

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>         | 209 E 66th Street, Kansas City, MO 64113 | <b>Order ID</b>       | 7570523           | <b>Property ID</b> | 31006917 |
| <b>Inspection Date</b> | 09/09/2021                               | <b>Date of Report</b> | 09/09/2021        |                    |          |
| <b>Loan Number</b>     | 43846                                    | <b>APN</b>            | 47230230800000000 |                    |          |
| <b>Borrower Name</b>   | Catamount Properties 2018 LLC            | <b>County</b>         | Jackson           |                    |          |

|                          |                |                      |                |  |  |
|--------------------------|----------------|----------------------|----------------|--|--|
| <b>Tracking IDs</b>      |                |                      |                |  |  |
| <b>Order Tracking ID</b> | 0908BPO_Update | <b>Tracking ID 1</b> | 0908BPO_Update |  |  |
| <b>Tracking ID 2</b>     | --             | <b>Tracking ID 3</b> | --             |  |  |

| General Conditions                    |                              |  |
|---------------------------------------|------------------------------|--|
| <b>Owner</b>                          | CATAMONT PROPERTIES 2018 LLC | <b>Condition Comments</b><br>Subject property appears to be well maintained and conforms to the neighborhood, no obvious maintenance issues were observed at the time of the inspection. |
| <b>R. E. Taxes</b>                    | \$4,241                      |  |
| <b>Assessed Value</b>                 | \$51,094                     |  |
| <b>Zoning Classification</b>          | Residential                  |  |
| <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>Neighborhood is in average condition close to schools and shopping centers. subject property conforms to the neighborhood in age sqft and location. |
| <b>Local Economy</b>                     | Stable                                 |   |
| <b>Sales Prices in this Neighborhood</b> | Low: \$250,000<br>High: \$450,000      |   |
| <b>Market for this type of property</b>  | Remained Stable for the past 6 months. |   |
| <b>Normal Marketing Days</b>             | <180                                   |   |

## Current Listings

|                               | Subject                  | Listing 1                | Listing 2                | Listing 3 *              |
|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Street Address</b>         | 209 E 66th Street        | 6541 Edgevale Road       | 15 E Winthrope Road      | 6549 Holmes Road         |
| <b>City, State</b>            | Kansas City, MO          | Kansas City, MO          | Kansas City, MO          | Kansas City, MO          |
| <b>Zip Code</b>               | 64113                    | 64113                    | 64113                    | 64131                    |
| <b>Datasource</b>             | Tax Records              | Tax Records              | Tax Records              | Tax Records              |
| <b>Miles to Subj.</b>         | --                       | 0.05 <sup>1</sup>        | 0.34 <sup>1</sup>        | 0.35 <sup>1</sup>        |
| <b>Property Type</b>          | SFR                      | SFR                      | SFR                      | SFR                      |
| <b>Original List Price \$</b> | \$                       | \$425,000                | \$425,000                | \$395,000                |
| <b>List Price \$</b>          | --                       | \$399,000                | \$399,000                | \$315,000                |
| <b>Original List Date</b>     |                          | 06/25/2021               | 07/15/2021               | 07/10/2021               |
| <b>DOM · Cumulative DOM</b>   | -- · --                  | 45 · 76                  | 56 · 56                  | 59 · 61                  |
| <b>Age (# of years)</b>       | 96                       | 97                       | 96                       | 81                       |
| <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>           | 1.5 Stories Conventional | 1.5 Stories Conventional | 1.5 Stories Conventional | 1.5 Stories Conventional |
| <b># Units</b>                | 1                        | 1                        | 1                        | 1                        |
| <b>Living Sq. Feet</b>        | 1,882                    | 2,000                    | 2,055                    | 1,752                    |
| <b>Bdrm · Bths · ½ Bths</b>   | 3 · 2 · 1                | 3 · 2 · 1                | 4 · 2 · 1                | 3 · 1 · 1                |
| <b>Total Room #</b>           | 6                        | 6                        | 7                        | 6                        |
| <b>Garage (Style/Stalls)</b>  | Attached 1 Car           | Attached 1 Car           | Attached 1 Car           | 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>               | 0.15 acres               | 0.12 acres               | .15 acres                | .18 acres                |
| <b>Other</b>                  | none                     | MLS#2329178              | MLS#2333730              | MLS#2332385              |

\* Listing 3 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** HARDWOOD FLOORS COMPLETELY REFINISHED ON THE MAIN LEVEL AS OF 8/23 AND NOW GLEAMING!!! Armour Hills home with so many updates including newer kitchen with honed granite and stainless that opens to the Dining room area. Very open from Dining room to the Living room and check out the diagonal ship lap design where the former mantle used to be! Laundry was moved from basement to a legit second floor laundry ROOM, so no lugging baskets up & down stairs. Main bedroom on second floor has 3 added closets plus & add'l
- Listing 2** Spacious Armour Hills Home has so much to offer! Beautiful neighborhood with tree-lined streets. Lots of updates including fresh paint throughout, new exterior paint, refinished hardwoods throughout, newer windows, new electrical panel/updated, kitchen has a huge pantry room for plenty of kitchen storage, stainless appliances. Remodeled master bath and upstairs secondary bathroom is nicely updated. Bonus room / sunroom off of the living room is perfect for an office or den, attached 1 car garage, large fenced backyard has tons of potential. Perfect location close to Brookside and Waldo shops and restaurants!
- Listing 3** First floor freshly repainted to a beautiful light gray. Fantastic home, Move in ready, priced to move. This is the perfect house for the first time home buyer or active family wanting to have space to entertain inside and out. A large living area, opens the home, providing space to enjoy the fireplace on cold nights or transitions to a 3-season porch, for getting cozy on those cool fall evenings, this house has it all. A beautiful updated kitchen, including all stainless steel appliances, with refrigerator are included. Adding to the charm are hardwood and tile flooring throughout the home. Comfortable bedrooms, and walk in closets give this a very homey feeling. A bonus room on the first level provides fantastic opportunities for home office, bedroom, or activity room needs. A new, large composite deck is ready for entertaining, while the detached garage offers space to store all those toys you love to have, including room for one car. The charm of this home is defined by the neighborhood, as this location is convenient to the amenities of the Waldo and Brookside areas.

## Recent Sales

|                        | Subject                  | Sold 1                   | Sold 2 *                 | Sold 3                   |
|------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Street Address         | 209 E 66th Street        | 409 E 65th Terrace       | 103 W 67th Terrace       | 310 E 69th Street        |
| City, State            | Kansas City, MO          | Kansas City, MO          | Kansas City, MO          | Kansas City, MO          |
| Zip Code               | 64113                    | 64131                    | 64113                    | 64113                    |
| Datasource             | Tax Records              | Tax Records              | Tax Records              | Tax Records              |
| Miles to Subj.         | --                       | 0.13 <sup>1</sup>        | 0.29 <sup>1</sup>        | 0.35 <sup>1</sup>        |
| Property Type          | SFR                      | SFR                      | SFR                      | SFR                      |
| Original List Price \$ | --                       | \$299,900                | \$350,000                | \$325,000                |
| List Price \$          | --                       | \$299,900                | \$350,000                | \$325,000                |
| Sale Price \$          | --                       | \$325,000                | \$350,000                | \$355,000                |
| Type of Financing      | --                       | Conventional             | Cash                     | Conventional             |
| Date of Sale           | --                       | 08/16/2021               | 06/15/2021               | 05/24/2021               |
| DOM · Cumulative DOM   | -- · --                  | 1 · 48                   | 1 · 7                    | 1 · 46                   |
| Age (# of years)       | 96                       | 73                       | 95                       | 96                       |
| 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           | 1.5 Stories Conventional | 1.5 Stories Conventional | 1.5 Stories Conventional | 1.5 Stories Conventional |
| # Units                | 1                        | 1                        | 1                        | 1                        |
| Living Sq. Feet        | 1,882                    | 1,704                    | 1,856                    | 1,840                    |
| Bdrm · Bths · ½ Bths   | 3 · 2 · 1                | 3 · 1 · 1                | 3 · 2 · 1                | 3 · 2                    |
| Total Room #           | 6                        | 6                        | 6                        | 6                        |
| Garage (Style/Stalls)  | Attached 1 Car           | Attached 1 Car           | Attached 1 Car           | Attached 1 Car           |
| Basement (Yes/No)      | No                       | No                       | No                       | No                       |
| Basement (% Fin)       | 0%                       | 0%                       | 0%                       | 0%                       |
| Basement Sq. Ft.       | --                       | --                       | --                       | --                       |
| Pool/Spa               | --                       | --                       | --                       | --                       |
| Lot Size               | 0.15 acres               | 0.15 acres               | 0.17 acres               | 0.11 acres               |
| Other                  | none                     | MLS#2330490              | MLS#2322490              | MLS#2312627              |
| Net Adjustment         | --                       | +\$2,000                 | \$0                      | +\$500                   |
| Adjusted Price         | --                       | \$327,000                | \$350,000                | \$355,500                |

\* Sold 2 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** Charming 2 story in the heart of Brookside! This tastefully updated home features a functional floorplan, updated kitchen, remodeled bathrooms, large bedrooms and so much more. The bonus den off the back provides a cozy 2nd living space that overlooks backyard. Enjoy entertaining this summer on the new front and back decks! Close to Brookside shopping, dining, and parks! Don't miss seeing this one!
- Sold 2** OPPORTUNITY KNOCKS ON ONE OF ARMOUR HILLS' BEST BLOCKS! Center hall colonial floor plan has formal living, screened-in side porch, formal dining and large kitchen w/ eat-in area & half bath. Vintage cabinets can be maintained or wall between dining room & kitchen removed for the ultimate kitch/dining combo! Large custom windows in the eat-in area provide nice views of the backyard oasis. Upstairs includes 3 bedrooms plus non-conforming 4th bedroom (no closet). Hardwood floors throughout most of the home! Finished basement has rec room and 2nd full bathroom. 2 car garage w/ private drive! Home located a short stroll from Arbor Villa Park and in between the Brookside restaurants/shops and the Gregory blvd shops - GREAT WALKABILITY!
- Sold 3** ADORABLE IN ARMOUR HILLS! This home has IDEAL specs with 3 bedrooms, 2 full bathrooms, private drive and a ton of bonus space throughout! Interior has crisp & clean look with today's paint colors, gleaming hardwoods, thermal windows & updated light fixtures. Enclosed side porch on main level can be office, play room or plant nursery! White kitchen has tons of counter space & cabinetry. Also boasts granite countertops, subway tile backsplash, newer floor tile, & eat-in area. 2 bedrooms and full bathroom on main level. The entire 2nd level makes for an ENORMOUS bedroom suite w/ vaulted ceilings! Don't Miss the HUGE walk-in closet, updated ensuite bathroom w/ marble tile and newer vanity along with a BONUS room off the main bedroom. A RARE SETUP IN BROOKSIDE!!! Backyard is cozy with paver patio and adjoining green space. Roof and HVAC 3 years old. NEW water heater. THIS ONE IS A CROWD PLEASER!

## Subject Sales & Listing History

|  |                            |                        |                         |                                 |                    |                     |               |
|--|----------------------------|------------------------|-------------------------|---------------------------------|--------------------|---------------------|---------------|
| <b>Current Listing Status</b>                      | Not Currently Listed       |                        |                         | <b>Listing History Comments</b> |                    |                     |               |
| <b>Listing Agency/Firm</b>                         |                            |                        |                         | none                            |                    |                     |               |
| <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>  | \$357,000          | \$357,000             |
| <b>Sales Price</b>   | \$350,000          | \$350,000             |
| <b>30 Day Price</b>  | \$340,000          | --                    |
| <b>Comments Regarding Pricing Strategy</b>   |                    |                       |
| Subject property appears to be maintained and conforms to the neighborhood I do not see any resale problem for subject to sell in 90 to 120 days. Most of the weight in this BPO was given to Sold Comp 2 because it is the most similar in GLA. Note: this valuation is NOT intended to be an Appraisal and should not be used as one, it was completed by a Licensed Real Estate Broker. This is for valuation purposes only |                    |                       |

## 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



## Listing Photos

**L1** 6541 EDGEVALE Road  
Kansas City, MO 64113



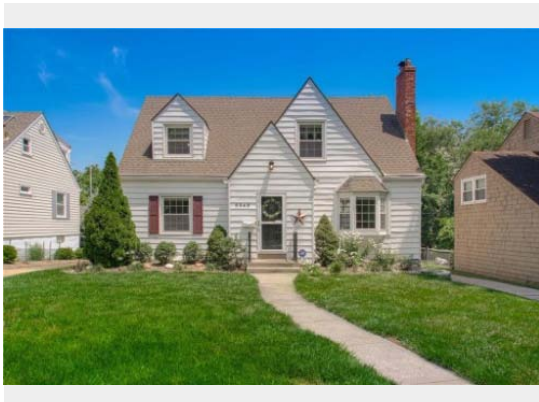
Front

**L2** 15 E Winthroe Road  
Kansas City, MO 64113



Front

**L3** 6549 Holmes Road  
Kansas City, MO 64131



Front

## Sales Photos

**S1** 409 E 65th Terrace  
Kansas City, MO 64131



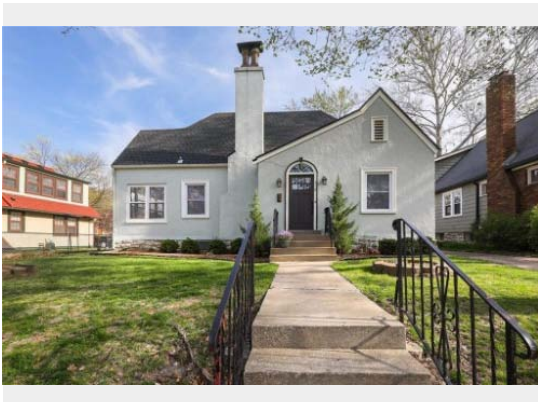
Front

**S2** 103 W 67th Terrace  
Kansas City, MO 64113



Front

**S3** 310 E 69th Street  
Kansas City, MO 64113



Front

## ClearMaps Addendum

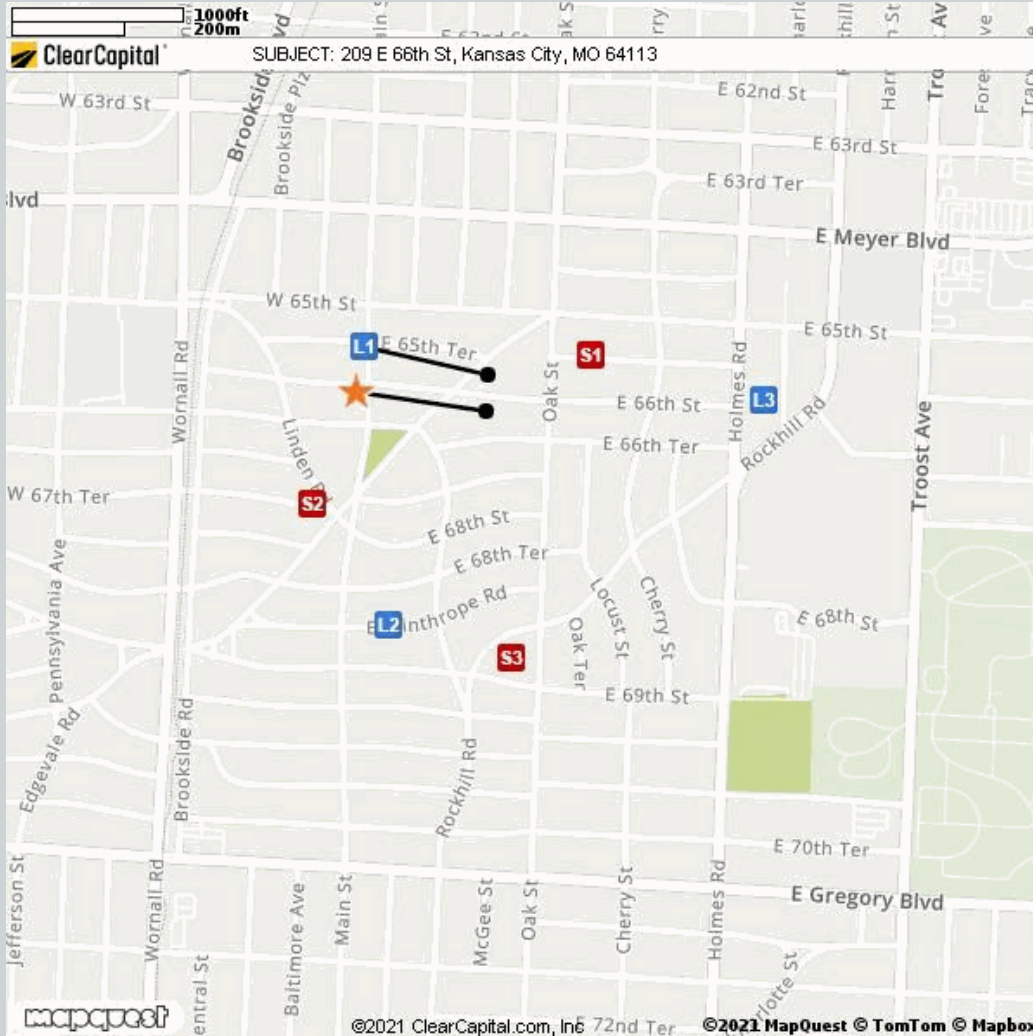
**Address** ★ 209 E 66th Street, Kansas City, MO 64113

**Loan Number** 43846

**Suggested List** \$357,000

**Suggested Repaired** \$357,000

**Sale** \$350,000



### Comparable

| Comparable   | Address                                   | Miles to Subject        | Mapping Accuracy |
|--------------|---|-------------------------|------------------|
| ★ Subject    | 209 E 66th Street, Kansas City, MO 64113  | --                      | Parcel Match     |
| L1 Listing 1 | 6541 Edgevale Road, Kansas City, MO 64113 | 0.05 Miles <sup>1</sup> | Parcel Match     |
| L2 Listing 2 | 15 E Winthrop Road, Kansas City, MO 64113 | 0.34 Miles <sup>1</sup> | Parcel Match     |
| L3 Listing 3 | 6549 Holmes Road, Kansas City, MO 64131   | 0.35 Miles <sup>1</sup> | Parcel Match     |
| S1 Sold 1    | 409 E 65th Terrace, Kansas City, MO 64131 | 0.13 Miles <sup>1</sup> | Parcel Match     |
| S2 Sold 2    | 103 W 67th Terrace, Kansas City, MO 64113 | 0.29 Miles <sup>1</sup> | Parcel Match     |
| S3 Sold 3    | 310 E 69th Street, Kansas City, MO 64113  | 0.35 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.

\*\*\* 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

## 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.



## Broker Information

|                                   |              |                          |  |
|-----------------------------------|--------------|--------------------------|--|
| <b>Broker Name</b>                | Trice Massey | <b>Company/Brokerage</b> | Greater Kansas City Realty                 |
| <b>License No</b>                 | 1999130936   | <b>Address</b>           | 311 W 80th Terrace Kansas City<br>MO 64131 |
| <b>License Expiration</b>         | 06/30/2022   | <b>License State</b>     | MO   |
| <b>Phone</b>                      | 9134886661   | <b>Email</b>             | gkcrbpo@gmail.com                          |
| <b>Broker Distance to Subject</b> | 1.86 miles   | <b>Date Signed</b>       | 09/09/2021                                 |

*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.**