2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062 Loan Number

\$538,000 • As-Is Value

46376

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 Inspection Date Loan Number Borrower Name | 2355 Brownstone Court, Marietta, GEORGIA 30062 09/28/2022 46376 Catamount Properties 2018 LLC | Order ID Date of Report APN County | 8444660 09/28/2022 16067400470 Cobb | Property ID | 33346307 |
|--|--|---|--|-------------|----------|
| Tracking IDs | | | | | |
| Order Tracking ID | 09.26.22 BPO | Tracking ID 1 | 09.26.22 BPO | | |
| Tracking ID 2 | | Tracking ID 3 | | | |
| | | | | | |

General Conditions

| Owner | CATAMOUNT PROPERTIES 2018 | Condition Comments | |
|--------------------------------|---------------------------|---------------------------------------|--|
| | LLC | Property has recently been renovated. | |
| R. E. Taxes | \$951 | | |
| Assessed Value | \$142,164 | | |
| Zoning Classification | Residential | | |
| Property Type | SFR | | |
| Occupancy | Vacant | | |
| Secure? | Yes (Lockbox) | | |
| Ownership Type | Fee Simple | | |
| Property Condition | Good | | |
| Estimated Exterior Repair Cost | \$0 | | |
| Estimated Interior Repair Cost | \$0 | | |
| Total Estimated Repair | \$0 | | |
| НОА | No | | |
| Visible From Street | Visible | | |
| Road Type | Public | | |
| | | | |

Neighborhood & Market Data

| Location Type | Suburban | Neighborhood Comments | | |
|-----------------------------------|-------------------------------------|---|--|--|
| Local Economy | Stable | Property is located in an established neighborhood with like condition properties | | |
| Sales Prices in this Neighborhood | Low: \$350000 High: \$1200000 | | | |
| Market for this type of property | Decreased 2 % in the past 6 months. | | | |
| Normal Marketing Days | <30 | | | |
| | | | | |

by ClearCapital

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 \$

\$538,000 • As-Is Value

Current Listings

| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 2355 Brownstone Court | 2315 Brownstone Ct | 2613 Murdock Rd | 2965 Village Dr |
| City, State | Marietta, GEORGIA | Marietta, GA | Marietta, GA | Marietta, GA |
| Zip Code | 30062 | 30062 | 30062 | 30062 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.08 1 | 0.43 ¹ | 0.15 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$485,000 | \$550,000 | \$584,000 |
| List Price \$ | | \$485,000 | \$515,000 | \$524,000 |
| Original List Date | | 08/04/2022 | 09/01/2022 | 07/11/2022 |
| DOM · Cumulative DOM | • | 55 · 55 | 27 · 27 | 79 · 79 |
| Age (# of years) | 41 | 41 | 33 | 32 |
| Condition | Good | Good | Good | Good |
| Sales Type | | Fair Market Value | Fair Market Value | Fair Market Value |
| Location | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| View | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| Style/Design | 2 Stories Split Level | 2 Stories Traditional | 1 Story Ranch/Rambler | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,398 | 2,098 | 2,240 | 2,662 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 4 · 2 · 1 | 3 · 2 · 1 | 4 · 2 · 1 |
| Total Room # | 8 | 7 | 6 | 7 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | Yes | Yes | No |
| Basement (% Fin) | 100% | 100% | 0% | 0% |
| Basement Sq. Ft. | 500 | 507 | 992 | |
| Pool/Spa | | | | |
| Lot Size | 0.26 acres | 0.57 acres | .49 acres | 0.47 acres |
| Other | | | | |

* 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.

MARIETTA, GEORGIA 30062

Current Listings - Cont.

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

- Listing 1 Expansive two story home situated on a sprawling wooded lot. 4BR/2.1BA. Hardwood floors! Separate dining room and home office. Spacious family room is beaming with tons of natural light and has a beautiful brick fireplace. Eat-in kitchen with white cabinetry, granite countertops, stainless appliances and a pantry. Oversized primary suite features a fireplace, great for those cold winter nights, a walk-in closet and double vanities. Sizeable secondary bedrooms. The basement has finished space, perfect for a recreational room or exercise room. Enjoy outdoor living on the wrap around front porch or on the huge back deck, overlooking the wooded and fenced in backyard! Close proximity to schools, shopping, dining and local parks! Click the Virtual Tour link to view the 3D Tour.
- Listing 2 Ranch home in highly desirable Ashely Hall in Murdock/Pope district! This 3 bedroom, 2.5 bath has been well cared for it and the owner hates to leave it. Huge family room with beautiful stone fireplace overlooks the level private backyard. Kitchen has ample space with a breakfast area as well . Large separate dining room and large sunroom flow nicely into the main living area. Partial basement is unfinished and provides great storage or can be finished. Great swim/tennis community.
- Listing 3 A lovely home in Prime east cobb location . Across the street from Murdock elementary . Award winning schools . 4 BR 2.5 BA plus 2 bonus rooms on the third floor that can be used as office ,play area or a man cave . Specious open floor plan . Updated flooring and kitchen with granite counter top and stainless steel appliances . Hardwood floor and ceramic tiles on the first level .Close to shopping ,restaurants and entertainment .Nice level corner lot with a large fenced in back yard .

by ClearCapital

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 \$

\$538,000 • As-Is Value

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|----------------------------|-----------------------|-----------------------|------------------------|-----------------------|
| Street Address | 2355 Brownstone Court | 2900 Cheshire Dr | 2363 Prince Howard Way | 2733 Bentwood Dr |
| City, State | Marietta, GEORGIA | Marietta, GA | Marietta, GA | Marietta, GA |
| Zip Code | 30062 | 30062 | 30062 | 30062 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.29 1 | 0.09 1 | 0.41 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | | \$540,000 | \$575,000 | \$539,900 |
| List Price \$ | | \$540,000 | \$575,000 | \$539,900 |
| Sale Price \$ | | \$545,000 | \$555,000 | \$539,900 |
| Type of Financing | | Conventional | Conventional | Conventional |
| Date of Sale | | 08/19/2022 | 07/22/2022 | 06/28/2022 |
| DOM \cdot Cumulative DOM | · | 25 · 25 | 42 · 42 | 25 · 25 |
| Age (# of years) | 41 | 46 | 42 | 44 |
| Condition | Good | Good | Good | Good |
| Sales Type | | Fair Market Value | Fair Market Value | Fair Market Value |
| Location | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| View | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| Style/Design | 2 Stories Split Level | 2 Stories Traditional | 2 Stories Traditional | 1 Story Ranch/Ramble |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,398 | 2,628 | 3,036 | 2,350 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 4 · 3 · 1 | 5 · 3 · 1 | 4 · 3 |
| Total Room # | 8 | 8 | 9 | 7 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | Yes | Yes | No |
| Basement (% Fin) | 100% | 50% | 50% | 0% |
| Basement Sq. Ft. | 500 | 1,040 | 599 | |
| Pool/Spa | | | | |
| Lot Size | 0.26 acres | 0.62 acres | 0.46 acres | 0.21 acres |
| Other | | | | |
| Net Adjustment | | -\$18,550 | -\$28,830 | -\$1,370 |
| Adjusted Price | | \$526,450 | \$526,170 | \$538,530 |

* Sold 2 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.

MARIETTA, GEORGIA 30062

Recent Sales - Cont.

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

- **Sold 1** Rare East Cobb find a large home on a very private large corner lot located at the end of a quiet street in a non-HOA subdivision Wellington Forest which is within walking distance of Murdock Elementary. Stunning hickory hardwood floors throughout the entire main floor. This home has everything living room, dining room, family room with fireplace and built-in shelves, large kitchen with an eat in breakfast area looking out onto a screened back porch and deck, and a finished basement with a full bathroom. There is a large open screened in porch off the kitchen which has an open deck area next to this space. The bedrooms are all oversized with large closets. The outside of the home stands out with beautiful professional landscaping, a fresh poured driveway, and a new decorative stone retaining wall. The backyard is private and fenced perfect for entertaining family, friends, and a great open space for pets to securely play outside. There are updates throughout the entire home, double paned windows, French door, new upstairs air conditioner, newer kitchen counter tops, fresh paint, updated bathrooms, leaf filter gutter guards, new gutters, newer upstairs carpeting, and fresh landscaping. The basement has storage areas, bar area, and a large open entertainment area. The backyard has a signature treated 16X10X9 loft/workbench with a ramp. This shed offers additional storage area for the homeowner. This home is located in top ranked award-winning schools. Top private school options are close. Membership is available to communities that offer Swim and Tennis in close proximity to Wellington Forest. Close to shopping, dining, entertainment, sport complexes, the Chattahoochee River Recreation areas, I-75, and GA400.
- **Sold 2** This is the home you've been waiting for in a family friendly neighborhood within walking distance to Murdock Elementary School! The rocking chair front porch is the perfect spot to enjoy a cup of coffee, read a book, take a call or wait for the kids to get home! This is a rare 5 bedroom floorpan with a large bedroom and full bath on the main floor. Upstairs, there is the Master plus three more bedrooms, all with new carpeting. One bedroom has it's own back staircase and could be used as a bonus room or office. The kitchen is open to the family room and ready for your finishing touches. Find your escape on the beautiful screened in porch while enjoying the expansive back yard. There is a greenhouse ideal for the casual gardener or flower enthusiast! The finished basement offers extra family space with all new flooring plus an additional 1/2 bath. All the things you cannot see: new front door, new garage door, new windows throughout, new HVAC, new Hot water heater! Do you want swim/tennis? You have the convenient option to join Post Oak for swim/tennis if you so choose! All this in the Pope High School district! This won't last long!
- Sold 3 AMAZING TOTALLY RENOVATED RANCH IN WONDERFUL NO HOA NEIGHBORHOOD! POPE HIGH SCHOOL DISTRICT! WONDERFUL ONE LEVEL LIVING WITH AMAZING UPDATES AND UPGRADES! DECORATOR DESIGNS AND SELECTIONS! ALL NEW LUXURY VINYL FLOORING, CUSTOM PAINT, CUSTOM LIGHT FIXTURES, KITCHEN COMPLETELY REDESIGNED WITH CUSTOM CABINETS, HARDWARE, STAINLESS STEEL APPLIANCES, CUSTOM STAINLESS FARMHOUSE SINK! UPGRADED FAUCET! OPEN FLOWING FLOORPLAN! LIGHT AND BRIGHT! WONDERFUL STONE FLOOR TO CEILING FIREPLACE IN VAULTED GREAT ROOM! 4 LARGE BEDROOMS! NEW CARPET, 3 FULL BATHROOMS TOTALLY RENOVATED TO PERFECTION WITH CUSTOM TILE WORK, CUSTOM CABINETS, CUSTOM MIRRORS, CUSTOM LIGHTING! EVERY DETAIL WAS SELECTED BY DESIGNER...DOWN TO THE HARDWARE! LARGE CLOSETS! FLEXIBLE FLOORPLAN OFFERS 4TH BEDROOM SUITE THAT HAS A PRIVATE ENTRANCE! NICE LEVEL PRIVATE BACKYARD--YOU DON'T WANT TO MISS THIS EAST COBB BEAUTY! THE LOCATION...THE SCHOOLS... NO HOA...AND THE HOUSE IS AMAZING!!

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 \$538,000 Loan Number • As-Is Value

Subject Sales & Listing History

| Current Listing Status Not Currently Listed | | Listing History Comments | | | | | |
|---|------------------------|--------------------------|---------------------|----------------------------------|-------------|--------------|--------|
| Listing Agency/Firm | | | Property is | Property is pending at this time | | | |
| Listing Agent Na | me | | | | | | |
| Listing Agent Ph | one | | | | | | |
| # of Removed Li Months | stings in Previous 12 | 0 | | | | | |
| # of Sales in Pre Months | evious 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 \$538,000 \$538,000 Sales Price \$538,000 \$538,000 30 Day Price \$529,900 - Comments Regarding Pricing Strategy - Property is located in Marietta Ga. Area is sought after for its proximity to the interstates, Atlanta, KSU and Truist Park. Adjustments 35

Property is located in Marietta Ga. Area is sought after for its proximity to the interstates, Atlanta, KSU and Truist Park. Adjustments 35 SQFT GLA 3500 Bedroom 3000 Bathroom 2450 Half Bath

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.

DRIVE-BY BPO by ClearCapital

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

Subject Photos







Address Verification



Address Verification



Side



Side



Street

DRIVE-BY BPO by ClearCapital

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 S Loan Number

\$538,000 • As-Is Value

Subject Photos



Street

by ClearCapital

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 Loan Number

\$538,000 As-Is Value

Listing Photos

2315 Brownstone Ct L1 Marietta, GA 30062



Front



2613 Murdock Rd Marietta, GA 30062



Front





Front

by ClearCapital

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 Stoan Number

\$538,000 • As-Is Value

Sales Photos

S1 2900 Cheshire Dr Marietta, GA 30062



Front



2363 Prince Howard Way Marietta, GA 30062



Front

S3 2733 Bentwood Dr Marietta, GA 30062



Front

by ClearCapital

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 \$538,000 Loan Number • As-Is Value

ClearMaps Addendum ☆ 2355 Brownstone Court, Marietta, GEORGIA 30062 Address Loan Number 46376 Suggested List \$538,000 Suggested Repaired \$538,000 Sale \$538,000 1000ft 💋 Clear Capital SUBJECT: 2355 Brownstone Ct, Marietta, GA 30062 Alberta Dr Dak Tritt Rd L2 Northeast Post Oak Tritt Rd Post Oak Cobb Murdock Rd OrNe Casteel Rd Nt Twin Lakes Warwick Dr **S**2 L1 L3 Village Or Holly Springs Rd NE Sumter Lake **S**3 **S1** Old Canton Rd Cedar Fork Tri Sutton Gin Holly Mill Run Bea Mar Dr Saddle Ridge Lake mapquesi @2022 ClearCapital.com, Inc ©2022 MapQuest © TomTom © Mapbox

| C | omparable | Address | Miles to Subject | Mapping Accuracy |
|------------|-----------|--|------------------|------------------|
| \star | Subject | 2355 Brownstone Court, Marietta, Georgia 30062 | | Parcel Match |
| L1 | Listing 1 | 2315 Brownstone Ct, Marietta, GA 30062 | 0.08 Miles 1 | Parcel Match |
| L2 | Listing 2 | 2613 Murdock Rd, Marietta, GA 30062 | 0.43 Miles 1 | Parcel Match |
| L3 | Listing 3 | 2965 Village Dr, Marietta, GA 30062 | 0.15 Miles 1 | Parcel Match |
| S1 | Sold 1 | 2900 Cheshire Dr, Marietta, GA 30062 | 0.29 Miles 1 | Parcel Match |
| S 2 | Sold 2 | 2363 Prince Howard Way, Marietta, GA 30062 | 0.09 Miles 1 | Parcel Match |
| S 3 | Sold 3 | 2733 Bentwood Dr, Marietta, GA 30062 | 0.41 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.

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062



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. |
| | |

MARIETTA, GEORGIA 30062

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.

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062



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.

2355 BROWNSTONE COURT

MARIETTA, GEORGIA 30062

46376 \$538,000 Loan Number • As-Is Value

Broker Information

| Broker Name | Daniel Geiman | Company/Brokerage | Exp realty IIc |
|----------------------------|---------------|-------------------|---|
| License No | 380873 | Address | 2242 Major Loring Way SW Marietta GA 30064 |
| License Expiration | 07/31/2025 | License State | GA |
| Phone | 6787613425 | Email | Daniel.geiman@exprealty.com |
| Broker Distance to Subject | 10.53 miles | Date Signed | 09/28/2022 |

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 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 nace, 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 prospective of the state with the properties 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.