

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>         | 4930 Bald Eagle Way, Douglasville, GA 30135 | <b>Order ID</b>       | 6714827     | <b>Property ID</b> | 28381620 |
| <b>Inspection Date</b> | 05/13/2020                                  | <b>Date of Report</b> | 05/15/2020  |                    |          |
| <b>Loan Number</b>     | 40724                                       | <b>APN</b>            | 00900150163 |                    |          |
| <b>Borrower Name</b>   | Catamount Properties 2018 LLC               | <b>County</b>         | Douglas     |                    |          |

### Tracking IDs

|                          |                   |                      |                   |
|--------------------------|-------------------|----------------------|-------------------|
| <b>Order Tracking ID</b> | 20200512_Citi_BPO | <b>Tracking ID 1</b> | 20200512_Citi_BPO |
| <b>Tracking ID 2</b>     | --                | <b>Tracking ID 3</b> | --                |

### General Conditions

|                                       |                         |  |
|---------------------------------------|-------------------------|--|
| <b>Owner</b>                          | Metellus France Pascale | <b>Condition Comments</b><br>SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED. |
| <b>R. E. Taxes</b>                    | \$245,970               |  |
| <b>Assessed Value</b>                 | \$79,440                |  |
| <b>Zoning Classification</b>          | SFR                     |  |
| <b>Property Type</b>                  | SFR                     |  |
| <b>Occupancy</b>                      | Occupied                |  |
| <b>Ownership Type</b>                 | Fee Simple              |  |
| <b>Property Condition</b>             | Average                 |  |
| <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><br>SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET. |
| <b>Local Economy</b>                     | Stable                                 |  |
| <b>Sales Prices in this Neighborhood</b> | Low: \$122,500<br>High: \$429,900      |  |
| <b>Market for this type of property</b>  | Remained Stable for the past 6 months. |  |
| <b>Normal Marketing Days</b>             | <90                                    |  |

### Current Listings

|                               | Subject               | Listing 1             | Listing 2 *           | Listing 3             |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 4930 Bald Eagle Way   | 4640 Thermal Ct       | 4605 White Rd         | 3995 Soaring Dr       |
| <b>City, State</b>            | Douglasville, GA      | Douglasville, GA      | Douglasville, GA      | Douglasville, GA      |
| <b>Zip Code</b>               | 30135                 | 30135                 | 30135                 | 30135                 |
| <b>Datasource</b>             | Tax Records           | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.39 <sup>1</sup>     | 0.52 <sup>1</sup>     | 0.36 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | \$                    | \$255,900             | \$210,500             | \$224,000             |
| <b>List Price \$</b>          | --                    | \$255,900             | \$210,500             | \$224,000             |
| <b>Original List Date</b>     |                       | 01/09/2020            | 03/05/2020            | 03/05/2020            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 124 · 127             | 68 · 71               | 33 · 71               |
| <b>Age (# of years)</b>       | 17                    | 18                    | 20                    | 20                    |
| <b>Condition</b>              | Average               | Average               | Average               | Average               |
| <b>Sales Type</b>             | --                    | Fair Market Value     | Fair Market Value     | Fair Market Value     |
| <b>Location</b>               | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| <b>View</b>                   | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| <b>Style/Design</b>           | 2 Stories TRADITIONAL | 2 Stories TRADITIONAL | 2 Stories TRADITIONAL | 2 Stories TRADITIONAL |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 2,508                 | 2,852                 | 2,704                 | 2,826                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 4 · 2 · 1             | 5 · 3                 | 4 · 2 · 1             | 4 · 2 · 1             |
| <b>Total Room #</b>           | 7                     | 8                     | 7                     | 7                     |
| <b>Garage (Style/Stalls)</b>  | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 2 Car(s)     |
| <b>Basement (Yes/No)</b>      | No                    | No                    | No                    | Yes                   |
| <b>Basement (% Fin)</b>       | 0%                    | 0%                    | 0%                    | 0%                    |
| <b>Basement Sq. Ft.</b>       | --                    | --                    | --                    | 1,254                 |
| <b>Pool/Spa</b>               | --                    | --                    | --                    | --                    |
| <b>Lot Size</b>               | 0.38 acres            | 0.36 acres            | 0.53 acres            | 0.29 acres            |
| <b>Other</b>                  | FIREPLACE             | FIREPLACE             | FIREPLACE             | FIREPLACE             |

\* 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** Spacious home that has a bonus/library/office/living room on the main, spare bedroom on the main, kitchen has tile floors, lots of cabinets, center island, all black appliances, and large breakfast area. Bonus on upper level has a second fireplace. Spare bedrooms on the upper level all have vaulted ceilings. Master bedroom is also vaulted. Master bath has dual vanities, jetted tub, walk-in and linen closets. Currently tenant occupied through 12/31/19.
- Listing 2** Look no further! Sought after Natures Point Active Swim/Tennis community. This well maintained 4 bedroom, 2.5 bathroom boast an open kitchen with separate breakfast area, formal dining/living room and a large sunken family room. Huge owners retreat features: sitting/media room, double vanity, spa tub and walk in closet. Spacious secondary bedrooms w/Vaulted Ceilings/Trey Ceilings. Located in a sought after school district, close to restaurants, shopping and I20. No sight unseen offers.
- Listing 3** Formal Living Room/Sitting Room/Office With Bay Window. Additional Bonus 5th Bedroom On Main! Sunny Kitchen With White Cabinets, Breakfast Bar & Breakfast Room. Kitchen Opens To Greatroom With Fireplace With New Gas Logs. All New Sinks, Vanities & Faucets In Baths. New Light Fixtures & Ceiling Fans. New Garage Doors! Large Master Suite With Spa Bath, Separate Garden Tub & Shower. Spectacular View From Back Of House! Swim/Tennis Community. Great Location & Schools! Shows Like New!

### Recent Sales

|                               | Subject               | Sold 1                | Sold 2                | Sold 3 *              |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 4930 Bald Eagle Way   | 4235 White Rd         | 4594 Glider Cir       | 3620 Broken Arrow Ct  |
| <b>City, State</b>            | Douglasville, GA      | Douglasville, GA      | Douglasville, GA      | Douglasville, GA      |
| <b>Zip Code</b>               | 30135                 | 30135                 | 30135                 | 30135                 |
| <b>Datasource</b>             | Tax Records           | MLS                   | Public Records        | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.40 <sup>1</sup>     | 0.25 <sup>1</sup>     | 0.55 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | --                    | \$235,000             | \$199,000             | \$209,900             |
| <b>List Price \$</b>          | --                    | \$235,000             | \$199,000             | \$209,900             |
| <b>Sale Price \$</b>          | --                    | \$210,700             | \$199,000             | \$209,900             |
| <b>Type of Financing</b>      | --                    | Conv.                 | Conv.                 | Conv.                 |
| <b>Date of Sale</b>           | --                    | 01/03/2020            | 01/07/2020            | 02/04/2020            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 52 · 52               | 11 · 39               | 22 · 22               |
| <b>Age (# of years)</b>       | 17                    | 13                    | 16                    | 19                    |
| <b>Condition</b>              | Average               | Average               | Average               | Average               |
| <b>Sales Type</b>             | --                    | Fair Market Value     | Fair Market Value     | Fair Market Value     |
| <b>Location</b>               | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| <b>View</b>                   | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| <b>Style/Design</b>           | 2 Stories TRADITIONAL | 2 Stories TRADITIONAL | 2 Stories TRADITIONAL | 2 Stories TRADITIONAL |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 2,508                 | 2,988                 | 2,850                 | 2,668                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 4 · 2 · 1             | 5 · 3                 | 4 · 2 · 1             | 4 · 2 · 1             |
| <b>Total Room #</b>           | 7                     | 8                     | 7                     | 7                     |
| <b>Garage (Style/Stalls)</b>  | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 2 Car(s)     |
| <b>Basement (Yes/No)</b>      | No                    | No                    | No                    | No                    |
| <b>Basement (% Fin)</b>       | 0%                    | 0%                    | 0%                    | 0%                    |
| <b>Basement Sq. Ft.</b>       | --                    | --                    | --                    | --                    |
| <b>Pool/Spa</b>               | --                    | --                    | --                    | --                    |
| <b>Lot Size</b>               | 0.38 acres            | 0.29 acres            | 0.39 acres            | 0.40 acres            |
| <b>Other</b>                  | FIREPLACE             | FIREPLACE             | FIREPLACE             | FIREPLACE             |
| <b>Net Adjustment</b>         | --                    | -\$9,600              | -\$6,840              | \$0                   |
| <b>Adjusted Price</b>         | --                    | \$201,100             | \$192,160             | \$209,900             |

\* Sold 3 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** PRICE IMPROVEMENT! GREAT LOCATION FOR SCHOOLS, SHOPPING AND RESTAURANTS. WON'T LAST! Beautiful entrance with newly installed classy front door and hardwood floors, fresh interior paint throughout, new carpet on the stairs, huge kitchen with tile flooring, island, new sink, tile backsplash, pantry with breakfast area. Amazing family room with fireplace. Bedroom on main with bathroom, all bathrooms updated including tile flooring, two separate stairs to get upstairs for your convenience, newly installed backdoor leading to the new deck with a fenced in private yard. Roof installed 2014. Water Heater installed 2016. WELL MAINTAINED HOME TURNKEY READY TO MOVE IN!
- Sold 2** This Douglasville two-story cul-de-sac home offers a fireplace, stainless steel kitchen appliances, a master bathroom with a separate tub and shower, a master bedroom walk-in closet, an open patio, and a two-car garage. This home is vacant and cleaned regularly.
- Sold 3** Spacious 4 bedrooms 2.5 bathrooms on full unfinished basement. This home boasts a large open gourmet kitchen, Separate formal living room, separate formal dining room, huge owner's suite with double vanity. Very close to I-20 and local shopping area in the well sought out Chapel Hill area. This home is in the cul-de-sac.

## Subject Sales & Listing History

|  |                            |                        |                         |   |                    |                     |               |
|--|----------------------------|------------------------|-------------------------|---|--------------------|---------------------|---------------|
| <b>Current Listing Status</b>                      | Not Currently Listed       |                        |                         | <b>Listing History Comments</b>   |                    |                     |               |
| <b>Listing Agency/Firm</b>                         |                            |                        |                         | PER COUNTY TAX RECORDS SUBJECT PROPERTY SOLD ON 12/5/2011 IN THE AMOUNT OF \$73,300 |                    |                     |               |
| <b>Listing Agent Name</b>                          |                            |                        |                         |   |                    |                     |               |
| <b>Listing Agent Phone</b>                         |                            |                        |                         |   |                    |                     |               |
| <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> |

## Marketing Strategy

|   | <b>As Is Price</b> | <b>Repaired Price</b> |
|---|--------------------|-----------------------|
| <b>Suggested List Price</b>   | \$209,900          | \$209,900             |
| <b>Sales Price</b>  | \$204,500          | \$204,500             |
| <b>30 Day Price</b>   | \$197,500          | --                    |
| <b>Comments Regarding Pricing Strategy</b>  |                    |                       |
| <p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</p> |                    |                       |

## 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.

## Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Subject Photos



Street

## Listing Photos

**L1** 4640 Thermal Ct  
Douglasville, GA 30135



Front

**L2** 4605 White Rd  
Douglasville, GA 30135



Front

**L3** 3995 Soaring Dr  
Douglasville, GA 30135



Front

## Sales Photos

**S1** 4235 White Rd  
Douglasville, GA 30135



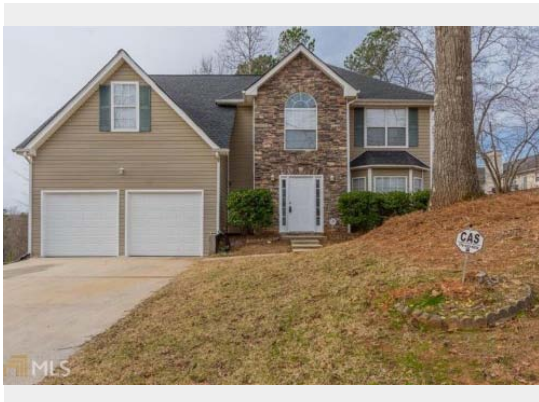
Front

**S2** 4594 Glider Cir  
Douglasville, GA 30135



Front

**S3** 3620 Broken Arrow Ct  
Douglasville, GA 30135



Front

### ClearMaps Addendum

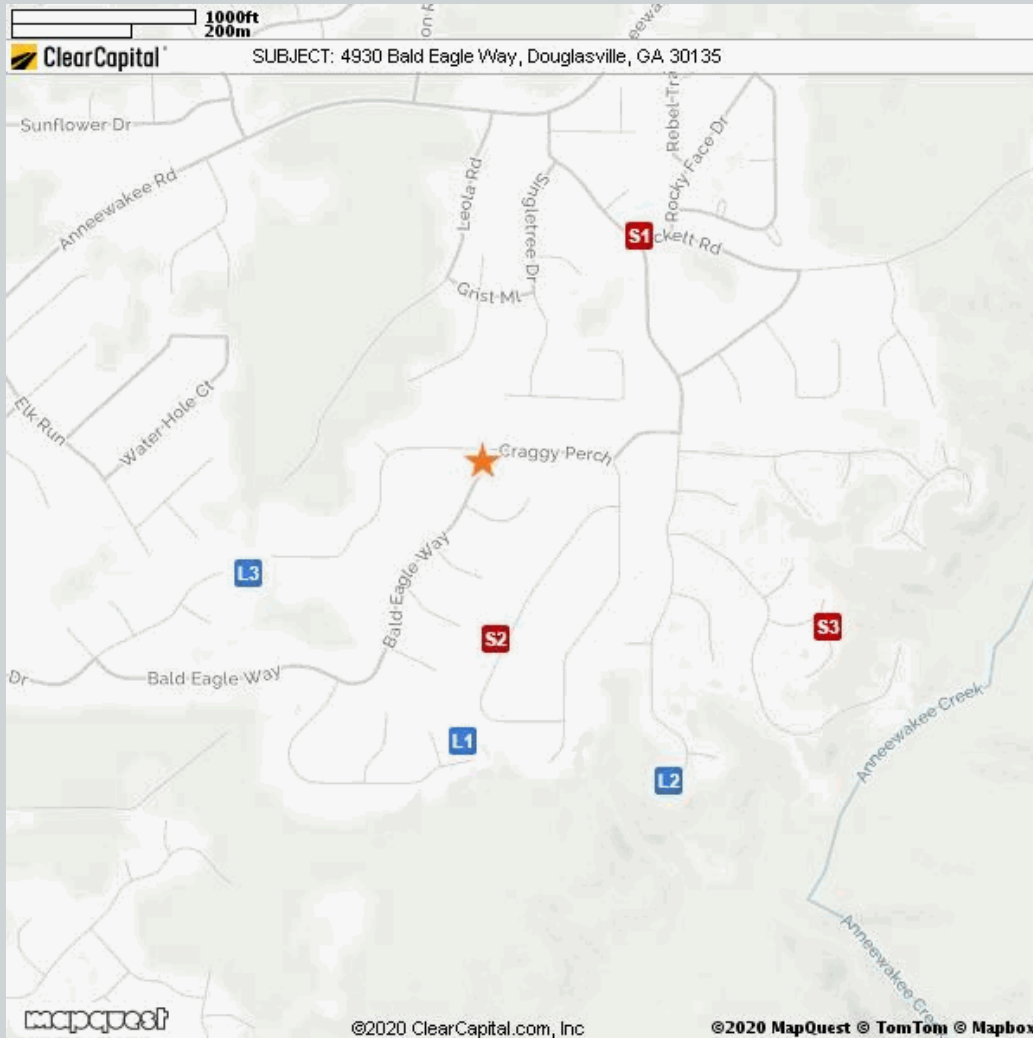
**Address** ★ 4930 Bald Eagle Way, Douglasville, GA 30135

**Loan Number** 40724

**Suggested List** \$209,900

**Suggested Repaired** \$209,900

**Sale** \$204,500



| Comparable   | Address                                | Miles to Subject        | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject    | 4930 Bald Eagle Way, Douglasville, GA  | --                      | Parcel Match     |
| L1 Listing 1 | 4640 Thermal Ct, Douglasville, GA      | 0.39 Miles <sup>1</sup> | Parcel Match     |
| L2 Listing 2 | 4605 White Rd, Douglasville, GA        | 0.52 Miles <sup>1</sup> | Parcel Match     |
| L3 Listing 3 | 3995 Soaring Dr, Douglasville, GA      | 0.36 Miles <sup>1</sup> | Parcel Match     |
| S1 Sold 1    | 4235 White Rd, Douglasville, GA        | 0.40 Miles <sup>1</sup> | Parcel Match     |
| S2 Sold 2    | 4594 Glider Cir, Douglasville, GA      | 0.25 Miles <sup>1</sup> | Parcel Match     |
| S3 Sold 3    | 3620 Broken Arrow Ct, Douglasville, GA | 0.55 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>                | Trina Dowdy | <b>Company/Brokerage</b> | ATLANTAHOMESTEADS                            |
| <b>License No</b>                 | 266749      | <b>Address</b>           | 6769 BROOKFIELD WAY<br>DOUGLASVILLE GA 30134 |
| <b>License Expiration</b>         | 02/28/2023  | <b>License State</b>     | GA   |
| <b>Phone</b>                      | 7705724741  | <b>Email</b>             | yourbroker@atlantahomesteads.com             |
| <b>Broker Distance to Subject</b> | 5.72 miles  | <b>Date Signed</b>       | 05/14/2020                                   |

*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.**