

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>         | 5032 Springfield Way, Sacramento, CA 95841 | <b>Order ID</b>       | 9097673        | <b>Property ID</b> | 34956183 |
| <b>Inspection Date</b> | 01/05/2024                                 | <b>Date of Report</b> | 01/06/2024     |                    |          |
| <b>Loan Number</b>     | 56278                                      | <b>APN</b>            | 22803600170000 |                    |          |
| <b>Borrower Name</b>   | Catamount Properties 2018 LLC              | <b>County</b>         | Sacramento     |                    |          |

| Tracking IDs             |         |                      |         |  |  |
|--------------------------|---------|----------------------|---------|--|--|
| <b>Order Tracking ID</b> | 1.5_BPO | <b>Tracking ID 1</b> | 1.5_BPO |  |  |
| <b>Tracking ID 2</b>     | --      | <b>Tracking ID 3</b> | --      |  |  |

## General Conditions

|                                       |                  |   |  |
|---------------------------------------|------------------|---|--|
| <b>Owner</b>                          | LEONA M BROWN    | <b>Condition Comments</b>   |  |
| <b>R. E. Taxes</b>                    | \$2,244          | The subject property is in average visible condition, no visible damages. |  |
| <b>Assessed Value</b>                 | \$80,342         |   |  |
| <b>Zoning Classification</b>          | Residential RD-5 |   |  |
| <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>  |  |
| <b>Local Economy</b>                     | Stable                              | The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market. |  |
| <b>Sales Prices in this Neighborhood</b> | Low: \$200200<br>High: \$507500     |   |  |
| <b>Market for this type of property</b>  | Increased 1 % in the past 6 months. |   |  |
| <b>Normal Marketing Days</b>             | <30                                 |   |  |

## Current Listings

|                               | Subject               | Listing 1             | Listing 2 *           | Listing 3             |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 5032 Springfield Way  | 5200 Fernwood Way     | 5001 Date Ave         | 5204 Atlanta Way      |
| <b>City, State</b>            | Sacramento, CA        | Sacramento, CA        | Sacramento, CA        | Sacramento, CA        |
| <b>Zip Code</b>               | 95841                 | 95841                 | 95841                 | 95841                 |
| <b>Datasource</b>             | Public Records        | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.62 <sup>1</sup>     | 0.73 <sup>1</sup>     | 0.40 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | \$                    | \$439,000             | \$469,000             | \$444,999             |
| <b>List Price \$</b>          | --                    | \$439,000             | \$469,000             | \$444,999             |
| <b>Original List Date</b>     |                       | 09/01/2023            | 10/25/2023            | 11/13/2023            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 68 · 127              | 72 · 73               | 40 · 54               |
| <b>Age (# of years)</b>       | 65                    | 67                    | 65                    | 67                    |
| <b>Condition</b>              | Average               | Average               | Average               | Average               |
| <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>           | 1 Story Ranch         | 1 Story Ranch         | 1 Story Ranch         | 1 Story Ranch         |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 1,224                 | 1,233                 | 1,106                 | 1,414                 |
| <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>               | --                    | --                    | --                    | Pool - Yes            |
| <b>Lot Size</b>               | 0.23 acres            | 0.23 acres            | 0.23 acres            | 0.18 acres            |
| <b>Other</b>                  | None                  | None                  | None                  | None                  |

\* Listing 2 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** Beautifully updated home on large corner lot with covered RV Storage. Featuring 3 bedrooms, 2 baths, 2-car garage, air-conditioned sunroom adds another 280 sq. ft., new laminate and tile flooring, new kitchen appliances, new paint, updated light fixtures, back patio with aluminum cover and much more! Close to schools, parks and shopping.
- Listing 2** MID-CENTURY EXECUTIVE HOME - 3 bd and 2 ba single story home is also a Gardener's delight w/approx. 1/4 acre fully landscaped! Laminate wood floors & baseboards thru-out home, recessed & drop lighting; Kitchen updates includes stove top, convection oven, dishwasher/disposal & stainless-steel sink & dedicated reverse osmosis faucet for filtered water. Washer/Dryer & Fridge w/ ice maker is included in sale. NEW ROOF!! 3rd bd non-bearing wall removed to create an enlarged Master bd, but can easily be put back to a 3rd bd. Sec I&II clear pest provided by Seller by COE. HVAC & Dual pane windows. Yard is a gardener's/foodie's dream grounds w/ raised veggie boxes and multiple grafted espalier fruit trees & privacy hedges. 2 storage units w/ property. Parking for 6+ cars incl gated RV parking. Near stores & easy access to Carmichael/Antelope libraries. American River College within walking distance. Easy Hwy 80 access to Reno/ Bay Area. Prelim plans for over garage guest quarters/rental unit (may be extra income or extended family). Zoned RD-5.
- Listing 3** Welcome to 5204 Atlanta Way, nestled in the charming Old Foothill Farms area of Sacramento. This home presents a canvas of possibilities, where some upgrades have been completed, while others await your personal touch. As you step inside, you'll find a promise of potential, with room for customization to suit your style. Discover two sheds on the property, including a large, finished shed that invites imagination ideal for a home office, game room, yoga studio, home gym, or any space to match your vision. Convenience is key, as this residence is just steps away from Pioneer Elementary/Middle School and the recreational possibilities of Pioneer Park, ensuring a perfect setting for families. Located close to I-80, commuting is a breeze! Enjoy easy access to nearby shopping, hospitals, and an array of eateries. Adding to its appeal, the property features RV access, catering to those with the need to safely store your RV or boat on your own property. Embrace the opportunity to transform this house into your dream home in a quiet neighborhood with access to a wealth of nearby amenities!

### Recent Sales

|                               | Subject               | Sold 1 *              | Sold 2                | Sold 3                |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 5032 Springfield Way  | 5259 Fernwood Way     | 5242 Nw Verner Ave    | 5236 Atlanta Way      |
| <b>City, State</b>            | Sacramento, CA        | Sacramento, CA        | Sacramento, CA        | Sacramento, CA        |
| <b>Zip Code</b>               | 95841                 | 95841                 | 95841                 | 95841                 |
| <b>Datasource</b>             | Public Records        | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.69 <sup>1</sup>     | 0.71 <sup>1</sup>     | 0.49 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | --                    | \$440,000             | \$424,000             | \$450,000             |
| <b>List Price \$</b>          | --                    | \$440,000             | \$424,000             | \$450,000             |
| <b>Sale Price \$</b>          | --                    | \$435,000             | \$424,000             | \$455,000             |
| <b>Type of Financing</b>      | --                    | Conventional          | Conventional          | Conventional          |
| <b>Date of Sale</b>           | --                    | 07/28/2023            | 10/16/2023            | 10/27/2023            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 14 · 48               | 64 · 88               | 3 · 28                |
| <b>Age (# of years)</b>       | 65                    | 67                    | 67                    | 67                    |
| <b>Condition</b>              | Average               | Average               | Average               | Average               |
| <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>           | 1 Story Ranch         | 1 Story Ranch         | 1 Story Ranch         | 1 Story Ranch         |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 1,224                 | 1,264                 | 1,200                 | 1,400                 |
| <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>               | 0.23 acres            | 0.21 acres            | 0.16 acres            | 0.22 acres            |
| <b>Other</b>                  | None                  | None                  | None                  | None                  |
| <b>Net Adjustment</b>         | --                    | -\$400                | +\$6,800              | -\$8,800              |
| <b>Adjusted Price</b>         | --                    | \$434,600             | \$430,800             | \$446,200             |

\* 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** Price adjusted for SqFt -\$2000, lot size +\$1600. Wonderful updated 3bd/2bth 1264sf home nestled in an established Foothill Farms neighborhood. This cute home features bamboo laminate wood flooring & plantation shutters through out the living spaces. The kitchen and baths was updated in 2020. The kitchen features breakfast nook and large pantry closet newer cabinets, granite countertops and SS appliances. Home sets on a large corner lot with 2 RV accesses and extended drive way in the front. Close to parks, shopping & entertainment. Come see this great property before its gone.
- Sold 2** Price adjusted for SQFt +\$1200, SqFt +\$5600. This charming home is the perfect place to call your own. With a natural color palette and fresh interior and exterior paint, you will feel right at home. You will love the new flooring throughout the home, as well as the new appliances. The kitchen features a nice backsplash and the primary bathroom offers good under sink storage. Enjoy cozy nights in front of the fireplace or relax in the fenced-in backyard. The backyard also features a sitting area, perfect for entertaining. Other rooms provide flexible living space for whatever you desire. This home is move-in ready and won't last long. Make it yours today!
- Sold 3** Price adjusted for SQFt -\$8800. Fabulous Foothill Farms Ranch style home is ready for move in. The kitchen has been remodeled with crisp and clean subway tile backsplash to compliment the gorgeous marble counters and white shaker cabinets. Topped off with a stainless farm sink, new dishwasher, range, and microwave. Good size Living Room with plenty of light and the dining area has built ins for plenty of storage for your entertaining supplies. Great Breakfast nook and family room add to the floorplan. Almost a 1/4 acre yard is a blank slat for you to create the perfect Oasis. Convenient location

## Subject Sales & Listing History

|  |                            |                        |                         |                                 |                    |                     |               |
|--|----------------------------|------------------------|-------------------------|---------------------------------|--------------------|---------------------|---------------|
| <b>Current Listing Status</b>                      | Not Currently Listed       |                        |                         | <b>Listing History Comments</b> |                    |                     |               |
| <b>Listing Agency/Firm</b>                         |                            |                        |                         | Not listed in Last 12 Months.   |                    |                     |               |
| <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>   | \$446,000          | \$446,000             |
| <b>Sales Price</b>  | \$440,000          | \$440,000             |
| <b>30 Day Price</b>   | \$430,000          | --                    |
| <b>Comments Regarding Pricing Strategy</b>  |                    |                       |
| Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference. |                    |                       |

## 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



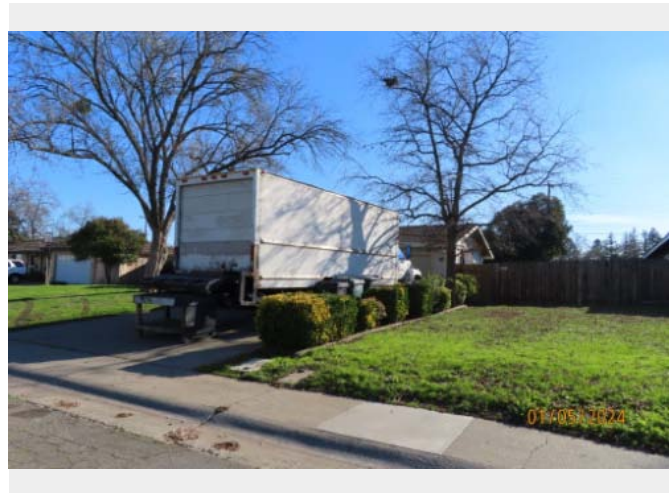
Front



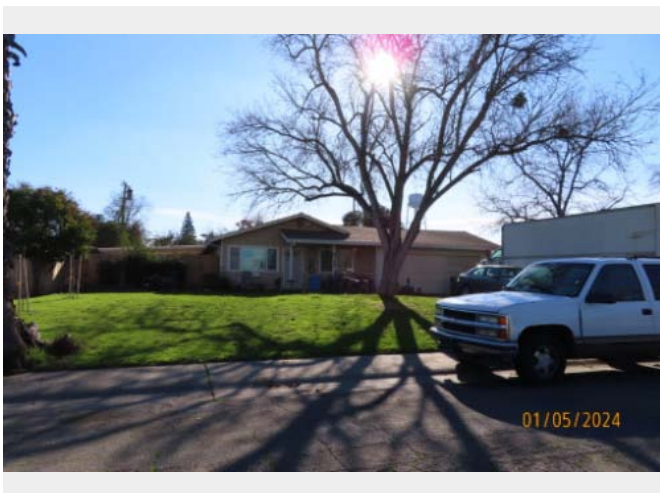
Address Verification



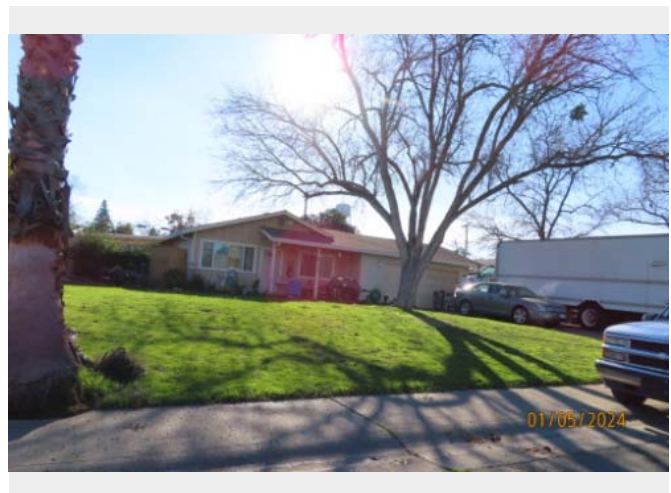
Side



Side



Side



Side

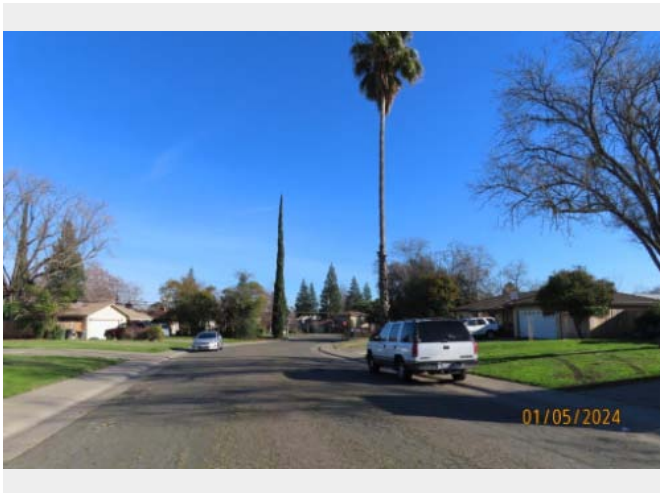
### Subject Photos



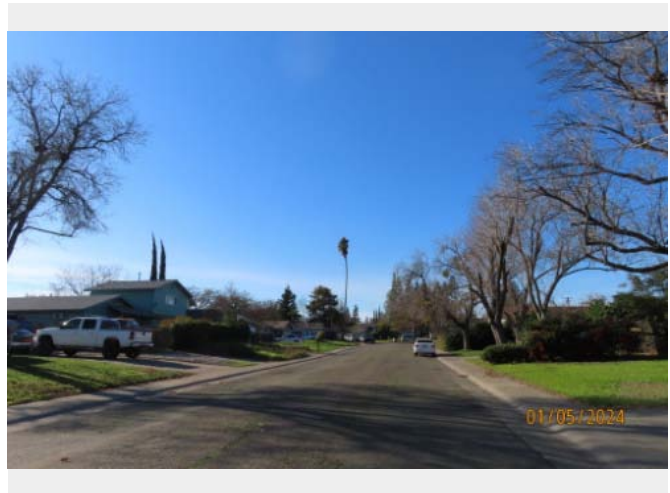
Street



Street



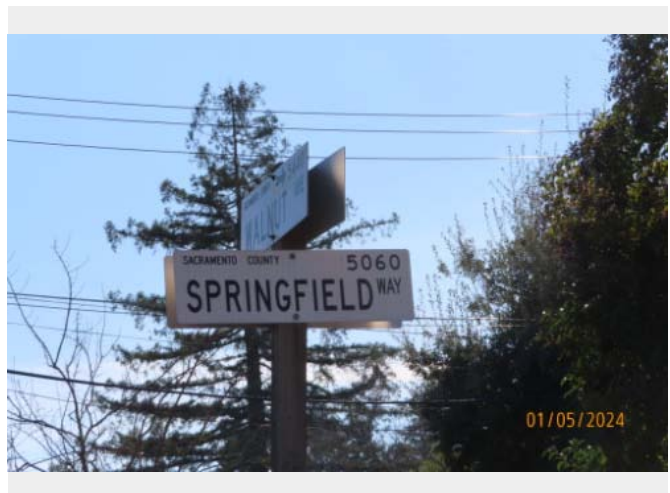
Street



Street



Other



Other



## Listing Photos

**L1** 5200 Fernwood Way  
Sacramento, CA 95841



Front

**L2** 5001 Date Ave  
Sacramento, CA 95841



Front

**L3** 5204 Atlanta Way  
Sacramento, CA 95841



Front

## Sales Photos

**S1** 5259 Fernwood Way  
Sacramento, CA 95841



Front

**S2** 5242 NW Verner Ave  
Sacramento, CA 95841



Front

**S3** 5236 Atlanta Way  
Sacramento, CA 95841



Side

### ClearMaps Addendum

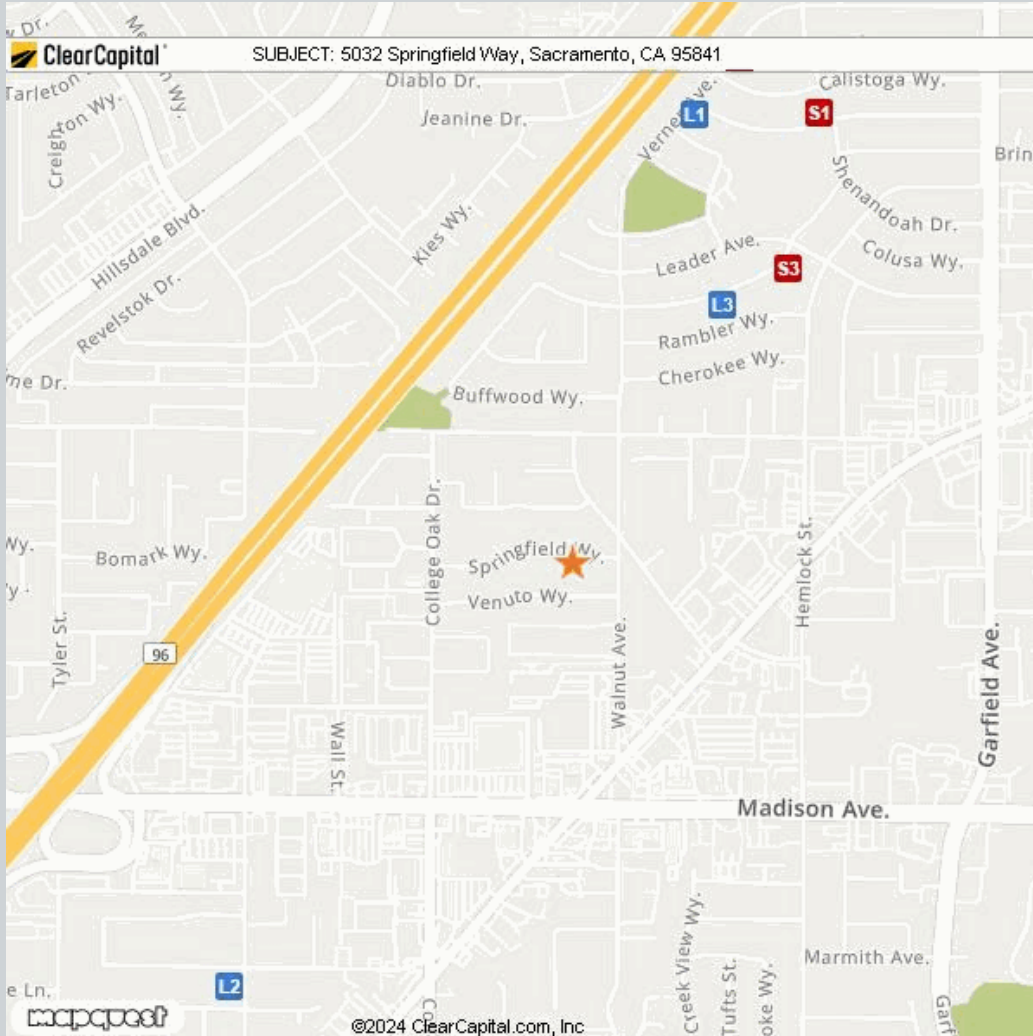
**Address** ★ 5032 Springfield Way, Sacramento, CA 95841

**Loan Number** 56278

**Suggested List** \$446,000

**Suggested Repaired** \$446,000

**Sale** \$440,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

| Comparable   | Address                                    | Miles to Subject        | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject    | 5032 Springfield Way, Sacramento, CA 95841 | --                      | Parcel Match     |
| L1 Listing 1 | 5200 Fernwood Way, Sacramento, CA 95841    | 0.62 Miles <sup>1</sup> | Parcel Match     |
| L2 Listing 2 | 5001 Date Ave, Sacramento, CA 95841        | 0.73 Miles <sup>1</sup> | Parcel Match     |
| L3 Listing 3 | 5204 Atlanta Way, Sacramento, CA 95841     | 0.40 Miles <sup>1</sup> | Parcel Match     |
| S1 Sold 1    | 5259 Fernwood Way, Sacramento, CA 95841    | 0.69 Miles <sup>1</sup> | Parcel Match     |
| S2 Sold 2    | 5242 Nw Verner Ave, Sacramento, CA 95841   | 0.71 Miles <sup>1</sup> | Parcel Match     |
| S3 Sold 3    | 5236 Atlanta Way, Sacramento, CA 95841     | 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.

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>                | Alina Pustynovich | <b>Company/Brokerage</b> | Usko Realty Inc.                   |
| <b>License No</b>                 | 01904396          | <b>Address</b>           | 5245 Harston Way Antelope CA 95843 |
| <b>License Expiration</b>         | 04/03/2024        | <b>License State</b>     | CA                                 |
| <b>Phone</b>                      | 9168066386        | <b>Email</b>             | bpoalina@gmail.com                 |
| <b>Broker Distance to Subject</b> | 3.02 miles        | <b>Date Signed</b>       | 01/06/2024                         |

*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.**