

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>	935 N Driftwood Avenue, Rialto, CA 92376	<b>Order ID</b>	7680449	<b>Property ID</b>	31450497
<b>Inspection Date</b>	10/20/2021	<b>Date of Report</b>	10/21/2021		
<b>Loan Number</b>	46503	<b>APN</b>	0128-701-43-0000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	San Bernardino		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1020BPO	<b>Tracking ID 1</b>	1020BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	JUHL FAMILY TRUST	<p>Subject is in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in later 20th century. Subject conforms to neighborhood which is comprised of both one and two story properties. Subject appears vacant with several boarded entrances, no breaches observed. No obvious condition deficiencies other than boarded entrances which are assumed to be broken/missing and is the basis of the repair estimate. Subject is a current probate listing with MLS notes of "The home has been red tagged due to no utilities for 2 years and lots of trash on property." Remediation of the electric and trash are not included in my repair estimate. Due to the lack of any information as to condition issues, average is assumed.</p>
<b>R. E. Taxes</b>	\$2,489	
<b>Assessed Value</b>	\$167,009	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Boarded)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$1,000	
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>	\$1,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	<p>Central Rialto is a suburban developed area with a mix of one and two story SFRs, multi-unit properties, apartments and a few condos and town homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Central Rialto is located along Foothill Boulevard which was part of historic Route 66 and there are shops, strip plazas, mech...</p>
<b>Local Economy</b>	Improving	
<b>Sales Prices in this Neighborhood</b>	Low: \$335,300 High: \$650,000	
<b>Market for this type of property</b>	Increased 13 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Neighborhood Comments

Central Rialto is a suburban developed area with a mix of one and two story SFRs, multi-unit properties, apartments and a few condos and town homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Central Rialto is located along Foothill Boulevard which was part of historic Route 66 and there are shops, strip plazas, mechanics and similar along Foothill. The Metrolink train service is located in the area with service into Los Angeles, about 50 miles west. There are still some larger undeveloped parcels in the area which provide in-fill housing development opportunities. Some of those lots have boarded homes which are likely to be demolished as the economy continues to improve. There are some industrial parcels in the area, especially to the north along the 210 freeway however their impact is generally minimal. The Renaissance Marketplace Plaza is a newly developed shopping plaza along the south side of the 210 with most shops now open.

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	935 N Driftwood Avenue	938 N Elmwood Ave	761 N Wisteria Ave	1167 N Glenwood Ave
<b>City, State</b>	Rialto, CA	Rialto, CA	Rialto, CA	Rialto, CA
<b>Zip Code</b>	92376	92376	92376	92376
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.06 <sup>1</sup>	0.31 <sup>1</sup>	0.32 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$540,000	\$473,900	\$525,000
<b>List Price \$</b>	--	\$540,000	\$459,900	\$525,000
<b>Original List Date</b>		10/06/2021	09/07/2021	09/30/2021
<b>DOM · Cumulative DOM</b>	-- · --	15 · 15	13 · 44	19 · 21
<b>Age (# of years)</b>	36	36	41	32
<b>Condition</b>	Average	Good	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 Story Modern	1 Story Modern	1 Story Modern	2 Stories Modern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,649	1,278	1,240	2,000
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	4 · 2 · 1
<b>Total Room #</b>	7	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.19 acres	0.19 acres	0.18 acres	0.19 acres
<b>Other</b>	--	--	--	--

\* 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** MLS Description: This Rialto one-story home offers a patio, granite countertops, and a two-car garage. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected due to most proximate current listing. Comparable is in superior condition. Comparable is superior due to condition with an offset for GLA. Comparable is an Opendoor listing purchased on 09/02/2021 for \$472,500. Comparable is in active status with no MLS reflected accepted contracts.
- Listing 2** MLS Description: BACK ON THE MARKET!\*Pool\*Pool\*Pool\* This 3 bedroom 2 bath home is a must see. With it's spacious backyard and covered patio, it's perfect for those summer barbecues. You will enjoy the cozy fireplace, vaulted ceilings, recessed lighting, indoor laundry, central heating and air, with a flowing floor plan. Just a little TLC and the possibilities are endless. Conveniently Located near shopping, 10 and 210 fwy. Don't miss this one! MY COMMENTS: Comparable and subject are in same community. Comparable is pool home, subject no pool. Comparable is roughly equal to subject with GLA difference offset by pool difference. Comparable is most comparable due to GLA and single-level. Comparable is in pending status since 10/07/21 and was previously in under contract once for about two weeks after one price reduction.
- Listing 3** MLS Description: Get ready to experience the quality of life you deserve at this beautiful home in Rialto. Designed in a classic Californian style, this 4 bedroom, 2.5 bath is ready to be the backdrop for a lifetime of happy memories. Step through the double entry doors and into the vast open living area. Your kitchen is a delightful place to create your favorite meals, with quality stainless appliances and a pleasant eat-in area. The family room offers a cozy fireplace that creates ambiance on demand. Each bedroom is a quality size which gives you options when working or learning from home. Out back you will find a verdant fenced in backyard with a great patio for entertaining. A three car garage ensures you have all the storage you need, and can ensure your classic auto is well protected. On top of all this, you will be in a convenient location that is close to shopping, access to 210, and Eisenhower High School. Schedule your private or virtual tour today. MY COMMENTS: Comparable and subject are in similar communities. Comparable is two- story, subject is single-level. Comparable specifically selected to bracket GLA. Comparable is in active-under-contract status since 10/12/21.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	935 N Driftwood Avenue	877 N Quince Ave	931 N Beechwood Ave	956 N Arrowhead Ave
<b>City, State</b>	Rialto, CA	Rialto, CA	Rialto, CA	Rialto, CA
<b>Zip Code</b>	92376	92376	92376	92376
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.31 <sup>1</sup>	0.38 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$425,000	\$437,000	\$479,000
<b>List Price \$</b>	--	\$425,000	\$437,000	\$479,000
<b>Sale Price \$</b>	--	\$495,000	\$448,000	\$525,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	09/17/2021	09/02/2021	09/23/2021
<b>DOM · Cumulative DOM</b>	-- · --	2 · 141	11 · 49	6 · 33
<b>Age (# of years)</b>	36	37	41	42
<b>Condition</b>	Average	Good	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 Story Modern	2 Stories Modern	1 Story Modern	2 Stories Modern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,649	1,456	1,431	2,080
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2 · 1	3 · 2	4 · 2 · 1
<b>Total Room #</b>	7	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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>	--	--	--	Pool - Yes Spa - Yes
<b>Lot Size</b>	0.19 acres	0.19 acres	0.21 acres	0.20 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$16,600	+\$8,700	-\$24,400
<b>Adjusted Price</b>	--	\$478,400	\$456,700	\$500,600

\* 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** MLS Description: Welcome Home!!!!This 3 bedroom 2.5 Bathroom home has Curb appeal and a great front patio. Upon the entry of this home you will notice the large picture window and brightness for an abundance of natural light. This open concept home has a formal living room, a beautiful fire place and formal dinning area . The galley kitchen has been updated with granite countertops and dark wood laminate flooring throughout the entire first floor. Theres a family room and another dinning area that opens up the the backyard, with over 8300 sq ft lot and Three car garage this house is only 1.8 miles from the Renaissance Marketplace, dining, and Newly renovated Eaves Park with easy access to 210/10 FWY. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected due to most proximate sale in past 90 days. Comparable is two-story, subject is single-level. Comparable is in superior condition. Adjustments of -\$2000 buyer credit, -\$24,800 (5% sale price) condition difference, +\$5000 (1% sale price) two-story, -\$2500 garage count, +\$7700 GLA difference at \$40/sq ft for a total adjustment of -\$16,600.
- Sold 2** MLS Description: Warm and inviting 3 bd / 2 ba home with updated kitchen and baths, a large backyard, and newer roof! Pass the lush landscaping on your way into the home, where you're greeted by carpet and wood laminate flooring and an abundance of natural light. Gather around the brick fireplace in the living room, and enjoy a meal with guests in the chandelier lit dining room. The kitchen offers a double sink, cherry wood cabinets, and granite countertops that can also be found in the bathrooms. Outside, there's a cement patio for BBQs and a spacious lawn for relaxing! Other notable features: Central A/C and Forced Air heating, sprinkler system, energy efficient appliances, and two car garage. Located near shopping, dining, and parks, with easy access to 210/66 fwys and LA! MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected due to most comparable condition and GLA and is most comparable due to condition, proximity and GLA. Adjustment of +\$8700 GLA difference.
- Sold 3** MLS Description: Here's your chance to own a 4 bedroom, 3 bathroom home with pool/spa needs some TLC. This charming gem is located in a very nice quiet neighborhood. Home is equipped with a three car garage which is situated on this spacious 8,500 sq.ft. lot, great for entertaining your family and friends. This highly sought after community is close to schools, shopping, parks and restaurants. Investors here's your chance to fix the home you've been waiting for. First time buyers, here's your chance to get that 4 bedroom, 3 bathroom home you've been dreaming of... Won't last long. MY COMMENTS: Comparable and subject are in same community. Comparable is two-story, subject is single-level. Comparable is pool home, subject no pool. Comparable specifically selected to bracket GLA. Adjustments of -\$10000 pool difference, -\$17200 GLA difference, +\$5300 (1% sale price) two-story, -\$2500 garage count for a total adjustment of -\$24,400

## Subject Sales & Listing History

**Current Listing Status** Not Currently Listed

**Listing Agency/Firm**

**Listing Agent Name**

**Listing Agent Phone**

**# of Removed Listings in Previous 12 Months** 1

**# of Sales in Previous 12 Months** 1

### Listing History Comments

Subject is a current probate listing in pending status. MLS Description: Great location FIXER with So Much Potential!!! AGENT NOTES: PRIVATE REMARKS: This is a probate sale. No court confirmation needed. No death on property. The home has been red tagged due to no utilities for 2 years and lots of trash on property. Sold as-is not repairs, no warranties, no termite. \*\*\*\*Attention all agents Please make sure buyer does all investigations\*\*\*\* There is NO ELECTRICITY connected to the property Buyers to investigate on their own Listing agents have NO INFO ON PROPERTY EXCEPT THERE ARE NO WORKING UTILITIES PLEASE CONTACT CITY FOR RECONNECT INFO. Subject was listed 05/20/21, placed on hold status 06/01/21, taken off hold on 09/13/21 and is pending as of 09/30/21. During completion of this assignment, the status of subject was updated to sold as of 10/20/21

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/20/2021	\$425,000	09/13/2021	\$425,000	Withdrawn	06/01/2021	\$425,000	MLS
09/13/2021	\$425,000	--	--	Sold	10/20/2021	\$425,000	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$448,500	\$450,000
<b>Sales Price</b>	\$458,500	\$460,000
<b>30 Day Price</b>	\$458,500	--

### Comments Regarding Pricing Strategy

The suggested list is strongly influenced by the adjusted sale prices of the sold comparable properties, especially S2, the most comparable of the sold properties, as well as the currently reported sale price of subject. The sale price is expected at a modest overbid to sale price, consistent with overall market dynamics. The 30 day price is same as sale price due to DOM running under 30 days in this marketplace.

### 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



Street

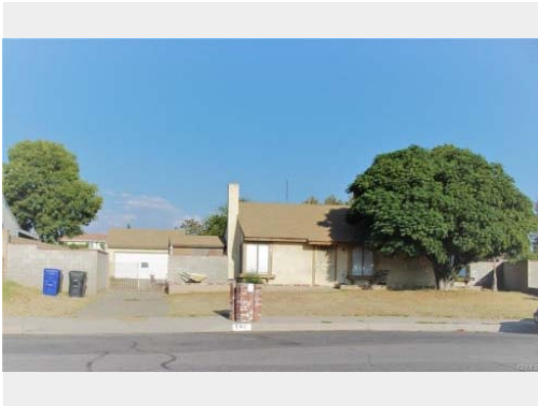
## Listing Photos

**L1** 938 N Elmwood Ave  
Rialto, CA 92376



Front

**L2** 761 N Wisteria Ave  
Rialto, CA 92376



Front

**L3** 1167 N Glenwood Ave  
Rialto, CA 92376



Front

## Sales Photos

**S1** 877 N Quince Ave  
Rialto, CA 92376



Front

**S2** 931 N Beechwood Ave  
Rialto, CA 92376



Front

**S3** 956 N Arrowhead Ave  
Rialto, CA 92376



Front

### ClearMaps Addendum

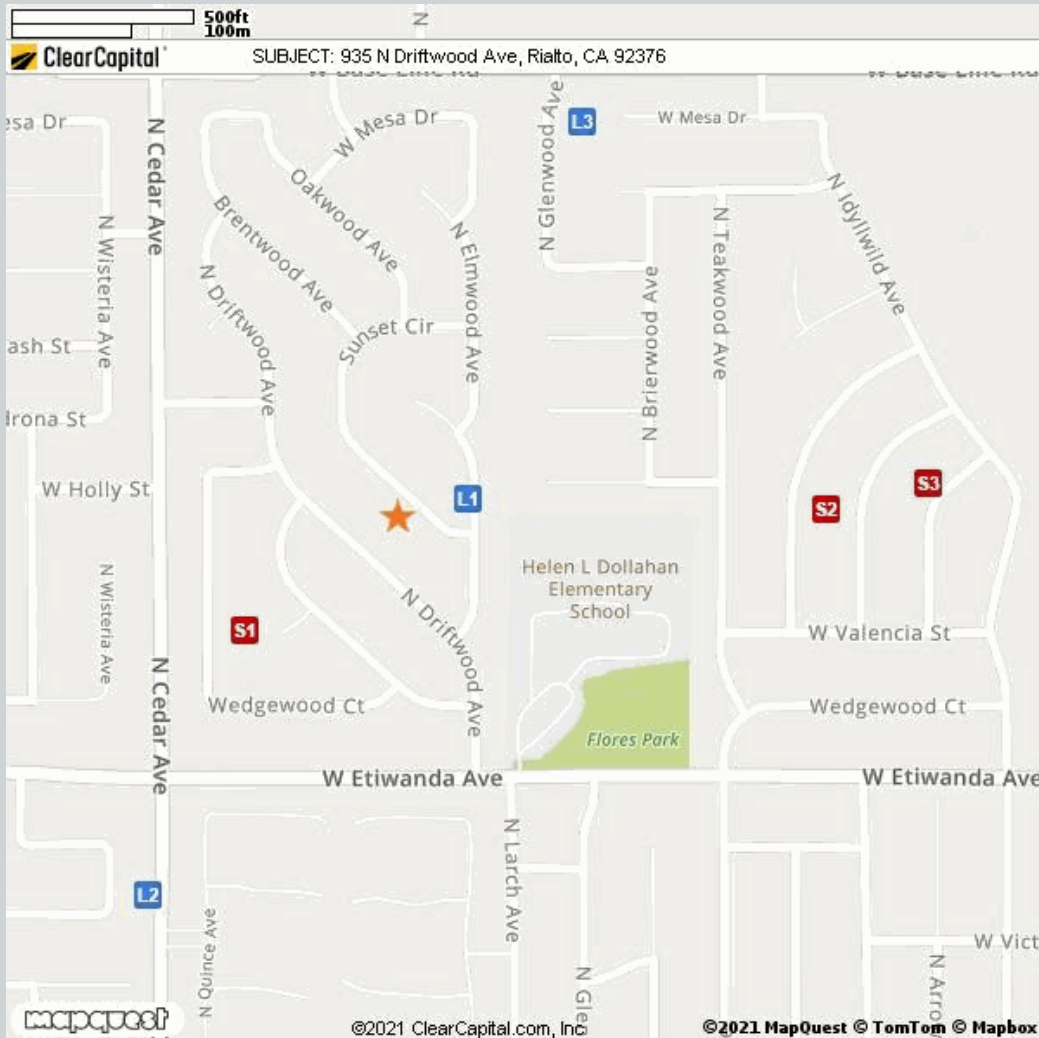
**Address** ★ 935 N Driftwood Avenue, Rialto, CA 92376

**Loan Number** 46503

**Suggested List** \$448,500

**Suggested Repaired** \$450,000

**Sale** \$458,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	935 N Driftwood Avenue, Rialto, CA 92376	--	Parcel Match
L1 Listing 1	938 N Elmwood Ave, Rialto, CA 92376	0.06 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	761 N Wisteria Ave, Rialto, CA 92376	0.31 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1167 N Glenwood Ave, Rialto, CA 92376	0.32 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	877 N Quince Ave, Rialto, CA 92376	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	931 N Beechwood Ave, Rialto, CA 92376	0.31 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	956 N Arrowhead Ave, Rialto, CA 92376	0.38 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>	Michael O'Connor	<b>Company/Brokerage</b>	Diamond Ridge Realty
<b>License No</b>	01517005	<b>Address</b>	12523 Limonite Avenue Eastvale CA 91752
<b>License Expiration</b>	10/04/2022	<b>License State</b>	CA
<b>Phone</b>	9518474883	<b>Email</b>	RealtorOConnor@aol.com
<b>Broker Distance to Subject</b>	13.50 miles	<b>Date Signed</b>	10/21/2021

*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.**