

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>	5505 Paseo Joaquin, Yorba Linda, CA 92886	<b>Order ID</b>	8860727	<b>Property ID</b>	34467913
<b>Inspection Date</b>	08/07/2023	<b>Date of Report</b>	08/07/2023		
<b>Loan Number</b>	50802	<b>APN</b>	349-531-23		
<b>Borrower Name</b>	Redwood Holdings LLC	<b>County</b>	Orange		

Tracking IDs					
<b>Order Tracking ID</b>	BPO Request 08.02 Citi-CS	<b>Tracking ID 1</b>	BPO Request 08.02 Citi-CS		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Redwood Holdings Llc	<b>Condition Comments</b> Subject is found to be in average condition, no repairs are necessary. No functional or external obsolescence noted.
<b>R. E. Taxes</b>	\$16,245	
<b>Assessed Value</b>	\$1,375,000	
<b>Zoning Classification</b>	sfr	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Stable supply and demand. This is predominantly a fair market with no REO activity
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$1,145,000 High: \$1,673,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	5505 Paseo Joaquin	19732 Verona Ln	20398 Via Marwah	20335 Via Manzanillo
<b>City, State</b>	Yorba Linda, CA	Yorba Linda, CA	Yorba Linda, CA	Yorba Linda, CA
<b>Zip Code</b>	92886	92886	92886	92887
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.99 <sup>1</sup>	0.65 <sup>1</sup>	0.46 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$1,498,000	\$1,659,888	\$1,798,000
<b>List Price \$</b>	--	\$1,498,000	\$1,659,888	\$1,798,000
<b>Original List Date</b>		07/14/2023	07/21/2023	06/23/2023
<b>DOM · Cumulative DOM</b>	-- · --	24 · 24	17 · 17	27 · 45
<b>Age (# of years)</b>	42	51	43	25
<b>Condition</b>	Average	Good	Good	Good
<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>	2 Stories colonial	2 Stories colonial	2 Stories colonial	2 Stories colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,176	2,635	3,144	3,351
<b>Bdrm · Bths · ½ Bths</b>	4 · 4	5 · 2 · 1	4 · 3	5 · 4 · 1
<b>Total Room #</b>	9	9	9	10
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.18 acres	0.14 acres	0.19 acres	0.20 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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** PANORAMIC MOUNTAIN VIEW Single family pool house with whole house water softener system . This home has been extensively upgraded with over \$100,000 within the last 7 years. Upon entering the house from the French door, you will be greeted with vaulted ceilings, a formal living room with fireplace, formal dining room for large dinner gatherings, and a wetbar. Located on the rear side, the south-facing kitchen and family room have almost 180" wide green mountain view. Remodeled kitchen features fashionable quartz counter tops, soft closing cabinets, stainless steel sink and appliances and recessed lighting. The 2nd floor has five spacious bedrooms with 2 remodeled bathrooms and plenty of closet space. Lots of windows creates a light and bright interior and natural lighting. Enjoy large private yard perfect for outdoor entertaining and gathering. Minutes away from elementary school, Yorba Linda High, retail centers, and parks. A Must See.
- Listing 2** This beautiful East Lake pool home awaits you. This property is an entertainers home ready for your family featuring a huge bonus room that is the width of the 3 car garage, sparkling pool and a new covered back patio. As you enter you are greeted with high ceilings and all new vinyl flooring. The downstairs formal living and dining area is very cozy with a gas burning fireplace. The kitchen is remodeled with a large island, light wood cabinets, beautiful light smooth counter tops and a walk in pantry. The kitchen also includes stainless steel appliances and it opens to the family room creating a great room feeling. There is one bedroom and one bathroom downstairs. Upstairs there are 3 bedrooms and a huge bonus room perfect for entertaining while watching your favorite sports game. The primary bedroom has his and hers closets and the primary bathroom includes a double vanity, walk in shower and separate bath tub. The entertainers backyard has a newer covered patio and a sparkling pool and spa perfect for those warm summer days. East Lake is one of the most active communities in Yorba Linda and features a large lake, several community pools, gym, club house, parks and sports court. The schools are highly rated and there are amazing dining options close. This is a wonderful home in a great community!
- Listing 3** This luxury home offers 5 bedrooms (3 ensuite), 4.5 bathrooms, 3 fireplaces, 18 ft ceilings, loft, pool, spa, built-in BBQ with counter, firepit and 3 car garage just to name a few! When you drive up the landscape and brick ribboned steps offer great curb appeal and as you enter the double front doors you are greeted by soaring 18 ft ceilings, the grand mirror over the fireplace and painted Romanesque pillars. The dining room can support a table for 10 with sliding glass doors that open to the pool deck. A wall of windows provides views of the fantastic backyard from the elegant kitchen, nook and family room! Entertainers' kitchen has been remodeled with all stainless appliances including 5 burner gas stove, microwave and Bosch refrigerator, double ovens and dishwasher. Refurbished cabinets have soft close drawers, pullout shelves and built-in spice rack. Center island with a vegetable sink, granite counters and walk in pantry are a cook's delight. Crema Marfil marble floors grace the kitchen, entry hall and bathrooms adding style and cleaning ease. A stacked stone fireplace is the centerpiece of the spacious family room with sliding glass doors to the backyard. Downstairs ensuite bedroom has a walk-in shower and an ample closet. Large laundry room has sink and cabinets and a powder room complete the first floor. Upstairs features a loft that can be used as an office, exercise, or study area. The main bedroom has shuttered windows open to a mountain view, a fireplace and 2 large closets (one walk in and one with double mirrored doors). The ensuite main bathroom has dual sinks, marble counters, a walk-in shower and jacuzzi tub. There is a 3rd ensuite bedroom upstairs with a bath, shower and a walk-in closet. 2 additional bedrooms have large closets and the hall bath has double sinks. Beautifully landscaped yard features a gorgeous pebble tech pool and spa with 5 waterfalls surrounded by a multi-level decorative stone patio, highlighted by a built in BBQ area with bar counter and a cozy firepit to delight family and friends. Dual AC and Heat, central vacuum system and ceiling fans throughout. HOA offers access to the lake boats, BBQs, pools, clubhouse, sports courts and free membership to the gym. Close to shopping, churches and the best schools!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	5505 Paseo Joaquin	5520 Paseo Joaquin	5240 Vista Montana	6052 Country View Dr
<b>City, State</b>	Yorba Linda, CA	Yorba Linda, CA	Yorba Linda, CA	Yorba Linda, CA
<b>Zip Code</b>	92886	92886	92886	92886
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.04 <sup>1</sup>	0.26 <sup>1</sup>	0.73 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$1,489,900	\$1,489,900	\$1,699,000
<b>List Price \$</b>	--	\$1,489,900	\$1,539,900	\$1,699,000
<b>Sale Price \$</b>	--	\$1,525,000	\$1,525,000	\$1,600,000
<b>Type of Financing</b>	--	Cash	Conventional	Cash
<b>Date of Sale</b>	--	07/14/2023	03/27/2023	02/22/2023
<b>DOM · Cumulative DOM</b>	-- · --	5 · 21	2 · 54	43 · 113
<b>Age (# of years)</b>	42	43	45	47
<b>Condition</b>	Average	Average	Good	Good
<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>	2 Stories colonial	2 Stories colonial	2 Stories colonial	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,176	2,554	3,144	2,826
<b>Bdrm · Bths · ½ Bths</b>	4 · 4	4 · 3	5 · 4	4 · 3
<b>Total Room #</b>	9	9	9	9
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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	Pool - Yes	Pool - Yes	--
<b>Lot Size</b>	0.18 acres	0.21 acres	0.19 acres	0.24 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	-\$25,000	-\$25,000
<b>Adjusted Price</b>	--	\$1,525,000	\$1,500,000	\$1,575,000

\* Sold 1 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** Welcome to 5520 Paseo Joaquin in the highly sought-after Eastlake Village Community! This stunning & well-maintained home sits on a quiet cul-de-sac just steps from the lake and offers so much to those seeking an exceptional living experience. As you approach the home you'll be awed by the curb appeal, featuring a front porch seating area, lush landscaping, and fresh exterior paint. Entering the double front doors, enjoy the natural flow of the home, with a view of the spacious family room and dining area. An open concept feel, vaulted ceilings and newer laminate flooring throughout the lower level are sure to impress. Tasteful upgrades and features include a beautiful stone fireplace in the living room and wet bar to enjoy your favorite drink with family and friends. The bright kitchen is complete with quartz countertops and a double oven. Views to the backyard oasis can be seen both from the comfortable breakfast nook and kitchen bay window. The property features a giant primary suite with dual sinks and a walk-in closet, three additional bedrooms, and generously sized bathrooms on both levels. The stunning, tropical backyard includes a heated pool & spa, brand new built-in gas grill, fire pit, artificial turf, landscaped hillside and water slide for the kids to enjoy. Also worth mentioning is the home's new sprinkler system, newer HVAC system, built-in surround sound inside and out, ample attic storage, crown moulding, whole house fan, and FULLY PAID SOLAR! Those electric bills will never be the same again. Close proximity to shopping, dining and entertainment all in an Award Winning School District. Community amenities include miles of hiking trails, a workout gym, endless events, sand volleyball, basketball and lit tennis courts, several pools, and boat parades on 4th of July and Christmas with free use of association boats. This home is a MUST SEE on so many levels. Book your showing now before it's gone!
- Sold 2** This stunning 2-story home has undergone a full remodel and boasts a 3-car garage with double door entry, custom staircase and ample natural light. The charming covered porch has double entry doors and the living room has high cathedral ceilings. The picture perfect kitchen is perfect for hosting gatherings with it's detailed cabinetry and beautiful gold hardware. The backyard is an entertainer's paradise with a pool and spa and plenty of room to entertain guests. Property is situated on a corner lot near the lake. The community offers highly rated schools and a low HOA with multiple amenities including lake access, clubhouse, swimming pools, tennis courts, and gym. Yorba Linda is a sought-after city that has ranked among the best places to live in the US, offering equestrian parks, biking and walking trails, a nearby golf course, fine dining, and the Richard Nixon Library.
- Sold 3** Unbelievable opportunity for Country Club living in Parkside Estates! Great corner lot with attractive set back, impressive curb appeal and close proximity to the Clubhouse and neighborhood park. This is the largest and most popular single-story plan with just over 2800 SF of open living space. The large gated front courtyard is ideal for privacy with a gorgeous mahogany and leaded glass double door entry that opens to an enormous great room with vaulted ceilings, sleek travertine and hardwood floors, neutral paint and rich marble finished fireplace. Nicely updated throughout with etched glass windows and doors, neutral baths with Crema Marfil vanities and stone flooring. Spacious family room with stacked stone fireplace, wet bar and adjacent newly updated chef's kitchen complete with gorgeous all wood custom cabinetry, convenient center island, granite counters, six burner Thermador range and large greenhouse window that floods the area with natural light. Desirable split floor plan with sizable ensuite bedroom on the adjacent wing set apart from the primary and two additional bedrooms. The primary suite provides a tranquil escape and offers expansive dual closets with an updated bath with walk-in shower and views of the pristine yard. Impeccable landscaping and the sound of trickling water from the many fountains provide a wonderful outdoor environment where you and your loved ones can enjoy the dining patios and lush lawns that surround the property. Complete with a three-car garage and an ideal location with close proximity to Roland Bigonger Park, Yorba Linda Country Club and YLTC, this home has everything you have been looking for!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			no recent MLS activity				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

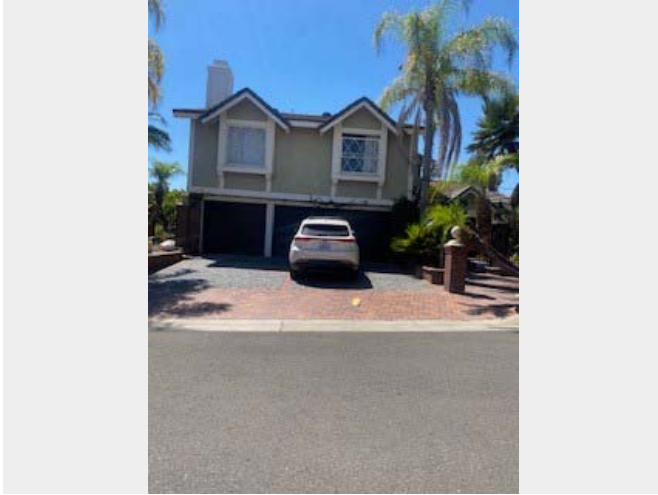
## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$1,535,000	\$1,535,000
<b>Sales Price</b>	\$1,525,000	\$1,525,000
<b>30 Day Price</b>	\$1,515,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subjects value was determined by looking at the price of competing sold comps and list comps like the subject within the subjects competing area. My pricing opinion follows accordingly to what other comparable solds and active listings are going for in the area based upon analyzed data within the past 180 days .</p>		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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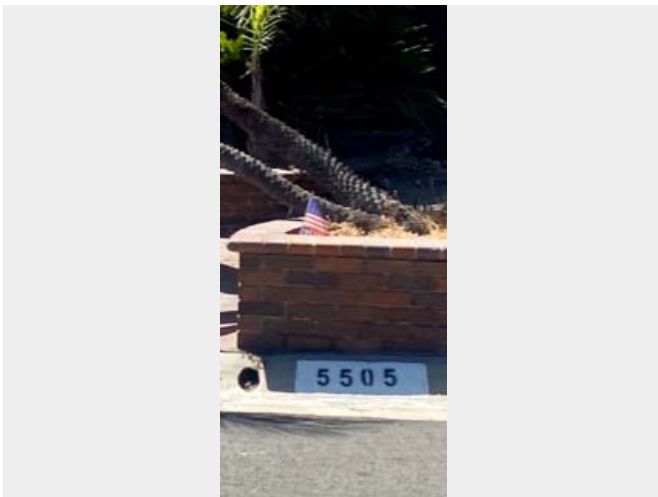
## Subject Photos



Front



Front



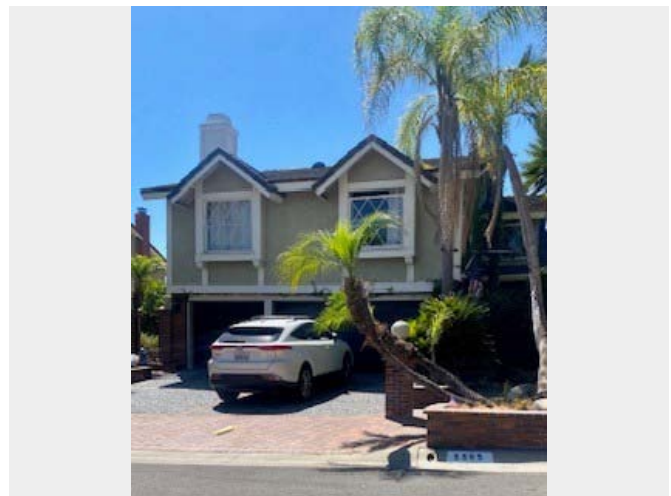
Address Verification



Side



Side



Side

## Subject Photos



Other



## Listing Photos

**L1** 19732 Verona Ln  
Yorba Linda, CA 92886



Front

**L2** 20398 Via Marwah  
Yorba Linda, CA 92886



Front

**L3** 20335 Via Manzanillo  
Yorba Linda, CA 92887



Front

## Sales Photos

**S1** 5520 Paseo Joaquin  
Yorba Linda, CA 92886



Front

**S2** 5240 Vista Montana  
Yorba Linda, CA 92886



Front

**S3** 6052 Country View Dr  
Yorba Linda, CA 92886



Front

### ClearMaps Addendum

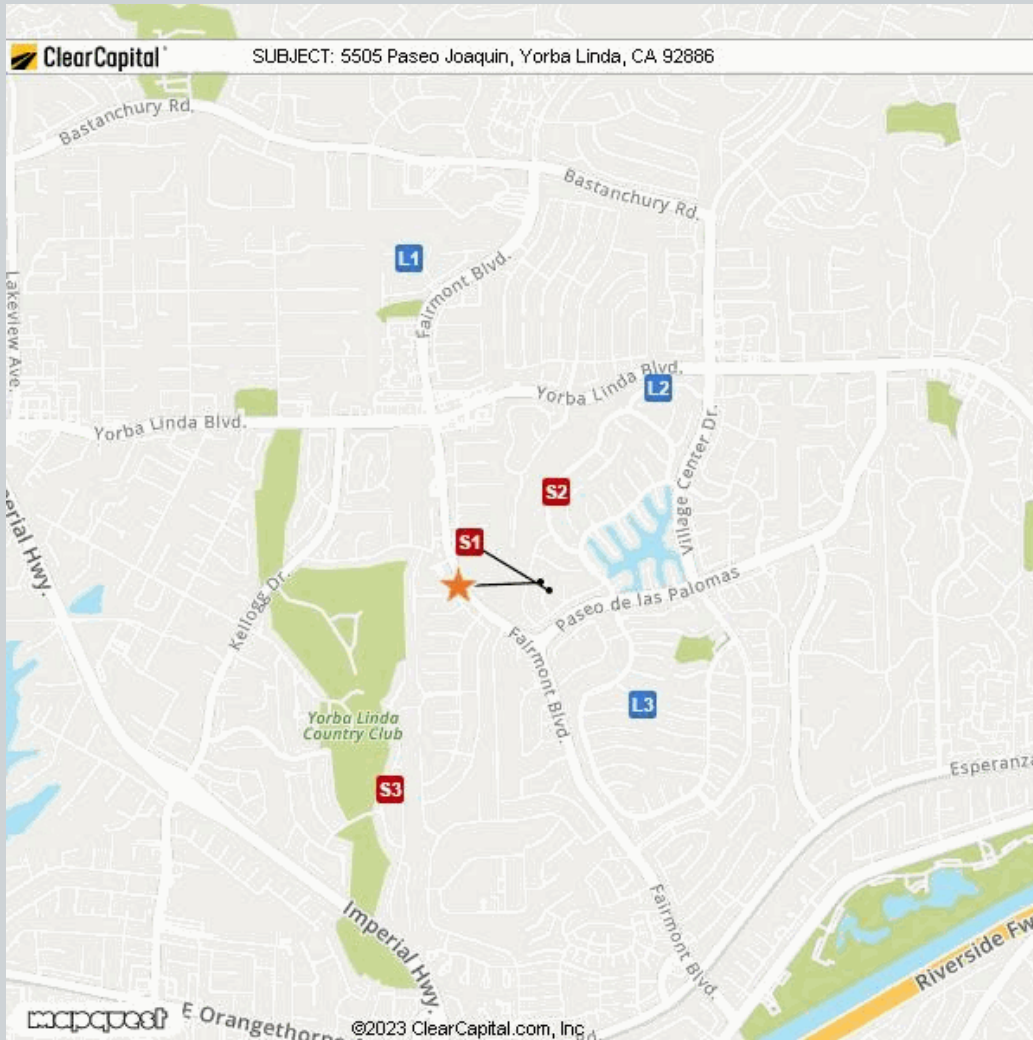
**Address** ★ 5505 Paseo Joaquin, Yorba Linda, CA 92886

**Loan Number** 50802

**Suggested List** \$1,535,000

**Suggested Repaired** \$1,535,000

**Sale** \$1,525,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5505 Paseo Joaquin, Yorba Linda, CA 92886	--	Parcel Match
L1	19732 Verona Ln, Yorba Linda, CA 92886	0.99 Miles <sup>1</sup>	Parcel Match
L2	20398 Via Marwah, Yorba Linda, CA 92886	0.65 Miles <sup>1</sup>	Parcel Match
L3	20335 Via Manzanillo, Yorba Linda, CA 92887	0.46 Miles <sup>1</sup>	Parcel Match
S1	5520 Paseo Joaquin, Yorba Linda, CA 92886	0.04 Miles <sup>1</sup>	Parcel Match
S2	5240 Vista Montana, Yorba Linda, CA 92886	0.26 Miles <sup>1</sup>	Parcel Match
S3	6052 Country View Dr, Yorba Linda, CA 92886	0.73 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.

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.

## 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.

## Broker Information

<b>Broker Name</b>	Jennifer Sharon Tukay	<b>Company/Brokerage</b>	Realty One Group
<b>License No</b>	01376082	<b>Address</b>	2300 East Katella Avenue Anaheim CA 92806
<b>License Expiration</b>	10/07/2023	<b>License State</b>	CA
<b>Phone</b>	7145808833	<b>Email</b>	sharontukay@gmail.com
<b>Broker Distance to Subject</b>	7.77 miles	<b>Date Signed</b>	08/07/2023

*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.**