

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>         | 417 Willowstone Trail, Saginaw, TX 76179 | <b>Order ID</b>       | 8769321    | <b>Property ID</b> | 34236815 |
| <b>Inspection Date</b> | 06/06/2023                               | <b>Date of Report</b> | 06/06/2023 |                    |          |
| <b>Loan Number</b>     | 53703                                    | <b>APN</b>            | 07559488   |                    |          |
| <b>Borrower Name</b>   | Breckenridge Property Fund 2016 LLC      | <b>County</b>         | Tarrant    |                    |          |

|                          |                      |                      |                      |  |  |
|--------------------------|----------------------|----------------------|----------------------|--|--|
| <b>Tracking IDs</b>      |                      |                      |                      |  |  |
| <b>Order Tracking ID</b> | 06.05.23 BPO Request | <b>Tracking ID 1</b> | 06.05.23 BPO Request |  |  |
| <b>Tracking ID 2</b>     | --                   | <b>Tracking ID 3</b> | --                   |  |  |

### General Conditions

|                                       |               |  |  |
|---------------------------------------|---------------|--|--|
| <b>Owner</b>                          | DEANE CAROL J | <b>Condition Comments</b>  |  |
| <b>R. E. Taxes</b>                    | \$2,544       | Property has missing and peeling paint on the wood peices on the exterior. The landscaping needs to be cleaned up. there is a large container in the driveway that has stuff in it. It appears the property is bein glcleaned out. Conforms to the neighborhood. Is surrounded by other residential homes. Track construction with builder grade finish out. Exterior is brick construction. |  |
| <b>Assessed Value</b>                 | \$261,405     |  |  |
| <b>Zoning Classification</b>          | Residential   |  |  |
| <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> | \$4,000       |  |  |
| <b>Estimated Interior Repair Cost</b> | \$0           |  |  |
| <b>Total Estimated Repair</b>         | \$4,000       |  |  |
| <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>  |  |
| <b>Local Economy</b>                     | Stable                                 | Located in North Fort Worth. The area is a mixture of single story and two-story homes. The neighborhood has no community amenities. Located near freeway for easy commuting to Downtown Fort Worth, Alliance, Lockheed Martin and NAS JRB, Burlington Northern Santa Fe RR has corporate offices in the area. This is an older fully built out area with no land available for development. Located in the Eagle Mt/Saginaw ISD which is a preferred district. No foreclosure or short sale activity known at this time. |  |
| <b>Sales Prices in this Neighborhood</b> | Low: \$276,000<br>High: \$480,000      |   |  |
| <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>         | 417 Willowstone Trail | 616 Steerman Court    | 712 Fox Run Trail     | 613 Babbling Brook Drive |
| <b>City, State</b>            | Saginaw, TX           | Fort Worth, TX        | Saginaw, TX           | Saginaw, TX              |
| <b>Zip Code</b>               | 76179                 | 76179                 | 76179                 | 76179                    |
| <b>Datasource</b>             | Tax Records           | MLS                   | MLS                   | MLS                      |
| <b>Miles to Subj.</b>         | --                    | 0.33 <sup>1</sup>     | 0.55 <sup>1</sup>     | 0.45 <sup>1</sup>        |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                      |
| <b>Original List Price \$</b> | \$                    | \$300,000             | \$290,000             | \$312,000                |
| <b>List Price \$</b>          | --                    | \$300,000             | \$290,000             | \$305,000                |
| <b>Original List Date</b>     |                       | 05/24/2023            | 05/04/2023            | 04/27/2023               |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 6 · 13                | 17 · 33               | 16 · 40                  |
| <b>Age (# of years)</b>       | 23                    | 18                    | 21                    | 19                       |
| <b>Condition</b>              | Average               | Average               | Average               | Average                  |
| <b>Sales Type</b>             | --                    | Investor              | 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 Ranch         | 1 Story Ramch         | 1 Story Ranch         | 1 Story Ranch            |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                        |
| <b>Living Sq. Feet</b>        | 1,781                 | 1,618                 | 1,488                 | 1,869                    |
| <b>Bdrm · Bths · ½ Bths</b>   | 3 · 2                 | 3 · 2                 | 3 · 2                 | 3 · 2                    |
| <b>Total Room #</b>           | 6                     | 6                     | 6                     | 6                        |
| <b>Garage (Style/Stalls)</b>  | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 2 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>               | --                    | --                    | --                    | --                       |
| <b>Lot Size</b>               | .16 acres             | .152 acres            | .141 acres            | .126 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** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. This remarkable home is a true gem that combines comfort, style, & convenience. With only one owner, this home exudes pride of ownership & meticulous care. Step inside and be captivated by the spacious split bedroom floorplan, providing the perfect balance of privacy & togetherness. Nestled in a tranquil & serene neighborhood, you'll enjoy peaceful living while being just moments away from shopping. The 9ft ceilings create an open & airy atmosphere, making every room feel inviting. The main areas feature stunning laminate wood, adding a touch of elegance & easy maintenance. The kitchen is a chef's delight, complete with a breakfast bar and a pantry for ample storage. The master suite is a private sanctuary, offering an ensuite bath with dual vanities, a soothing garden tub, a separate shower, and a spacious walk-in closet. The well-manicured landscaping provides a picturesque setting, creating an oasis of tranquility and convenience with a TuffShed included added shelves and peg board.
- Listing 2** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. Nestled in a family-friendly cul-de-sac, Fox Run Trail is a single-family home that has been lovingly cared for by its one and only owner. Recently painted, this home is ready to welcome its new family! Enjoy the open floor plan with three bedrooms and two bathrooms, perfect for a growing family. Features include a bright and airy living room, and inviting kitchen with plenty of storage. Enjoy the convenience of a two-car garage and a covered back porch
- Listing 3** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. Welcome to this charming home! One of the highlights is its large kitchen, which provides ample space for cooking and entertaining. With plenty of counter space and many cabinets, you'll have all the room you need to store your cooking essentials. As you enter the living room with vaulted ceilings, you will be greeted with an inviting atmosphere, with a wood-burning or gas fireplace that adds warmth and comfort. The primary bedroom is spacious and boasts a private bathroom, giving you the privacy and comfort you need to relax and unwind after a long day. Nicely landscaped, water sprinkler system, and private fenced backyard. The roof was replaced in 2019

### Recent Sales

|                        | Subject               | Sold 1                | Sold 2 *               | Sold 3                |
|------------------------|-----------------------|-----------------------|------------------------|-----------------------|
| Street Address         | 417 Willowstone Trail | 417 Candlestick Trail | 424 Willow Vista Drive | 416 Marsha Street     |
| City, State            | Saginaw, TX           | Saginaw, TX           | Saginaw, TX            | Saginaw, TX           |
| Zip Code               | 76179                 | 76179                 | 76179                  | 76179                 |
| Datasource             | Tax Records           | MLS                   | MLS                    | MLS                   |
| Miles to Subj.         | --                    | 0.07 <sup>1</sup>     | 0.38 <sup>1</sup>      | 0.49 <sup>1</sup>     |
| Property Type          | SFR                   | SFR                   | SFR                    | SFR                   |
| Original List Price \$ | --                    | \$275,000             | \$325,000              | \$340,000             |
| List Price \$          | --                    | \$275,000             | \$309,000              | \$315,000             |
| Sale Price \$          | --                    | \$276,000             | \$309,000              | \$315,000             |
| Type of Financing      | --                    | Fha                   | Va                     | Fha                   |
| Date of Sale           | --                    | 04/18/2023            | 03/13/2023             | 05/19/2023            |
| DOM · Cumulative DOM   | -- · --               | 5 · 60                | 25 · 64                | 50 · 70               |
| Age (# of years)       | 23                    | 23                    | 18                     | 18                    |
| Condition              | Average               | Average               | Average                | Average               |
| Sales Type             | --                    | Fair Market Value     | Fair Market Value      | Fair Market Value     |
| Location               | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential  | Neutral ; Residential |
| View                   | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential  | Neutral ; Residential |
| Style/Design           | 1 Story Ranch         | 1 Story Ranch         | 1 Story Ranch          | 1 Story Ranch         |
| # Units                | 1                     | 1                     | 1                      | 1                     |
| Living Sq. Feet        | 1,781                 | 1,525                 | 1,693                  | 2,034                 |
| Bdrm · Bths · ½ Bths   | 3 · 2                 | 3 · 2                 | 4 · 2                  | 4 · 2                 |
| Total Room #           | 6                     | 6                     | 7                      | 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               | .16 acres             | .160 acres            | .168 acres             | .149 acres            |
| Other                  | --                    | \$8,000 closing costs | \$9,000 closing costs  | --                    |
| Net Adjustment         | --                    | +\$2,240              | -\$9,000               | -\$10,120             |
| Adjusted Price         | --                    | \$278,240             | \$300,000              | \$304,880             |

\* 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** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. Adjusted for GLA and closing costs. Click the Virtual Tour link to view the 3D walkthrough. Charming brick exterior welcomes you home! Ideal layout with 3 spacious bedrooms and an open concept main living area. Enjoy easy conversations with the chef from the living room or dining area. Painted cabinets add a pop of color to the kitchen and make the space an eye-catching feature of the home. The primary bedroom is generously sized and features a private en suite with ample storage space and a walk-in closet. The backyard is perfectly suited for outdoor living with a fire pit setup, a covered patio and ample space for a grill.
- Sold 2** Similar age, neighborhood, quality and style. Same baths and garage spaces. Superior bedrooms. Adjusted for closing costs. Welcome home to Willow Vista Estates! This beautiful 4 bedroom 2 bath brick home in the desirable Eagle Mountain ISD is the perfect place to call home! Enjoy the new windows that let in plenty of natural light. Relax or entertain in the covered patio in your own Hot Tub. The spacious kitchen has plenty of counter space and storage, and the large living room is perfect for family gatherings. The master bedroom has an en-suite bathroom with walk-in closet and garden tub. The other three bedrooms are generously sized and have plenty of closet space.
- Sold 3** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. Adjusted for GLA. Step inside this cozy home tucked away in a quiet neighborhood. This home offers a large eat-in-kitchen that is open to the living room and a split bedroom floor plan! Primary on one side, 3 large bedrooms on the other. Plus an additional den space that makes for a great office. The covered porch, and NO backyard neighbors is perfect for get togethers.

### Subject Sales & Listing History

|  |                            |                        |                                  |               |                    |                     |               |
|--|----------------------------|------------------------|----------------------------------|---------------|--------------------|---------------------|---------------|
| <b>Current Listing Status</b>                      | Not Currently Listed       |                        | <b>Listing History Comments</b>  |               |                    |                     |               |
| <b>Listing Agency/Firm</b>                         |                            |                        | Property has not been in the MLS |               |                    |                     |               |
| <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

|   | <b>As Is Price</b> | <b>Repaired Price</b> |
|---|--------------------|-----------------------|
| <b>Suggested List Price</b>   | \$295,000          | \$299,000             |
| <b>Sales Price</b>  | \$290,000          | \$294,000             |
| <b>30 Day Price</b>   | \$280,000          | --                    |
| <b>Comments Regarding Pricing Strategy</b>  |                    |                       |
| No concession will be needed. The subject has good rental potential. It is a strong rental Market. The value was determined by the adjusted values of the closed lease comps. |                    |                       |

### 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. |
|-------------------------|--|



### Subject Photos



Front



Address Verification



Side



Side



Street



Street

### Subject Photos



Other



Other



Other



Other



## Listing Photos

**L1** 616 Steerman Court  
Fort Worth, TX 76179



Front

**L2** 712 Fox Run Trail  
Saginaw, TX 76179



Front

**L3** 613 Babbling Brook Drive  
Saginaw, TX 76179



Front

## Sales Photos

**S1** 417 Candlestick Trail  
Saginaw, TX 76179



Front

**S2** 424 Willow Vista Drive  
Saginaw, TX 76179



Front

**S3** 416 Marsha Street  
Saginaw, TX 76179



Front

### ClearMaps Addendum

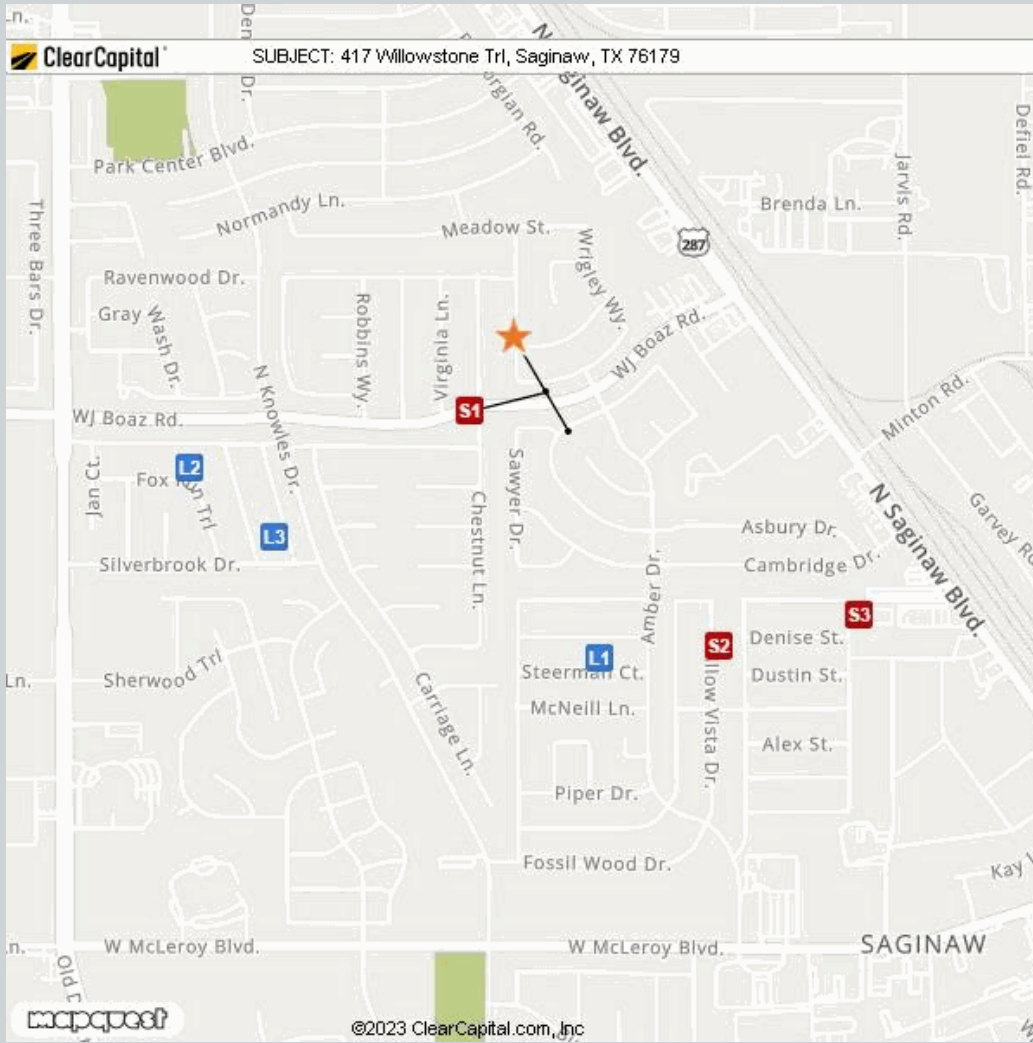
**Address** ★ 417 Willowstone Trail, Saginaw, TX 76179

**Loan Number** 53703

**Suggested List** \$295,000

**Suggested Repaired** \$299,000

**Sale** \$290,000



#### Comparable

| Comparable | Address  | Miles to Subject        | Mapping Accuracy |
|------------|--|-------------------------|------------------|
| ★ Subject  | 417 Willowstone Trail, Saginaw, TX 76179       | --                      | Parcel Match     |
| L1         | 616 Steerman Court, Fort Worth, TX 76179       | 0.33 Miles <sup>1</sup> | Parcel Match     |
| L2         | 712 Fox Run Trail, Fort Worth, TX 76179        | 0.55 Miles <sup>1</sup> | Parcel Match     |
| L3         | 613 Babbling Brook Drive, Fort Worth, TX 76179 | 0.45 Miles <sup>1</sup> | Parcel Match     |
| S1         | 417 Candlestick Trail, Fort Worth, TX 76179    | 0.07 Miles <sup>1</sup> | Parcel Match     |
| S2         | 424 Willow Vista Drive, Fort Worth, TX 76179   | 0.38 Miles <sup>1</sup> | Parcel Match     |
| S3         | 416 Marsha Street, Fort Worth, TX 76179        | 0.49 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>                | Jerry Hayden | <b>Company/Brokerage</b> | Hayden Group, Inc.                           |
| <b>License No</b>                 | 0454586      | <b>Address</b>           | 2813 S Hulen St, Ste 150 Fort Worth TX 76109 |
| <b>License Expiration</b>         | 05/31/2024   | <b>License State</b>     | TX   |
| <b>Phone</b>                      | 8174755911   | <b>Email</b>             | jhaydenrealestate@gmail.com                  |
| <b>Broker Distance to Subject</b> | 10.97 miles  | <b>Date Signed</b>       | 06/06/2023                                   |

*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 REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.**

**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.**