHUGGEE MASTERS SUITE, with large SITTING AREA, HIS AND HER WALK IN CLOSETS, BUILT IN DRESSER separate tub and shower* BACKYARD IS AN ENTERTAINER'S DELIGHT* you'll feel that you are in a RESORT - professionally designed POOL and SPA tucked in one corner*, built in BARBECUE and BAR off the sliding door, near the Kitchen *To the right a custom designed SLATE PATIO with FIREPIT * To see is to believe!!! MY COMMENTS: Comparable and subject are in same gated community. Comparable and subject are on same street, same side of street. Comparable is pool home, subject no pool. Comparable is most comparable due to same community, same street, same side of street. Comparable is an aged sale however was specifically selected due to same community, same street, same side of street. Adjustments of +\$9000 GLA difference at \$35/sq ft, -\$7500 pool for a total adjustment of +\$1500. NOTE: AT TIME OF INSPECTION OF SUBJECT, I NOTICED THIS PROPERTY HAD POSTINGS ON GARAGE DOOR, IT APPEARED AS IF A CONDEMNATION DUE TO MARIJUANA GROW. FYI.
- **Sold 2** MLS Description: LOWEST PRICED HOME IN THE HAWTHORNES! Welcome to the Beautifully landscaped gated community of The Hawthornes. Enjoy 3147 sq ft of open living space in this 4br 3ba home and 3-car garage. This home offers a main floor bedroom for parents or as a child's playroom cathedral ceiling, formal dining room, open family room with a fireplace and kitchen, center island for entertaining with family and plenty of cabinets, pantry and storage. Upstairs a hugh master bedroom and in suite bath with walk in closet and an additional smaller closet. Two large bedrooms with a full bath A loft for either an additional sleeping area or just enjoying a private TV room. There is an upstairs laundry room for your convenience. A covered back patio with a well maintained lawn, sprinkler system, apple tree, lemon tree and loquat tree. Lot's of room for outdoor living with plenty of space in your front and back yards. This gated community is surrounded by beautiful grounds and three parks. In the main park you can enjoy BBQs, picnic tables, children's play area, set up your own volleyball net and relax under the beautifully maintained park under the trees or under the classic gazebo. Located right off the 10 and 15 fwys conveniently located near all restaurants, markets, Ontario Mills and one of the most prestigious shopping at Victoria Gardens especially during the Holidays. This neighborhood of beautifully maintained homes can be yours! This home in The Hawthornes is a must see! MY COMMENTS: Comparable and subject are in same gated community. MLS private notes indicate property had two deaths elderly, natural causes within last 4 years. Adjustments of +\$4900 GLA difference.
- Sold 3 MLS Description: ** Gorgeous one story house in the gated * Harvest * community of Beazer Homes. Super clean and good condition!. Wonderful 6 bedrooms + 4.5 bathrooms. Very nice great room/ family room, bright & airy. Spacious kitchen w/ granite countertops/ extra large center island/ newer appliances/ plenty of cabinets/ ceiling lights/ walk-in pantry. Formal dining room which is good for the special events and family gathering. Spacious master suite w/ double sinks/ bath tub/ shower room/ walk-in closet. Individual laundry room. Tankless water heater. Very close to the shopping centers including Ontario Mills & Victoria Garden etc. Freeways of 10, 60, 15, 210 are near by. Due to this is the tenants occupancy, all showings will be by appointment only. Please do not disturb the tenants and always text to the listing agent for showing instructions. Thanks! MY COMMENTS: Comparable is in a nearby newer community of superior character. Comparable is single-level, subject is two-story. Comparable specifically selected to bracket GLA. Adjustments of -\$13,000 (2% sales price) community difference, -\$13,000 (2 % sales price) single-level, -\$5300 GLA difference for a total adjustment of -\$31,300

by ClearCapital

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\$580,000 • As-Is Value

Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			A search of the CRMLS MLS shows no records for this propert			or this property.	
Listing Agent Name			CRMLS is the primary MLS for the area. There are no MLS		e no MLS		
Listing Agent Ph	one			sheets to include with this report.			
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$588,800	\$588,800		
Sales Price	\$580,000	\$580,000		
30 Day Price	\$580,000			
Comments Regarding Pricing S	trategy			

The suggested list price is most heavily influenced by the listings - all in the same community - with consideration given to the adjusted sales prices of the sold comparable properties. The final price conclusion is slightly above the adjusted sold prices of Sold 1 and Sold 2 due to the recent sale price of Sold 3 and that List 3 is in active-under-contract status. The sale price is a small discount from list, consistent with market dynamics. The 30 day price is the same as sale price due to DOM running under 30 days in this marketplace. No consideration was given for current pandemic impact to market, data not quite known yet.

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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.

by ClearCapital

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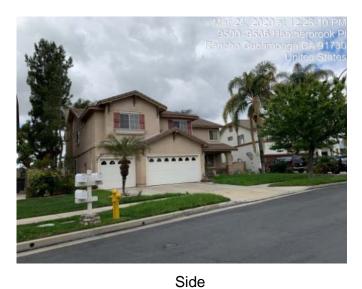
Subject Photos



Front



Address Verification





Side



Street



Street

Client(s): Wedgewood Inc

Property ID: 28238586

by ClearCapital

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Subject Photos



Other

Client(s): Wedgewood Inc Property ID: 28238586 Effective: 03/24/2020 Page: 9 of 16

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Rancho Cucamonga, CA 91730

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\$580,000 As-Is Value

Listing Photos

9473 Mountain Shadows PI L1 Rancho Cucamonga, CA 91730



Front



9493 Mountain Shadows Pl Rancho Cucamonga, CA 91730



Front



9525 Springbrook Ct Rancho Cucamonga, CA 91730



Front

by ClearCapital

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Rancho Cucamonga, CA 91730

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Sales Photos

9626 Heatherbrook Pl **S1** Rancho Cucamonga, CA 91730





9443 Sunglow Ct **S**2 Rancho Cucamonga, CA 91730



Front



9659 Seasons Dr Rancho Cucamonga, CA 91730



Front

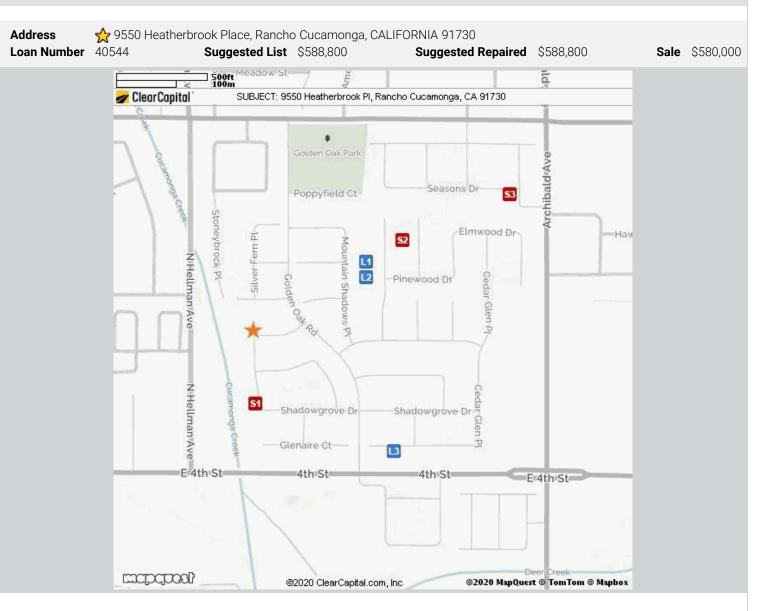
by ClearCapital

Rancho Cucamonga, CA 91730

40544 \$5 Loan Number • As

\$580,000 • As-Is Value

ClearMaps Addendum



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9550 Heatherbrook PI, Rancho Cucamonga, CA		Parcel Match
🖪 Listing 1	9473 Mountain Shadows Pl, Rancho Cucamonga, CA	0.19 Miles 1	Parcel Match
🛂 Listing 2	9493 Mountain Shadows Pl, Rancho Cucamonga, CA	0.18 Miles 1	Parcel Match
💶 Listing 3	9525 Springbrook Ct, Rancho Cucamonga, CA	0.26 Miles 1	Parcel Match
Sold 1	9626 Heatherbrook PI, Rancho Cucamonga, CA	0.10 Miles 1	Parcel Match
Sold 2	9443 Sunglow Ct, Rancho Cucamonga, CA	0.25 Miles 1	Parcel Match
Sold 3	9659 Seasons Dr, Rancho Cucamonga, CA	0.42 Miles 1	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.)

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

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

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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

Broker Name	Michael O'Connor	Company/Brokerage	Diamond Ridge Realty
License No	01517005	Address	12523 Limonite Avenue Eastvale CA 91752
License Expiration	10/04/2022	License State	CA
Phone	9518474883	Email	RealtorOConnor@aol.com
Broker Distance to Subject	7.68 miles	Date Signed	03/25/2020

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 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 or 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 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.