DRIVE-BY BPO

7213 HARWICK LN

NORTH RICHLAND HILLS, TX 76182 Loan N

56317 Loan Number **\$335,000**• As-Is Price

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	7213 Harwick Ln, North Richland Hills, TX 76182 08/10/2024 56317 Catamount Properties 2018LLC	Order ID Date of Report APN County	9537150 08/12/2024 01947303 Tarrant	Property ID	35799777
Tracking IDs					
Order Tracking ID	8.8_CitiAgedBPO	Tracking ID 1	8.8_CitiAgedBPO		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments			
	LLC	The property appears to be in average condition and in line with nearby homes. No significant needed exterior repairs were			
R. E. Taxes	\$3,556				
Assessed Value	\$294,693	observed, and no unusual factors were apparent from a drive-by			
Zoning Classification	Residential	Inspection.			
Property Type	SFR				
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost \$0					
Estimated Interior Repair Cost					
Total Estimated Repair \$0					
НОА	No				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	nta				
Location Type	Urban	Neighborhood Comments			
Local Economy	Stable	The subject's neighborhood consists of both frame and b			
Sales Prices in this Neighborhood	Low: \$285000 High: \$765960	constructed single family homes and is an established older subdivision. There are schools and city parks nearby which may			
Market for this type of property	Remained Stable for the past 6 months.	be attractive to some buyers. Freeways, shopping, restaurants, and an entertainment district are also in close proximity. No			
Normal Marketing Days	<30	negative external influences were observed.			

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7213 Harwick Ln	7625 Kimberly Ct	6004 Price Drive	7153 Newcastle Place
City, State	North Richland Hills, TX	North Richland Hills, TX	North Richland Hills, TX	North Richland Hills, TX
Zip Code	76182	76182	76180	76182
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	0.97 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$330,000	\$375,000
List Price \$		\$350,000	\$310,000	\$375,000
Original List Date		07/18/2024	06/18/2024	08/08/2024
DOM · Cumulative DOM		25 · 25	51 · 55	2 · 4
Age (# of years)	46	37	56	47
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,808	1,627	1,686	1,748
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.16 acres	0.18 acres	0.23 acres	0.16 acres
Other		Covered, Patio	Covered Patio, Porch, Rain Gutters, Outdoor G	Rain Gutters, Private Ya

^{*} Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Current Listings - Cont.

by ClearCapital

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

- The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: WELCOME TO THIS BEAUTIFULLY MAINTAINED HOME SITUATED ON A CHARMIMG TREE LINED CUL DE SAC*NO HOA*ENJOY OUTDOOR ACTIVITIES, HAVE LARGE GATHERINGS AND COOK-OUTS IN THE GENEROUS YARD SPACE OR JUST RELAX ON THE COVERED PATIO*Inside you will find a spcious Great Room enhanced by the tray ceiling, fireplace plus an abundance of natural light*The kitchen has plenty of of cabinet space and adjoins two dining areas one with access to the patio*The primary suite with cove ceiling leads into the en suite bath with two walk-in closets, extended vanity with dual sinks, separate shower and soaking tub*The HVAC System is approximately 5 years old and the carpet replaced in the last couple months*This home offers an ideal setting with easy access to the Dallas-Fort Worth Metroplex*ou will appreciate the proximaty to a variety of shopping destinations and a wide selection of dining just mnutes away*Don't pass up this oppoprtunity*MAKE THIS LOVELY HOME YOUR OWN!
- Listing 2 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Discover Your Dream Home!!! 'Bring all Offers' 'Seller is Motivated'! \$10K toward repairs or use in anyway. Welcome to this home in the heart of North Richland Hills! This charming 3 bedroom, 2 bathroom is Adorable & Affordable. Nestled in the middle of mature trees. This home offers stainless steel appliances, an abundance of cabinets, pendant and recessed lighting. Stainless Steel refrigerator and shed will stay. Plenty of parking space. Shaded backyard. No HOA. Step inside and be greeted by a spacious living area that's perfect for family gatherings and cozy evenings. Need a home office or an extra flex space? There is a perfect room right off the living area for that. Imagine enjoying your morning coffee on the beautiful back porch, watching the world go by. Don't miss out on this gem in North Richland Hills, a perfect blend of comfort, convenience, and charm in a very sought out area. Close to many restaurants and shopping. Easy commute to DFW.
- Listing 3 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Welcome to this stunning, fully remodeled home located in Birdville ISD. This property offers an open & inviting layout, perfect for modern living. Step into the heart of the home a gorgeous, chef-inspired kitchen featuring expansive island, ss appliances, elegant shaker-style cabinets, high-end quartz countertops, & stylish subway tile backsplash. Cozy up in the living area by the charming wood-burning fireplace, or enjoy the warmth of the beautiful, scratch-resistant wood-like laminate flooring that flows throughout the home. Updated bathrooms showcase designer finishes, adding a touch of luxury to your daily routine. Each of the spacious bedrooms offers ample storage, ensuring comfort & convenience for everyone. Home also boasts a large bonus family filled with natural light—ideal for entertaining or creating a space that suits your lifestyle. Step outside to the private backyard, where lush trees provide a serene backdrop featuring a beautiful pergola & gazebo & storage space.

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7213 HARWICK LN

NORTH RICHLAND HILLS, TX 76182

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1,874

4 · 2

No

0%

Covered Deck, Rain Gutters, Covered Patio, Porch, Rain

Effective: 08/10/2024

0.27 acres

Gutters

-\$28,000

\$342,000

Attached 2 Car(s)

\$335,000

• As-Is Price

Recent Sales Subject Sold 1 * Sold 2 Sold 3 Street Address 7213 Harwick Ln 7517 Dana Lane 7512 Steward Lane 5905 Susan Lee Lane City, State North Richland Hills, TX North Richland Hills, TX North Richland Hills, TX Fort Worth, TX Zip Code 76182 76182 76182 76180 **Datasource** Public Records MLS MLS MLS Miles to Subj. 0.56 1 0.52 1 0.90^{1} **Property Type** SFR SFR SFR SFR Original List Price \$ --\$340,000 \$295,000 \$375,000 List Price \$ \$340,000 \$295,000 \$365,000 Sale Price \$ --\$338,000 \$315,000 \$370,000 Type of Financing Va Conv Conv **Date of Sale** 07/03/2024 06/24/2024 07/24/2024 **DOM** · Cumulative DOM -- - --11 · 41 3 · 38 31 · 48 35 38 51 46 Age (# of years) Condition Average Average Average Good Sales Type Fair Market Value Fair Market Value Fair Market Value Location Neutral ; Residential Neutral: Residential Neutral ; Residential Neutral ; Residential View Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential 1 Story Traditional 1 Story Traditional 1 Story Traditional Style/Design 1 Story Traditional 1 # Units 1 1 1

1,626

3 · 2

Attached 2 Car(s)

7

No

0%

0.18 acres

Covered Patio, Porch

\$0

\$338,000

1,579

3 · 2

Attached 2 Car(s)

7

No

0%

0.19 acres

Storage

\$0

\$315,000

1,808

3 · 2

Attached 2 Car(s)

7

No

0%

0.16 acres

Living Sq. Feet

Bdrm · Bths · ½ Bths

Total Room #

Garage (Style/Stalls)

Basement (Yes/No)

Basement (% Fin)
Basement Sq. Ft.

Net Adjustment

Adjusted Price

Pool/Spa Lot Size

Other

^{*} 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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\$335,000 As-Is Price

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Recent Sales - Cont.

by ClearCapital

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

- The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Step inside this charming home that's just dripping with comfort and personality. The property features upgrades galore... granite countertops and stainless steel kitchen appliances including double oven. Laminate wood and ceramic tile flooring spread throughout the entire home, which is perfect for those not crazy about carpet. Both bathrooms have recently been renovated with new tile and paint. The backyard with covered back porch is the perfect place to hang out on cooler evenings with the family or fur babies. Located just minutes from multiple parks and recreation, shopping, dining, and entertainment options. Feeds into award-winning Birdville ISD schools.
- Sold 2 The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home also appears to be in average condition for this particular neighborhood and in line with surrounding homes. The home features similar quality of construction, amenities, style, and appeal. MLS Comments: Welcome home! Step inside to the open floor plan, with vaulted ceilings, skylights, elegant wainscoting, vinyl windows, and gorgeous quartz countertops, Freshly painted walls, and trim lends a crisp backdrop for your personal style! Outside you will love the generous yard surrounded by a privacy fence with steel posts for longevity, and a 8X14 Tuff Shed to ensure a clutter-free garage. This home also features gutters, security cameras, and a cabana for your relaxing evenings. With a transferable foundation warranty, this home is ready for your next chapter. Start writing yours here!
- Sold 3 -28000 due to superior condition. The property is located on a similar lot with similar external influences. It is very similar in terms of location and attracts the same market participants as subject property. The home appears to have been repaired and updated recently. It is superior in terms of condition and appeal to buyers. The home features similar quality of construction, amenities, and style. MLS Comments: Welcome home to your paradise in the heart of North Richland Hills! This charming 4 bedroom, Updated 2 bathroom is adorable & affordable. Nestled on a little over a quarter acre, this home offers plenty of space and privacy with no HOA restrictions. Step inside and be greeted by a spacious living area that's perfect for family gatherings and cozy evenings. The primary bedroom is split from the other bedrooms, providing a private retreat just for you. Need a home office or an extra flex space? There is a perfect room right off the kitchen. Imagine enjoying your morning coffee on the beautiful front porch, watching the world go by. Enjoy the mature trees in this established neighborhood. But the real showstopper is the diving pool in the backyard. Perfect for hot Texas summers, make endless memories splashing around. Don't miss out on this gem in North Richland Hills, a perfect blend of comfort, convenience, and charm.

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Current Listing Status Currently Listed		d	Listing History Comments				
Listing Agency/Firm eXp Realty LLC		For Sale 335,000					
Listing Agent Na	me	Wes Houx					
Listing Agent Phone		419-234-5222					
# of Removed Li Months	stings in Previous 12	2 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/28/2023	\$249,900	08/06/2024	\$335,000	Sold	03/07/2024	\$372,024	MLS
08/06/2024	\$335,000						MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$335,900	\$335,900		
Sales Price	\$335,000	\$335,000		
30 Day Price	\$330,000			
Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

The local real estate market has been flourishing as a Seller's Market, and values have been increasing in most areas. Market time has been decreasing for most properties if priced competitively, and many are obtaining multiple offers soon after coming on the market. There are many buyers available both as owner occupants and Investors. Inventory has been low, and demand has been high with most properties selling over asking price. Market time is usually under 45 days. All of the sales and listings utilized in this report are the closest most recent comparable properties that could be found and verified in the subject's own subdivision and surrounding areas. These properties are deemed to be the most comparable properties in terms of location, condition, and physical characteristics. After making the necessary adjustments, all sales were concluded to provide a reliable indication of value for the subject property and were included in the final analysis.

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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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Subject Photos

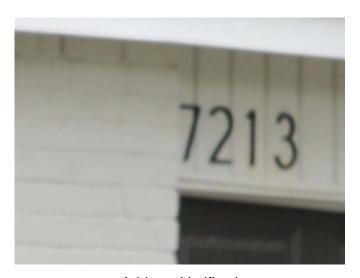
by ClearCapital



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

by ClearCapital





Front

6004 Price Drive North Richland Hills, TX 76180



Front

7153 Newcastle Place North Richland Hills, TX 76182



Front



North Richland Hills, TX 76182

37517 Dana Lane



Front

7512 Steward Lane North Richland Hills, TX 76182

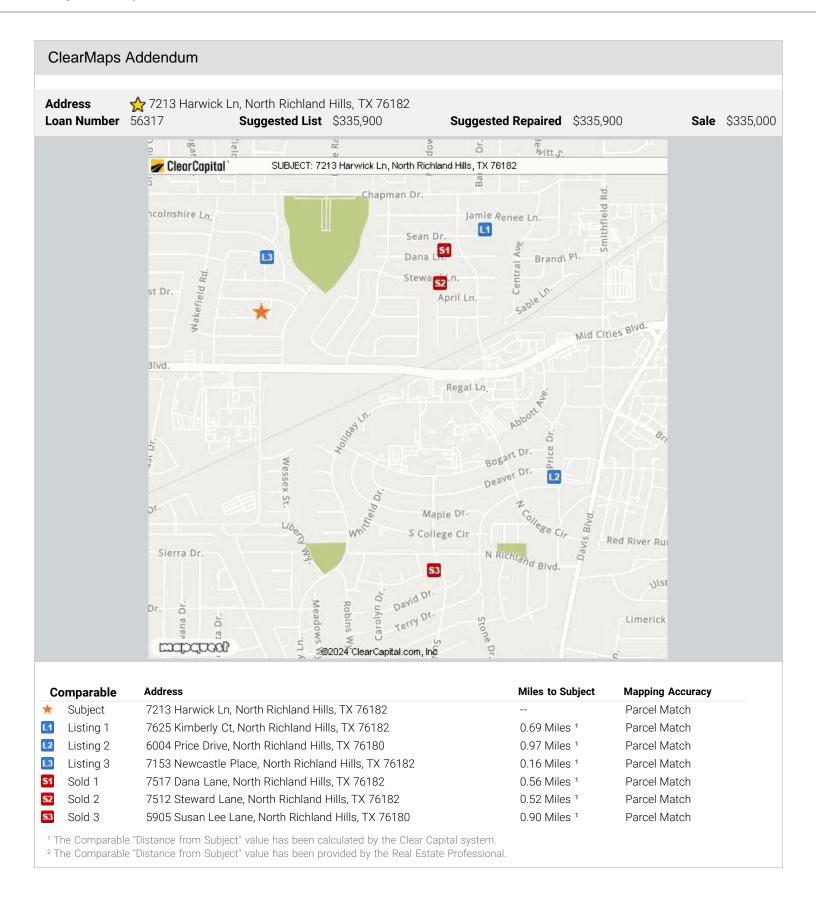


Front

5905 Susan Lee Lane Fort Worth, TX 76180



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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:

by ClearCapital

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. Instructions last updated: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area. Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

- 1. Use comps from the same neighborhood, block or subdivision.
- 2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

 Property Condition Definitions:
- 1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
- 2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
- 3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
- 4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
- 5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
- 10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
- 11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location

Undue Influence Concerns

Please contact uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

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Report Instructions - cont.

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Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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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7213 HARWICK LN NORTH RICHLAND HILLS, TX 76182

Loan Number

TX

\$335,000

56317

As-Is Price

Broker Information

License Expiration

by ClearCapital

Broker Name Susan Hill Company/Brokerage Susan Hill REO Services

5 Country Club Court Pantego TX License No 351010 Address

License State

76013

Phone Email 8179946995 sue@suehillgroup.com

Broker Distance to Subject 10.51 miles **Date Signed** 08/12/2024

01/31/2026

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.

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