by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

48445 \$358,500 Loan Number • As-Is Value

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	14723 Cool Glen Drive, Helendale, CALIFORNIA 9 04/05/2022 48445 Breckenridge Property Fund 2016 LLC	2342 Order ID Date of Repor APN County	8103585 t 04/06/2022 0467363130 San Bernarc	0000	32488489
Tracking IDs					
Order Tracking ID	04.05.22	Tracking ID 1	04.05.22		
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	KLEIN,B & M FAM TRUST	Condition Comments
R. E. Taxes	\$3,079	From the exterior no major repairs appeared to be needed. Wear
Assessed Value	\$233,999	and tear consistent with the age of the home. Property was
Zoning Classification	Residential	vacant according to MLS photos and appeared to be maintained on a regular basis. No indication of items or repairs that would
Property Type	SFR	restrict financing options.
Occupancy	Vacant	
Secure?	Yes	
(Property was locked and all doors/	windows secured.)	
Ownership Type	Fee Simple	
Property Condition Average		
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Silver Lake Association 760-245-1606	
Association Fees	\$194 / Month (Pool,Tennis,Other: Clubhouse/Golf)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Currently there is low inventory and high buyer demand. Coupled	
Sales Prices in this Neighborhood	Low: \$47700 High: \$467400	with low interest rates this has caused values to increase significantly over the past several years, however, this increase	
Market for this type of propertyDecreased 5 % in the past 6 months.		trend has shown signs of slowing in recent months.	
Normal Marketing Days	<30		

by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

48445 Loan Number

\$358,500 • As-Is Value

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	14723 Cool Glen Drive	15037 Wildflower Ln	14987 Blue Grass Dr	15152 Little Bow Ln
City, State	Helendale, CALIFORNIA	Silver Lakes Helend, CA	Helendale, CA	Helendale, CA
Zip Code	92342	92342	92342	92342
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.60 ²	0.47 1	0.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$379,900	\$386,000
List Price \$		\$450,000	\$369,900	\$390,000
Original List Date		03/23/2022	01/28/2022	09/08/2021
$DOM \cdot Cumulative DOM$	•	13 · 14	67 · 68	209 · 210
Age (# of years)	46	42	25	29
Condition	Average	Good	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Golf Course
Style/Design	1 Story Modern	2 Stories Modern	1 Story Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	2,235	2,370	2,033	2,234
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	4 · 2	3 · 2
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.18 acres	0.23 acres	0.19 acres	0.18 acres
Other	N, A	N, A	N, A	N, A

* 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.

HELENDALE, CALIFORNIA 92342

Current Listings - Cont.

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

Listing 1 MLS COMMENTS: "Great News Everyone! - This one of kind, not to mention exquisite, but unique home sits inside the privacy of what will become your little oasis and don't forget to click on the video tour link. This property sits right on the beautiful golf course of Silver Lakes Community - Hole #1 to be exact! This "Doubled-Stair-Cased" property is accommodated with many amenities that has so much to offer. Let's start with the large, enclosed courtyard which is situated right off of the kitchen and living room area. You can make this outside courtyard your own little paradise with an additional privacy area away from the neighbors. Adjacent to the courtyard you have a long-extended driveway and not mention, the driveway provides easy access to the front door as well. There are also a host of fruit trees on the premises to include Pomegranate and Plumb trees. Now let's get to the bathrooms & bedrooms from top to bottom. Upstairs, you will find the Master Bedroom Suite & East-Wing Bedroom which are both flanked in the middle by a large loft that overlooks into the outside courtyard. The Master Bath has quartz countertops with a walk-in shower and the west wing upstairs bedroom has a short hallway that leads to its own bathroom - however, this area can be easily transformed into a 2nd Mini- Master Bedroom by just adding a Barn Door or your own enclosure that fits your own taste. The Loft, itself is situated right in between the Main Master Bedroom & West Bedroom. The Loft also leads right onto the patio balcony for those warm summer nights - Not only do you have a typical interior staircase that leads up to the loft area, but you also have a spiral exterior staircase that leads from the balcony down into the courtyard - How convenient! Downstairs, you will also find a 3rd Bedroom with its own bathroom which is complimented with granite countertops. In essence, you have a 3 Bed, 3 Bath home with their own restrooms - How convenient! The kitchen features guartz countertops with stainless steel appliances & the range top is accommodated with a stainless steel range hood. Silver Lakes is a private community that offers every amenity you could imagine such as restaurants, shopping, private 27-hole golf course, Parks, Clubhouse, Community Pool, Gym, Tennis Courts, Bocce Ball courts, Pickle Ball Courts, library, Olympic Size Swimming Pool, 24 Hour Gym, Equestrian Facilities, Beach & boat launch, Two beautiful lakes, Fishing, Kayaking, Paddle Boarding & Windsurfing! "

Listing 2 MLS COMMENTS: "4 bedroom 2 bath 2033 square foot golf course home panoramic open golf course view on 55 foot patio in back yard, 85 foot golf course frontage, beautiful rack landscaping in front and side yards with fruit trees, attic fan, insulated interior walls, white oak cabinets thru out house, beautiful off white carpeting and tile floors, 2 1/2 24 foot deep garage. Fabulous condition thru out. "

Listing 3 MLS COMMENTS: "Come see this Darrell Davis Custom Built 3bedroom 2bath home is Nestled in the heart of Helendale. This home boasts views of the Gorgeous well maintained Golf Course, Sunsets and local Mountains. You will enjoy the Large and spacious open floorplan. The kitchen is the heart of this home and overlooks the dining area and living room all while enjoying the beautiful views. The step down wet bar is Perfect for entertaining or family get togethers. The well appointed Master bedroom has lots of custom built in cabinets with plenty of storage space. The secondary bedrooms are a good size and have plenty of closet space. You will enjoy the all of the mature trees as they offer so much shade while relaxing in your backyard. Silver Lakes amenities include- a 27 hole golf course, tennis courts, Bocce & Pickle Ball courts, gorgeous clubhouse, Olympic sized swimming pool, 24 hr gym, RV Park and storage. Offers Two Lakes for all you water activities and a Beach to enjoy all year round. "

by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

48445 Loan Number **\$358,500** • As-Is Value

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	14723 Cool Glen Drive	14648 Greenbriar Dr	15036 Blue Grass Dr	14636 Greenbriar Dr
City, State	Helendale, CALIFORNIA	Helendale, CA	Helendale, CA	Silver Lakes Helend, CA
Zip Code	92342	92342	92342	92342
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.25 1	0.43 1	0.20 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$374,999	\$445,000	\$389,000
List Price \$		\$349,999	\$399,900	\$389,000
Sale Price \$		\$365,000	\$375,000	\$380,000
Type of Financing		Conv	Conv	Conv
Date of Sale		01/20/2022	10/13/2021	03/28/2022
DOM \cdot Cumulative DOM	·	77 · 77	87 · 87	58 · 58
Age (# of years)	46	35	18	18
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Golf Course			
Style/Design	1 Story Modern	2 Stories Modern	1 Story Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	2,235	2,259	2,275	2,080
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	4 · 2 · 1
Total Room #	6	8	6	7
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	0.18 acres	0.18 acres	0.23 acres	0.17 acres
Other	N, A	N, A	N, A	N, A
Net Adjustment		-\$6,580	-\$15,800	-\$37,025
Adjusted Price		\$358,420	\$359,200	\$342,975

* Sold 1 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.

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

Recent Sales - Cont.

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

- **Sold 1** Adjustment made for age at +/-\$500 per year. Adjustment made for GLA at +/-\$45 per sf. MLS COMMENTS: "Absolute bargain! Unbelievable price! Priced low & firm for your pre-approved buyer who wants a great value on the best house in YOUR TOWN! It won't last long at this low, low price, so hurry and do yourself a favor and write me squeaky clean, full price offer today & save yourself the fun of a full price counter offer! "
- **Sold 2** Adjustment made for age at +/-\$500 per year. Adjustment made for GLA at +/-\$45 per sf. MLS COMMENTS: "SPECTATULAR Golf Course View from this custom quality 2x6 construction home featuring 3 bedrooms 2 baths, TWO CAR PLUS Golf Cart garage. 2004 built 2,275sf, open concept living in the main rooms. Sitting on 10,101sf of land, fenced with Block and Vinyl. 8 East, par 3 hole. Plantation Shutters on windows, The Laundry even has a room in the house. Kitchen area dining viewing the beautiful golf course, breakfast bar eating for on the run and formal dining area for special gatherings. Walk in pantry. EXCEPTIONAL Value at todays price of a premium located golf course lot and building cost, not to mention the wait time to have a finished build. Here you close escrow and move right in. In most cases in 30-45 days! Great amenities: Unlimited Free Golf on 27 hole championship course, 2 beaches on 2 lakes to enjoy water sports and fishing. Gym, Olympic Size swimming pool and a kiddie pool, Spa, Sauna, Court sports like: Tennis, Pickle Ball, & Bocce Ball. Equestrian area to park your horse. RV storage for your home away from home. RV Park with the hook ups. Beautifully maintained Parks and BBQ areas. For your entertainment & other needs Silver Lakes offers: Restaurants, Churches, Convenience shopping, Post Office, Fire Department, Doggy, Hair & Nail Salons. Gas Stations. Is this beginning to sound like living and vacationing? It is reality here you can enjoy daily, for the low HOA fee of only \$194mo. I arrived here in 2004 and just can't leave! Where would I go that offers all this and good clean air? Oh and the Sunsets? Breathtakingly MAGNIFICENT! "
- sold 3 Adjustment made for age at +/-\$500 per year. Adjustment made for GLA at +/-\$45 per sf. Adjustment made for condition of +/-\$30,000. MLS COMMENTS: "WOW!!!! Rare opportunity to Plant Roots in a stunning 4 Bedroom 2.5 bath newer Silver Lakes home where everything is COMPLETELY UPGRADED! Pride of ownership gleams from the moment you arrive. Custom Pavers beckon you to relax in your front courtyard. Step inside this immaculate home and appreciate the sparkling laminate wood floors, soaring ceilings and romantic archways throughout. A bedroom currently set up as an office greets you to the left. Continue towards the center of the home to appreciate the open floor plan. A living room with elevated ceilings and grand fireplace with hearth and mantle compliments the open kitchen concept. Perfect for entertaining, you can gather at the counter with bar seating, or for more formal occasions enjoy the formal dining room just off the kitchen. All the features your dream kitchen encompasses are here including granite counters, stainless appliances, (two pantries !!) and ample storage and counter space! The right side of the home features an indoor laundry room and the rest of the 4 bedrooms and 2.5 baths! We love that the hall is wide and features linen storage plus counter space to display photos and decor. Each room is good sized! The executive bedroom feels luxurious with high ceilings and ample space plus walk in closet and attached bathroom with dual sinks, shower and separate soaking tub. Completely fenced with block wall and wrought iron plus two large wrought iron gates on either side of the home. The backyard features a covered custom patio with privacy lattice on each side and open views out the back. This community is sought after for its opportunity to INCLUDE GOLF in your paid association dues as well as lake access, pool, spa, gym and Clubhouse! Community also has RV Area to store your RV! 4 bedroom homes do not hit the market often in Silver Lakes, see this stunning home today!"

by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

Subject Sales & Listing History

Current Listing S	itatus	Not Currently I	_isted	Listing Histor	ry Comments		
Listing Agency/F	Listing Agency/Firm		Property was recently listed as of 10/18/2021 and closed			d closed	
Listing Agent Na	me			escrow 04/05/2022.			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/18/2021	\$349,000			Sold	04/05/2022	\$310,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$358,500	\$358,500
Sales Price	\$358,500	\$358,500
30 Day Price	\$343,000	

Comments Regarding Pricing Strategy

Sale comp 1 is the most similar to the subject and should hold the most weight when valuing the subject. Recently the subject property was listed for \$349K and subsequently sold for \$310K on 04/05/2022. Not sure of the reasoning but the subject property recently closed escrow under market value by about 15%. The average price per sf of recent sales is about \$169. However the subject recently sold for \$139 per sf. The subject MLS print out shows the property was sold as a probate sale AS-IS no repairs which may explain the under market value.

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342



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.

by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

 48445
 \$358,500

 Loan Number
 • As-Is Value

Subject Photos



Front



Address Verification





Side



Street



Street

Client(s): Wedgewood Inc Pr

Property ID: 32488489

DRIVE-BY BPO by ClearCapital

A 92342 Loan Number

48445

\$358,500 • As-Is Value

Subject Photos



Other

by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

48445 \$ Loan Number

\$358,500 • As-Is Value

Listing Photos

15037 Wildflower Ln Silver Lakes Helend, CA 92342



Front

14987 Blue Grass Dr Helendale, CA 92342



Front

15152 Little Bow Ln Helendale, CA 92342



Front

by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

48445 Loan Number

\$358,500 As-Is Value

Sales Photos

14648 Greenbriar Dr **S1** Helendale, CA 92342



Front





Front



14636 Greenbriar Dr Silver Lakes Helend, CA 92342



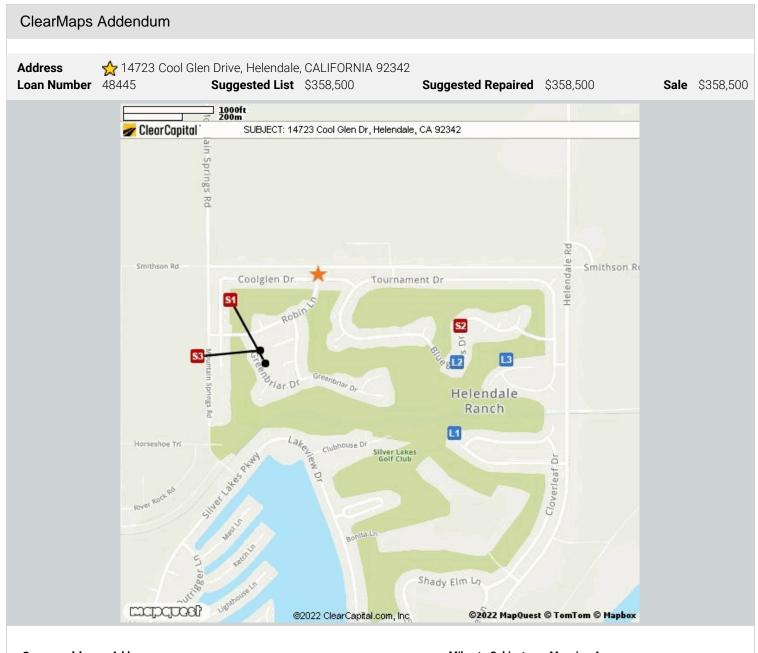
Front

by ClearCapital

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

48445 \$358,500 Loan Number • As-Is Value



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	14723 Cool Glen Drive, Helendale, California 92342		Parcel Match
L1	Listing 1	15037 Wildflower Ln, Helendale, CA 92342	0.60 Miles ²	Unknown Street Address
L2	Listing 2	14987 Blue Grass Dr, Helendale, CA 92342	0.47 Miles 1	Parcel Match
L3	Listing 3	15152 Little Bow Ln, Helendale, CA 92342	0.59 Miles 1	Parcel Match
S1	Sold 1	14648 Greenbriar Dr, Helendale, CA 92342	0.25 Miles 1	Parcel Match
S 2	Sold 2	15036 Blue Grass Dr, Helendale, CA 92342	0.43 Miles 1	Parcel Match
S 3	Sold 3	14636 Greenbriar Dr, Helendale, CA 92342	0.20 Miles ²	Unknown Street Address

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.

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

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.

HELENDALE, CALIFORNIA 92342

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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
 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

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342



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.

14723 COOL GLEN DRIVE

HELENDALE, CALIFORNIA 92342

48445 Loan Number

\$358,500 • As-Is Value

Broker Information

Broker Name	Jeffrey Nyal	Company/Brokerage	Coldwell Banker Home Source
License No	01373556	Address	18484 Hwy 18 Ste 150 Apple Valley CA 92307
License Expiration	03/17/2023	License State	CA
Phone	7608877779	Email	jeffnyal@gmail.com
Broker Distance to Subject	16.02 miles	Date Signed	04/06/2022

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.