

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	2103 N 18th Drive, Pasco, WA 99301	Order ID	7039232	Property ID	29337250
Inspection Date	01/18/2021	Date of Report	01/19/2021		
Loan Number	43070	APN	113331216		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Franklin		

Tracking IDs

Order Tracking ID	0112BPOs	Tracking ID 1	0112BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BRECKENRIDGE PROPERTY FUND 2016	Condition Comments It appears that the roof needs replacing and the siding needs painting. No damage value is given to the interior due to no photos being available to assess that but the county considers it to be in poor condition. Without any evidence, will keep it at fair. There may have been leaking with the roof condition as well. The quality of construction is fair to average. It has frame siding, composition roofing, a heat pump, a double fireplace. It is a one story with a basement. It has 1030 square feet on the main level and 1008 minimally finished area in the basement. It has a 441 square foot detached garage, a 320 square foot carport, four bedrooms, 1.5 bathrooms, it was built in 1956. The lot is 123x78 square feet or .22 acres. Curb appeal is fair. There is minimal landscaping, no view. It is on a corner lot. It is similar to other homes in the neighborhood except other homes are in better condition than this one. 71% of the homes are smaller in size, 3 are the same size, 34% are older, 2 are the same age, 42% are the same style, and 92% have a smaller lot, one has the same size lot. The streets are fairly quiet residential.
R. E. Taxes	\$67,588	
Assessed Value	\$83,400	
Zoning Classification	Residential Single	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$10,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$10,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject property is nearby the interstate highway 182, a health and rehab center, an elementary school, a couple of places of worship, a couple of parks, a golf course, a college and a fitness center. It is on a single family residential street. Over the past year within a half mile of the subject property, Sales have decreased 36.84%. The growth rate has increased 26.18%. The market is rapid. Active listings have remained stable. Supply has decreased 21.88% to .25 months. Sale price has increased 6.36%, days on market has decreased 44.44%. Sale price as a percent ...
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$152,829 High: \$315,000	
Market for this type of property	Increased 11 % in the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

The subject property is nearby the interstate highway 182, a health and rehab center, an elementary school, a couple of places of worship, a couple of parks, a golf course, a college and a fitness center. It is on a single family residential street. Over the past year within a half mile of the subject property, Sales have decreased 36.84%. The growth rate has increased 26.18%. The market is rapid. Active listings have remained stable. Supply has decreased 21.88% to .25 months. Sale price has increased 6.36%, days on market has decreased 44.44%. Sale price as a percent of list has remained stable at 100%. There were 34 sold between \$152829 to \$315000 with an average of \$235509 and a median of \$237000. Days on market has ranged between 0 to 159 with an average of 19 and a median of 7. Total square footage is between 836 to 2248 and year built is between 1959 to 2007. There are no REO. There 3 pending and 1 active listing. List price ranges between \$215000-\$435000 with an average of \$282375 and a median of \$239750. Days on market ranges between 1-114 with an average of 30 days and a median of 3 days. Square footage is between 1088 and 4760, year built is 1954 and 1995. They are not REO properties. No boarded up properties were observed.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2103 N 18th Drive	2528 W 4th Place	711 Road 46	2915 S Benton Pl
City, State	Pasco, WA	Kennewick, WA	Pasco, WA	Kennewick, WA
Zip Code	99301	99336	99301	99337
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.51 ¹	2.03 ¹	4.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$234,900	\$363,000	\$299,900
List Price \$	--	\$234,900	\$349,500	\$299,900
Original List Date		01/08/2020	11/07/2020	12/25/2020
DOM · Cumulative DOM	-- · --	369 · 377	29 · 73	0 · 25
Age (# of years)	65	67	57	64
Condition	Fair	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	1 Story WITH BASEMENT	1 Story with basement	1 Story with basement	1 Story with basement
# Units	1	1	1	1
Living Sq. Feet	1,030	944	1,045	1,305
Bdrm · Bths · ½ Bths	4 · 1 · 1	3 · 2	3 · 1 · 1	3 · 2
Total Room #	8	6	8	6
Garage (Style/Stalls)	Detached 3 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1,008	720	1,025	825
Pool/Spa	--	--	--	--
Lot Size	.22 acres	.1615 acres	.232 acres	.2644 acres
Other	CARPOR, enclosed fencing, covered patio	patio, porch, shed, enclosed fencing, UGS	patio, enclosed fencing, RV parking, UGS	partial fencing, covered patio, 2 fireplaces

* 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.

Current Listings - Cont.

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

- Listing 1** The lot is actually .1615 acres, not .17 acres stated by the MLS. Agent Conf. Remarks Although the house is vacant, advance appointments are required. Please call or text the Listing Agent, Renae Quigley at 509.460.1882 to avoid conflicting showing appointments. Adherence to COVID-19 Showing Protocol is a MUST - no more than 6 people (inclusive of showing agent) in the home at any given time. Facemasks are required and all Agents are required to sign- in upon entrance into the home. When submitting offers please submit BEST and HIGHEST offer (NO ESCALATIONS) no later than Monday, January 11th at 5pm. All offers will be presented to the Seller and the winning offer awarded by 8pm on the 11th. Pre-Approval Letters required with all submitted offers. Seller reserves the right to accept any offers prior to the 11th. Submit offers to Listing Agent: Renae Quigley #84296 rquigley@kw.com | Listing Office Keller Williams #20743 firmbroker@kellerwilliamstc.com ****NOTE**** Please advise your clients that the garage door is being replaced and is NOT a negotiation tool. PUBLIC REMARKS Public Remarks Cute as a button and move-in ready! If CHARM is what you're looking for, this home has it! Its freshly painted neutral interior is the perfect backdrop for your personal style. At the same time, the original 1954 oak hardwood floors have been beautifully restored. The upper level features new white six-panel doors and trim package, PLUS new wood laminate flooring throughout the entire kitchen/dining combo. Adjacent to the kitchen, you will find overflow storage space for use as a mud-room, pantry storage, or just about anything your heart desires. The fully fenced backyard is steps away, making entertaining outdoors a breeze on the generously sized concrete pad! You will find the family room and oversized laundry room (with additional storage) located in the basement, along with the Master Bedroom with en-suite. Located BLOCKS away from Westgate Elementary, it is also close to shopping and public transportation! This home has so much to offer, that you have to see it for yourself! But don't delay. At this price this home won't last long!
- Listing 2** The county states 3 bedrooms with 308 square feet finished in the basement. The MLS photos show that the basement was finished. Gave value for 3 bedrooms, fully finished basement. Agent Conf. Remarks call 509-948-2801 for showing or information. Email offers to heather@yourhomecaresolutions.com and a copy to broker@drslisting.com .Home is not occupied. Please leave a card when showing. PUBLIC REMARKS Public Remarks Beautifully renovated home, blocks from the river! This home is like-new with a new roof and fresh exterior paint. Inside you will be delighted to see every detail is new and stylish, including tile flooring and carpet, gorgeous refinished hardwood floors in the living room and hallway, a fun barn door for the pantry, and a complete kitchen and bathroom remodel. Not a detail was missed (new doors, trim, fixtures, canned lighting, texture and paint). Downstairs you will find a spacious family room, a new and stylish bathroom plus a bedroom with an egress window and walk-in closet. The stepping stones out back lead to a quiet patio area and large yard, plus RV parking on the side of the home. Extra large heated 2-car garage with 120/240v outlets. This home is a must- see; you won't be disappointed!
- Listing 3** The county states 1 bedroom. Gave value for 3. There are no interior photos. Agent Conf. Remarks Tenant Occupied 24 hour notice minimum! No Lockbox/Appointment Only Title and Escrow shall be at First American Title, per seller. PUBLIC REMARKS Public Remarks Quiet location in SE Kennewick, off the main roads with a wonderful view! This Mid Century Modern property is charming and full of character. 3 Beds and 2 Updated Baths on the main level with a large walk out bonus room and laundry in the basement. Lots of indoor storage. Hardwood flooring on Main with carpet in bedrooms.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2103 N 18th Drive	1920 N 17th Ave	1724 N 16th Ave	1708 N 22nd Ave
City, State	Pasco, WA	Pasco, WA	Pasco, WA	Pasco, WA
Zip Code	99301	99301	99301	99301
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.24 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$234,999	\$235,000	\$279,000
List Price \$	--	\$224,999	\$235,000	\$279,000
Sale Price \$	--	\$222,500	\$235,000	\$279,000
Type of Financing	--	Conventional	Conventional	Other
Date of Sale	--	11/30/2020	12/11/2020	11/25/2020
DOM · Cumulative DOM	-- · --	18 · 73	1 · 40	7 · 58
Age (# of years)	65	62	67	64
Condition	Fair	Average	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 WITH BASEMENT	1 Story with basement	1 Story with basement	1 Story with basement
# Units	1	1	1	1
Living Sq. Feet	1,030	980	1,190	1,030
Bdrm · Bths · ½ Bths	4 · 1 · 1	5 · 2	4 · 2	5 · 2
Total Room #	8	8	6	7
Garage (Style/Stalls)	Detached 3 Car(s)	Detached 2 Car(s)	None	Carport 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	51%	100%
Basement Sq. Ft.	1008	960	1,008	1,008
Pool/Spa	--	--	--	--
Lot Size	.22 acres	.175 acres	.16 acres	.189 acres
Other	CARPORT, enclosed fencing, covered patio	carport, enclosed fencing, covered patio	enclosed fencing, covered patio	enclosed fencing, covered patio, porch, UGS
Net Adjustment	--	+\$3,957	+\$18,980	-\$81
Adjusted Price	--	\$226,457	\$253,980	\$278,919

* Sold 3 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.

Recent Sales - Cont.

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

- Sold 1** County stated 5 bedrooms, the MLS stated 3. Gave credit for 5. Agent Conf. RemarksLockbox on front door. Home is mostly vacant but owner still staying there. Please call agent to show. 30 minutes to an hour noticeshould be plenty most of the time. Please make sure lights are off and doors locked when leaving. Square feet & lot size by countyAssessor. Owner has a new window ordered for the upstairs bathroom, but it's still a few weeks out. (Special order item).Preliminary title opened at Chicago Title. Please use Chicago Title/Jenna Wildman for title & escrow. PUBLIC REMARKS Public RemarksSellers said SELL! Check out the new price. This rambler with basement home offers LOTS of room for the money. Beautiful wood floorson the main level have just been refinished! 3 bedrooms up with a full bath & functional kitchen offers newer cabinets. Spacious livingroom & dining room. Plenty of 'mid century' touches you will enjoy: Plaster walls, dining room 'built ins' & curved counter in the bathroomto name a few. Downstairs offers a quiet & large family room. A great place to relax & watch TV. Check out the bar! Downstairs alsoincludes a bath & two additional rooms. If you add egress windows to these two rooms, you will have 5 bedrooms! Roomy laundry areaalso includes a newer electrical panel. Like to relax outside? Covered patio offers a place to stay cool on a hot day. Oversized, one cargarage measures 24x21 & offers a walled off room in addition to a parking spot for your car. A workshop? Craft area? You decide! Thegarage is accessed through the back alley and there is also a second awning for your other vehicle and additional parking. Located in anice area in central Pasco close to 20th Ave, CBC & the freeway. Come and check it out!
- Sold 2** The county states 4 bedrooms, MLS states 3, value was given for 4. Agent Conf. RemarksPlease allow 1 hour notice for showings. Contact Scot Hanson to schedule 509-302-1782. Door Code is in the box. No sign.Please use Ticor Title. Listing agent Braylon Hanson-License #135734, Firm license #18034. PUBLIC REMARKS Public RemarksWelcome to this conveniently located home in Pasco near the college, airport, freeway, and shopping. Three bedrooms and a fullbathroom upstairs with another bathroom downstairs that has two more potential bedrooms. This home has newer vinyl windows, siding,new central HVAC, new hot water heater and a fully fenced back yard. This home also offers off street parking in both the front and rear.
- Sold 3** There is a carport, not referenced in the listing. Listing references a view but with a 360 Google Maps view and the MLS photos it is not possible to say what the view is. There is a tree that blooms across the street. No extra value was given for this. Agent Conf. RemarksIMPORTANT NO SHOWINGS UNTIL TUESDAY. Do not miss out on this molded home. It has new carpet, new flooring, paintedinside and out. new siding. Good location call prior to showing. Brokers license is 115142 office is 24647 PUBLIC REMARKS Public RemarksDo not miss out on this molded home. It has new carpet, new flooring, painted inside and out. new siding. Good location Property islisted by county as a 5 bedroom.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sale Date 01/07/21 SWD-1929495 1 67130 WILMINGTON SAVINGS FUND SOCIETY BRECKENRIDGE PROPERTY FUND 2016 \$138,744 03/03/20 SHERIFF'S DEED-1910569 1 64610 FRANKLIN COUNTY SHERIFF WILMINGTON SAVINGS FUND SOCIETY \$0			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$250,000	\$289,000
Sales Price	\$250,000	\$289,000
30 Day Price	\$240,000	--
Comments Regarding Pricing Strategy		
<p>The subject property sale price is based on the sold properties. It will be difficult for it to remain on the market for 60 to 90 days unless the price is raised up to \$289000 but it will be challenging to get this price in its current condition. It will need painting and a roof change first. The properties are typically selling in less than 10 days. It would likely sell less than 30 days in current condition at the \$250,000 price if no further damage to the interior. Will have to reduce further if interior has damage.</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.

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Side

Subject Photos



Side



Side



Side



Side



Side



Street

Subject Photos



Street



Street



Garage



Garage



Other



Other

Subject Photos



Other

Listing Photos

L1 2528 W 4th Place
Kennewick, WA 99336



Front

L2 711 Road 46
Pasco, WA 99301



Front

L3 2915 S Benton Pl
Kennewick, WA 99337



Front

Sales Photos

S1 1920 N 17th Ave
Pasco, WA 99301



Front

S2 1724 N 16th Ave
Pasco, WA 99301



Front

S3 1708 N 22nd Ave
Pasco, WA 99301



Front

ClearMaps Addendum

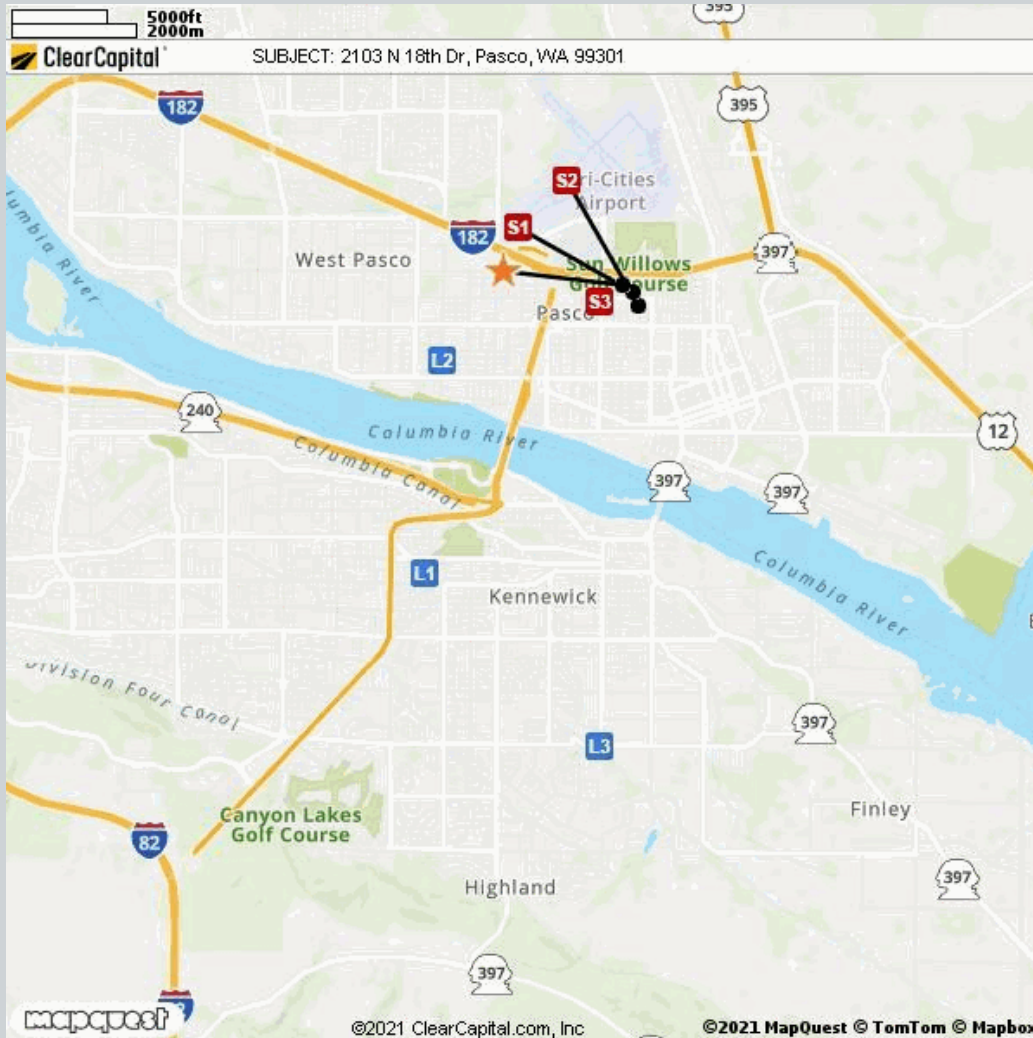
Address ★ 2103 N 18th Drive, Pasco, WA 99301

Loan Number 43070

Suggested List \$250,000

Suggested Repaired \$289,000

Sale \$250,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2103 N 18th Drive, Pasco, WA 99301	--	Parcel Match
L1 Listing 1	2528 W 4th Place, Kennewick, WA 99336	3.51 Miles ¹	Parcel Match
L2 Listing 2	711 Road 46, Pasco, WA 99301	2.03 Miles ¹	Parcel Match
L3 Listing 3	2915 S Benton Pl, Kennewick, WA 99337	4.54 Miles ¹	Parcel Match
S1 Sold 1	1920 N 17th Ave, Pasco, WA 99301	0.11 Miles ¹	Parcel Match
S2 Sold 2	1724 N 16th Ave, Pasco, WA 99301	0.24 Miles ¹	Parcel Match
S3 Sold 3	1708 N 22nd Ave, Pasco, WA 99301	0.46 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.

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

Broker Name	Carla Toebe	Company/Brokerage	CT Realty LLC
License No	25004	Address	719 Jadwin Ave #7 Richland WA 99352
License Expiration	09/24/2021	License State	WA
Phone	5093662345	Email	carlaanntoebe@gmail.com
Broker Distance to Subject	8.04 miles	Date Signed	01/19/2021

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

If this report is developed as a brokers price opinion, this brokers price opinion is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW, who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

If this report is developed as an Evaluation, this Evaluation is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

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.