20 VIA VISIONE UNIT 103 HENDERSON, NV 89011 **54361** Loan Number

\$465,000• As-Is Value

by ClearCapital

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	20 Via Visione Unit 103, Henderson, NV 89011 01/18/2024 54361 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9114473 01/18/2024 16022117065 Clark	Property ID	34989543
Tracking IDs					
Order Tracking ID	1.17_Citi_BPO_Update	Tracking ID 1	1.17_Citi_BPO_Up	date	
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments		
R. E. Taxes	\$2,106	Subject property is located in a gated community. Subject property typical for the neighborhood. No damage or repair		
Assessed Value	\$123,547	issues from visual exterior inspection. Doors, windows, and		
Zoning Classification	Residential	landscaping appear to be in average condition for the year built and area.		
Property Type	Condo	and area.		
Occupancy	Vacant			
Secure?	Yes			
(Lockbox, Gated Community)				
Ownership Type	Fee Simple			
Property Condition	Average			
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	Taylor Association			
Association Fees	\$701 / Month (Other: GATED, LNDMNT, MGMT, REC, SEWER, WATER)			
Visible From Street	Visible			
Road Type	Private			

nta			
Suburban	Neighborhood Comments		
Stable	In the subject's subdivision there are 9 condos for sale, 2		
Low: \$198499 High: \$657200	contract, 13 condos sold in the last 12 months. Average days or Market 116 days. No REO or short sale properties in the		
Remained Stable for the past 6 months.	subdivision.		
<180			
	Suburban Stable Low: \$198499 High: \$657200 Remained Stable for the past 6 months.		

Client(s): Wedgewood Inc

Property ID: 34989543

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	20 Via Visione Unit 103	10 Via Vasari # 3105	18 Via Visione Unit 105	15 Via Visione Unit 103
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89011	89011	89011	89011
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.05 1	0.11 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$530,000	\$520,000	\$495,000
List Price \$		\$530,000	\$479,000	\$475,000
Original List Date		09/16/2023	10/20/2023	10/24/2023
DOM · Cumulative DOM		123 · 124	89 · 90	85 · 86
Age (# of years)	18	18	18	16
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Multi-Unit Buildi	ng 2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,594	1,594	1,594	1,594
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	7	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other				

^{*} Listing 2 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.

HENDERSON, NV 89011 Loa

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Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 Identical in year built, square footage, bedrooms, bathrooms, garage. Welcome to the V at LAKE LAS VEGAS, RESORT STYLE LIVING! Spacious, high ceilings throughout, w/natural light, from your balcony or patio, breathtaking panorama views of the golf course, mountains & the waters of Lake LV. One of the standout features is the PRIVATE POOL & SPA located just steps away from your back patio. Also includes a clubhouse with resort-style pools, grotto, cabanas, a workout & game room, putting green, and much more. As of 2021: new tankless water heater, water softener, fresh paint throughout & new Italian polished porcelain tile. Also Included granite counters, custom cabinetry, kitchen Island with Wine Fridge & top of the line KitchenAid Stainless Appliance, HOA Fees include: All water used within your unit, trash pick up, landscaping throughout the V, daily pool ,clubhouse maintenance, privacy gates at front entrance, Lake LV was recently voted the Best Master plan community in LV, complete with Water Sports, Fine Dining, Boutique Shops & Outdoor Concerts.
- Listing 2 Identical in year built, square footage, bedrooms, bathrooms, garage. Experience the epitome of luxury living in this stunning condo boasting views of the picturesque lake and majestic mountains. Situated in the award-winning Lake Las Vegas, this three-bedroom, three-bath unit is a true gem. The interior of this condo is nothing short of exquisite, featuring high-end upgrades like stainless steel appliances, a wine refrigerator, elegant granite countertops, crown molding, recessed lighting, a marble fireplace, custom cabinets, and lofty 10-foot ceilings. Your lifestyle here is further enhanced by resort-style amenities, including a lavish clubhouse, inviting pool, private cabanas, BBQ area, rejuvenating spa, engaging game room, and a well-equipped fitness center. Recent improvements, such as AC and furnace with flexible zone thermostats, a tankless water heater with leak shutoff detection system. Lake Las Vegas, a sprawling 320-acre lake, offers a myriad of upscale dining options, and open-air concerts making this the jewel of Lake Las Vegas!
- Listing 3 Similar in year built. Identical in square footage, bedrooms, bathrooms, garage. VIEWS VIEWS VIEWS! This gorgeous home shows off some of the best views of Lake Las Vegas and Reflection Bay Golf Course in the community! You feel like you are on vacation when you are sitting in the great room or on the back patio of this luxury condo surrounded by mountain views as well! The high-end kitchen features granite countertops, stainless steel appliances, and a wine refrigerator. The large primary bedroom has two walk in closets and a bathroom with a tile walk in shower and jetted bathtub. The balcony off the primary bedroom brings you to another level of breathtaking views! Two more bedrooms and a bathroom upstairs. This one looks like a model home! This gated community also includes a beautiful clubhouse with a resort like pool and spa area and workout facility!

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	20 Via Visione Unit 103	16 Via Visione Unit 103	25 Via Visione Unit 201	36 Via Vasari Unit 201
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89011	89011	89011	89011
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.10 1	0.06 1	0.34 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$445,000	\$519,900	\$499,900
List Price \$		\$445,000	\$475,000	\$499,900
Sale Price \$		\$435,000	\$450,000	\$495,000
Type of Financing		Conv	Conv	Conv
Date of Sale		04/28/2023	12/18/2023	05/15/2023
DOM · Cumulative DOM		32 · 32	163 · 163	73 · 73
Age (# of years)	18	18	18	18
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Multi-Unit Buildin		2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,594	1,594	1,596	1,596
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 3	3 · 3
Total Room #	5	5	6	8
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other				
Net Adjustment		-\$5,000	-\$5,000	-\$5,000
Adjusted Price		\$430,000	\$445,000	\$490,000

^{*} 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.

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Recent Sales - Cont.

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

- Identical in year built, square footage, bedrooms, bathrooms. Superior in garage (adjustment \$5,000). Resort style living Gated community with 2 story townhome with 3 Beds, 2 Full Baths, 1 Hall Bath and 2 Car Garage. Harwood white floor all around the area, nice covered patio with mountain views, Living room with nice fireplace, kitchen with granite and high end stainless steel appliances on the 1 st floor. All 3 beds with laundry room on th 2nd floor. All bedrooms are spacious. Gated Community has a lot of amenities - Clubhouse with Management, Golf course, Pool, Spa Fitness and etc. Seller wants to sell bring offers.
- Sold 2 Identical in year built, bedrooms, garage. Superior in bathrooms (adjustment -\$5,000). Similar in square footage. Location, Location, Location!! You can NOT beat your new view! This incredible single story FURNISHED condo is located on the 2nd floor, nestled in the exclusive gated community of the V at Lake Las Vegas! This beautiful home boasts 3 spacious Bedrooms PLUS a Den, 3 Baths, and a 1-car Attached Garage! The Living area showcases a gas Fireplace & double doors that lead to your Private Balcony w/ breathtaking golf, lake & mountain views! The Gourmet kitchen is nicely appointed with Stainless Steel appliances, a gas stove, Granite counters, Wine Fridge, and island with breakfast bar. Community amenities include: multiple pools, spa, outdoor fireplace, BBQ area, large clubhouse with game room, kitchen, fitness center and more! Located just minutes from Montelago Village (the heart of Lake Las Vegas) where you can enjoy fine dining, a convenience store, water sports, & outdoor concerts! Lake Las Vegas was recently voted the best Master Planned Community in Las Vegas! Come see Why!
- Identical in year built, bedrooms, garage. Superior in bathrooms (adjustment -\$5,000). Similar in square footage. Beautiful condo in the highly desirable V at Lake Las Vegas! Stunning Mountain Views from the large 2nd floor unit. Upgraded Travertine floors, crown molding, granite counters, custom window treatments throughout and stainless steel appliances! 3 Bedrooms Plus Den! Tankless water heater and water softener included. Community offers a Clubhouse, 3 swimming pools, spa, gymnasium, game room, lounge and views of Lake Las Vegas. Lake Las Vegas was recently voted the best Master Planned community in Las Vegas! Lake Las Vegas is a 320-acre lake & is considered by many to be the most beautiful in the entire Las Vegas Valley complete with water sports, fine dining & outdoor concerts.

Client(s): Wedgewood Inc Property ID: 34989543 Subject Sales & Listing History

by ClearCapital

HENDERSON, NV 89011

Subject Sales & Listing History	ory
Current Listing Status	Currently Listed
Listing Agency/Firm	Wedgewood Homes Realty,LLC
Listing Agent Name	Ronald G. Memo
Listing Agent Phone	(702) 338-4692
# of Removed Listings in Previous 12 Months	1
# of Sales in Previous 12 Months	1

Listing History Comments

This premier property at the desirable V in Lake Las Vegas offers a breathtaking 180-degree view of the Lake, Reflection Bay golf course & surrounding desert mountains from both the primary & 2nd levels. Designer-reimagined luxury 3-bedroom condo, full custom renovation including designer selected paint schemes, LVP flooring, quartz counters throughout, pebble backsplash, custom cabinetry, and high-end stainless-steel appliances. Additional luxury features, plantation shutters, crown molding, new carpet, tankless water heater, smart thermostat and thoughtfully procured fixture & hardware package. Floorplan features, attached oversized 1 car garage, high ceilings, open kitchen with island. Primary bedroom suite boasts spa-like retreat with dual sinks, walk-in shower, jacuzzi tub, two walk-in closets w/ custom cabinetry and a private balcony. The main living area has a gas fireplace, opening to the spacious patio to enjoy the majestic views while living the resort life in Lake Las Vegas

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/19/2023	\$450,000	09/28/2023	\$524,900	Sold	07/18/2023	\$425,000	MLS
09/28/2023	\$524,900	10/19/2023	\$499,000	Withdrawn	10/19/2023	\$524,900	MLS
10/19/2023	\$499,000	01/04/2024	\$474,900				MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$475,000	\$475,000		
Sales Price	\$465,000	\$465,000		
30 Day Price	\$430,000			
Comments Regarding Pricing Strategy				

Subject property typical for the neighborhood. No damage or repair issues from visual exterior inspection. Doors, windows, and landscaping appear to be in average condition for the year built and area. Neighborhood is free and clear of damage. Nearby the subject property there is commercial property and a freeway. No effect on the subject's value and marketability. Most weight given to Listing #2 and Sale #1. These comps are the most comparable in characteristics and show the best support for the value conclusion. Suggest pricing near low range of competing listings. Subject property would likely sell near mid to low range of comps.

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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.

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by ClearCapital

Subject Photos



Front



Front



Address Verification



Address Verification



Address Verification



Side

Subject Photos



Side



Street



Street

Listing Photos





Front

18 Via Visione Unit 105 Henderson, NV 89011



Front

15 Via Visione Unit 103 Henderson, NV 89011



Front

Sales Photos



S1 16 Via Visione Unit 103 Henderson, NV 89011



Front



25 Via Visione Unit 201 Henderson, NV 89011



Front



36 Via Vasari Unit 201 Henderson, NV 89011



Front

DRIVE-BY BPO

ClearMaps Addendum ☆ 20 Via Visione Unit 103, Henderson, NV 89011 **Address** Loan Number 54361 Suggested List \$475,000 Suggested Repaired \$475,000 **Sale** \$465,000 Clear Capital SUBJECT: 20 Via Visione Unit 103, Henderson, NV 89011 wliette Pointe La Portezza Dr Montelago Blvd Highland Snores Charlotte Ridge Lake Las Vegas Pkwy Reflection Bay Golf Club mapques? @2024 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 20 Via Visione Unit 103, Henderson, NV 89011 Parcel Match Listing 1 10 Via Vasari #3105, Henderson, NV 89011 0.27 Miles 1 Parcel Match Listing 2 18 Via Visione Unit 105, Henderson, NV 89011 0.05 Miles 1 Parcel Match

L3	Listing 3	15 Via Visione Unit 103, Henderson, NV 89011	0.11 Miles ¹	Parcel Match
S1	Sold 1	16 Via Visione Unit 103, Henderson, NV 89011	0.10 Miles ¹	Parcel Match
S2	Sold 2	25 Via Visione Unit 201, Henderson, NV 89011	0.06 Miles ¹	Parcel Match
S3	Sold 3	36 Via Vasari Unit 201, Henderson, NV 89011	0.34 Miles ¹	Parcel 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.

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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.

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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.

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Report Instructions - cont.

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.

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.

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Broker Information

Broker Name Ivory Harp Company/Brokerage **Prestige Properties**

1139 Paradise Vista Henderson NV License No S.0172462 Address

89002

License Expiration 12/31/2024 **License State** NV

7025812609 **Email Phone** info@ivoryharp.realtor

Date Signed 01/18/2024 **Broker Distance to Subject** 8.73 miles

/Ivory Harp/

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.

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: Ivory Harp ("Licensee"), S.0172462 (License #) who is an active licensee in good standing.

Licensee is affiliated with Prestige Properties (Company).

This Addendum is an integral part of the BPO prepared by Licensee and the BPO is considered incomplete without it.

- 1. This BPO has been prepared for Wedgewood Inc (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: 20 Via Visione Unit 103, Henderson, NV 89011
- 2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
- 3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
- 4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Licensee signature: /Ivory Harp/ Issue date: January 18, 2024

NOTWITHSTANDING ANY PREPRINTED LANGUAGE TO THE CONTRARY, THIS OPINION IS NOT AN APPRAISAL OF THE MARKET VALUE OF THE PROPERTY. IF AN APPRAISAL IS DESIRED. THE SERVICES OF A LICENSED OR CERTIFIED APPRAISER MUST BE OBTAINED.

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Disclaimer

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

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.

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