

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	6062 Rosewood Way, Corona, CA 92880	Order ID	7664469	Property ID	31400526
Inspection Date	10/13/2021	Date of Report	10/14/2021		
Loan Number	46619	APN	164-712-027		
Borrower Name	Redwood Holdings LLC	County	Riverside		

Tracking IDs

Order Tracking ID	1013BPO_f	Tracking ID 1	1013BPO_f
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JAHMAL PEGUES	Condition Comments Subject is in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in early 21st century. Subject conforms to neighborhood which is comprised primarily of two story properties. Subject is in a planned unit development with no common/attached walls with other units and is commonly marketed as either a condo or an SFR. Local assessor custom is to assign a lot size approximately equal to the condo GLA. The assigned lot size and differences between lot sizes both within the community and between communities has no impact on valuation.
R. E. Taxes	\$7,320	
Assessed Value	\$479,014	
Zoning Classification	Residential A210	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	The Lodge Association	
Association Fees	\$211 / Month (Pool,Landscaping,Greenbelt)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Market demand is strong with rising prices. Seller concessions are few and REO activity is less than 5% of the resale market. Construction of the community of Eastvale began in 1999 and is currently home to approximately 65,000 residents and was ranked several times by Money magazine as one of the best communities in the nation. The schools are of high quality, there is an extensive park system and Eastvale is located within a moderate commuting distance to job centers in Orange County and Los Angeles. There are few external influences with the exception of some transmission ...
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$400,000 High: \$975,000	
Market for this type of property	Increased 12 % in the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

Market demand is strong with rising prices. Seller concessions are few and REO activity is less than 5% of the resale market. Construction of the community of Eastvale began in 1999 and is currently home to approximately 65,000 residents and was ranked several times by Money magazine as one of the best communities in the nation. The schools are of high quality, there is an extensive park system and Eastvale is located within a moderate commuting distance to job centers in Orange County and Los Angeles. There are few external influences with the exception of some transmission lines on the north side of the city. The city has a growing shopping and commerce influence with a major Amazon distribution center of nearly 4M square feet opened in 2017.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6062 Rosewood Way	6054 Snapdragon Street	13056 Bramble Street	13076 58th St
City, State	Corona, CA	Corona, CA	Eastvale, CA	Eastvale, CA
Zip Code	92880	92880	92880	92880
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.31 ¹	0.32 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$589,000	\$599,988	\$630,000
List Price \$	--	\$589,000	\$599,988	\$630,000
Original List Date		09/28/2021	08/30/2021	09/16/2021
DOM · Cumulative DOM	-- · --	12 · 16	11 · 45	21 · 28
Age (# of years)	6	6	4	4
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Modern	2 Stories Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	2,197	1,666	2,204	2,194
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.03 acres	0.04 acres	0.04 acres
Other	--	--	--	--

* Listing 3 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** MLS Description: Welcome to your new Eastvale Dream Home located within The Lodge, a highly desired community within the city. Owners spared no expense on this gorgeous home built in 2015 with over \$28,000 in recent upgrades. Flooring throughout has been upgraded with hardwood style laminate including the stairs with custom white glazed risers. The open and spacious living room was upgraded with professionally tinted windows with the interior covered with brand new split-tilt, plantation shutters & brightly lit with recessed lighting and a custom Blue Tooth enabled light/speaker combo for a surround sound experience. Installed off the dining area is a new, custom built-in coffee/wine bar with quartz countertop and 54 bottle wine fridge while the patio sliding door blinds have been upgraded to Tri-level pull down mini blinds. Kitchen cabinets have been upgraded with glass door cabinets and include granite counters, stainless steel dishwasher & stainless steel 5 burner stove. The downstairs half bath includes a brand new vanity and sink. Just up the stairs you'll find all 3 bedrooms have stain proof & matte resistance carpet and each room boasting large walk-in closets, recessed lighting, and A/C return and outputs for efficient, clean, & crisp cool air during those hot SoCal summers. The separate laundry room is conveniently located in the upstairs hallway and sellers are including both the washer/dryer. Both upstairs bathrooms include new, dual sink vanities with quartz counters, newly glazed tub and showers, and also include the Blue Tooth enabled, recessed light/speaker combos. Your new dream home includes a 2 car attached garage that can double as your own personal home theater that includes an HD Toptro projector with built-in HD Chromecast. Included in the sale is a Monitronics alarm system with sensors on all downstairs windows and doors and an HD Ring doorbell. This energy efficient home boasts 13 solar panels installed in April of this year and a tankless water heater that's been serviced twice per year for the past 5 years. The central AC & heat are controlled with upgraded dual Ecobee smart thermostats with wifi capability. The Lodge community includes a heated, saltwater pool and spa, dog park, fitness center, gym, recreational exercise room, and a clubhouse/lounge available for rent for private events. Conveniently located near the 15, 91, and 60 freeways and walking distance to the Eastvale Gateway shopping center. MY COMMENTS: Comparable and subject are in same community. Comparable is inferior due to GLA. Comparable is in active-under-contract status since 10/08/21.
- Listing 2** MLS Description: Spacious Turn-key Two-Story MODERN Home SHOWS GREAT and WONT LAST at this PRICE!! This is a WONDERFUL Family Community inside The Lodge * This OPEN CONCEPT Design has a SPACIOUS Floor-Plan Offering 2194sqft with 3 LARGE Bedrooms, UPSTAIRS LOFT or TEEN ROOM and 2.5 Bathrooms * Terrific ISLAND Kitchen GRANITE SLAB Counters & Back-Splash, Ultra-White Cabinetry, Lots of Counter Space for Food Prep and Breakfast Counter for the Kids * Extra Large Living Room & Formal Dining Room is PERFECT for Family Gatherings * Spacious Master Bedroom Suite with High Ceilings & Large Walk-In Closet -AND- Master Bathroom with His & Her Sinks, Granite Counters & Romantic Garden Tub * This Floor-Plan offers an UPSTAIRS LOFT or TEEN Room providing more LIVING SPACE for the Kids to Play * TWO Additional Bedrooms are Nicely Sized and share the Upstairs FULL Bathroom with bathtub & Shower * Super Convenient UPSTAIRS Laundry Room * Nice Curb Appeal with Covered Front Porch * 2 Car Attached Garage * Lots of Amenities in this Beautiful Community including Clubhouse, Olympic Size Pools, Fireplace Lounge Area, BBQ/Picnic Areas, Parks, Dog Park and Gym/Exercise Room Access...AND Plenty of Guest Parking * Close to Schools, Shopping, Dining/Restaurants, Parks and EZ Freeway Access * PRICED TO SELL FAST...SUBMIT YOUR OFFER Before its TOO LATE!!! MY COMMENTS: Comparable and subject are in same community. Comparable is superior due to GLA. Comparable is in hold-do-not-show status since 09/10/21
- Listing 3** MLS Description: Beautiful home located in The Lodge community. As you enter the home you are greeted with an open casual-formal living space with an open floor plan design. The large living room leads to the spacious dining and kitchen area. Special features of the main floor living space include tile flooring, high ceiling, recessed lighting with Everlasting Lightbulbs, beautiful large pendant lighting above the island, upgraded expansive island, granite countertops, and plenty of storage space. The second level features include a large loft/bonus room area that's ideal for study space, play zone area, or additional family room. Spacious primary bedroom with large walk-in closet. The primary bathroom has tile flooring, dual sinks, and granite countertops. Large separate laundry room located on the 2nd level with upgraded counter and utility sink. The home features a 2 car garage, tile floors throughout, and granite countertops. HOA amenities in this beautiful community include a clubhouse, Olympic-size pools, fireplace with a casual and cozy seating area, BBQ, park and, picnic area, dog park, and gym/exercise room. Plenty of guest parking. Located near freeway access, shopping, and restaurants. MY COMMENTS: Comparable and subject are in same community. Comparable and subject are substantially equal and most comparable due to GLA. Comparable is in active-under- contract status since 10/05/21

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6062 Rosewood Way	6122 Snapdragon St	5942 Ginger Drive	5853 Ginger Drive
City, State	Corona, CA	Eastvale, CA	Eastvale, CA	Corona, CA
Zip Code	92880	92880	92880	92880
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.18 ¹	5.53 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$584,000	\$559,000	\$655,000
List Price \$	--	\$584,000	\$559,000	\$655,000
Sale Price \$	--	\$595,000	\$582,000	\$655,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/22/2021	10/13/2021	10/07/2021
DOM · Cumulative DOM	-- · --	14 · 64	26 · 77	17 · 70
Age (# of years)	6	6	6	5
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Modern	2 Stories Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	2,197	1,742	1,742	2,197
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.03 acres	0.03 acres	0.04 acres
Other	--	--	--	--
Net Adjustment	--	+\$22,800	+\$21,800	\$0
Adjusted Price	--	\$617,800	\$603,800	\$655,000

* 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** MLS Description: Beautifully upgraded condo in Eastvale. You must come see this absolutely gorgeous family home built in 2015 with tons of added upgrades. Custom painting completed throughout and upgraded downstairs floor with high-end laminate. The kitchen boasts custom luxury quartz countertops, stainless steel sink and new energy efficient appliances. These include convection oven, microwave hood combination and tall tub dishwasher. Upstairs has 3 larger sized bedrooms, 1 with custom closet organizer and shiplap walls. Cultured marble counter tops with dual sinks are in both upstairs bathrooms. The master bedroom suite has a walk in closet, separate vanity, upgraded rain glass shower enclosure and separate large oval tub. The laundry room has its own deep set sink and lower cabinets for plenty of storage. All interior doorways are upgraded with beautiful 8 foot doors featuring dual raised panels. The entire home has several upgraded recessed canned LED lights with rocker switches included. The two car garage features ceiling racks and a tankless water heater. Side patio/yard is finished with stamped and colored concrete. All this COMES with Solar Panels completely PAID OFF. One of the LOWEST special tax assessments in Eastvale. This home truly exemplifies pride of ownership and is ready for its new owner. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for GLA and recent sale date. Adjustments of +\$22800 GLA difference at \$50/sq ft.
- Sold 2** MLS Description: Welcome to 5942 Ginger Drive, in the city of Eastvale. This 3 bedroom, 2.5 bathroom house is just perfect! The luxury vinyl plank floors flow all throughout the downstairs. The kitchen is open to the dining space and is light and bright with white cabinets, cream colored countertops and black upgraded appliances. The single basin stainless steel sink makes doing dishes a breeze. The family room is open to the dining room with direct access to the 2 car garage. Upstairs we've got two secondary bedrooms with plush carpet and tall ceilings. Sandwiched in between these 2 rooms are a full bath with a shower and tub. Walk further down the hall and you'll pass the upstairs laundry room, convenient for families of all sizes. The primary bedroom is large and bright with tons of windows. The bathroom ensuite has two vanities, a separate tub and shower and a massive walk in closet! The patio sized yard is perfect for easy upkeep and low maintenance. Come take a peek before it's gone!! MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for GLA and recent sale date. Adjustments of -\$1000 buyer credit, +\$22800 GLA difference for a total adjustment of +\$21800
- Sold 3** MLS Description: ACCEPTING BACK UP OFFERS Welcome HOME. This 3 bedroom 3 bathroom Plus bonus room is Exceptional. Huge upgraded island, the kitchen is ideal to entertain sits up to 5 stools, brand new flooring through out downstairs. This house is Turnkey with upgraded appliances. and tall ceilings. Sandwiched in between these 2 rooms are a full bath with a shower and tub. Walk further down the hall and you'll pass the upstairs laundry room, convenient for families of all sizes. The Master bedroom is large and bright with a beautiful bathroom. This home has it all and come see for yourself before its gone. Contact me for your PRIVATE SHOWING TODAY! MY COMMENTS: Comparable and subject are in same community. Comparable and subject appear to be same model. Comparable and subject are most comparable due to same model. No adjustments.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				A search of the CRMLS MLS shows no records for this property. CRMLS is the primary MLS for the area. There are no MLS sheets to include with this report. Google and Zillow search for subject address found no current listing information for subject. Screenshot of Zillow is included as a miscellaneous document uploaded to this report. Publicly available records show that subject was subject to a trustee sale 10/6/2021 and was sold to a third party for \$534,000			
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	\$630,000	\$630,000
Sales Price	\$638,800	\$638,800
30 Day Price	\$638,800	--
Comments Regarding Pricing Strategy		
The suggested list price is strongly influenced by the current listings, especially L3, the most similar comparable which is in under-contract status. The sale price is expected at a modest overbid to list, consistent with overall market dynamics. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.		

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



Street

Listing Photos

L1 6054 Snapdragon Street
Corona, CA 92880



Front

L2 13056 Bramble Street
Eastvale, CA 92880



Front

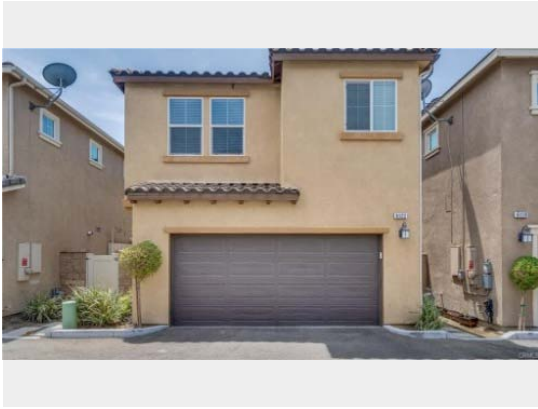
L3 13076 58Th St
Eastvale, CA 92880



Front

Sales Photos

S1 6122 Snapdragon St
Eastvale, CA 92880



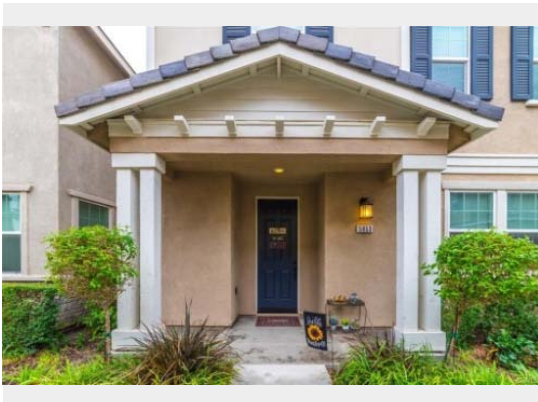
Front

S2 5942 Ginger Drive
Eastvale, CA 92880



Front

S3 5853 Ginger Drive
Corona, CA 92880



Front

ClearMaps Addendum

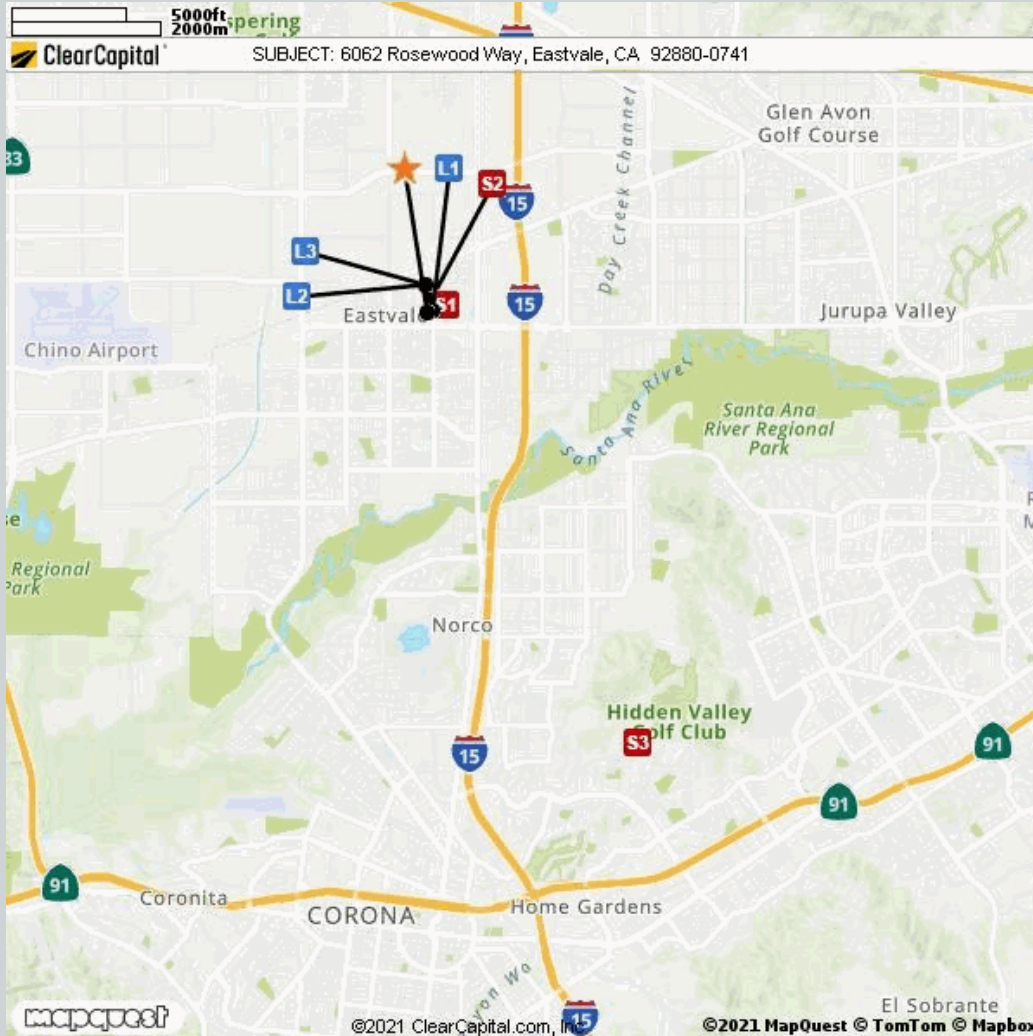
Address ★ 6062 Rosewood Way, Corona, CA 92880

Loan Number 46619

Suggested List \$630,000

Suggested Repaired \$630,000

Sale \$638,800



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6062 Rosewood Way, Corona, Ca 92880	--	Parcel Match
L1 Listing 1	6054 Snapdragon Street, Corona, CA 92880	0.05 Miles ¹	Parcel Match
L2 Listing 2	13056 Bramble Street, Corona, CA 92880	0.31 Miles ¹	Parcel Match
L3 Listing 3	13076 58th St, Corona, CA 92880	0.32 Miles ¹	Parcel Match
S1 Sold 1	6122 Snapdragon St, Corona, CA 92880	0.09 Miles ¹	Parcel Match
S2 Sold 2	5942 Ginger Drive, Corona, CA 92880	0.18 Miles ¹	Parcel Match
S3 Sold 3	5853 Ginger Drive, Corona, CA 92880	5.53 Miles ¹	Street Centerline 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.

*** 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

Broker Name	Michael O'Connor	Company/Brokerage	Diamond Ridge Realty
License No	01517005	Address	12523 Limonite Avenue Eastvale CA 91752
License Expiration	10/04/2022	License State	CA
Phone	9518474883	Email	RealtorOConnor@aol.com
Broker Distance to Subject	0.68 miles	Date Signed	10/14/2021

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.