# **DRIVE-BY BPO**

## **1692 W BULLARD AVENUE**

FRESNO, CA 93711

**57274** Loan Number

**\$457,000**• 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	1692 W Bullard Avenue, Fresno, CA 93711 10/05/2024 57274 Champery Real Estate 2015 LLC	Order ID Date of Report APN County	9669701 10/07/2024 407-450-23 Fresno	Property ID	36042401
Tracking IDs					
Order Tracking ID	10.4_AtlasAgedBPO	Tracking ID 1	10.4_AtlasAged	BP0	
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	Champery Real Estate 2015 LLC	Condition Comments		
R. E. Taxes	\$3,620	Tile roof, stucco exterior, single story, two car garage.		
Assessed Value	\$275,127	Residential Planned Unit Development. It is unknown if home is		
Zoning Classification	R1	occupied or vacant.		
Property Type	PUD			
Occupancy	Occupied			
Ownership Type	Fee Simple			
Property Condition	Average			
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	Unknown			
Association Fees	\$245 / Month (Pool)			
Visible From Street	Visible			
Road Type	Public			

Neighborhood & Market Da				
Location Type	Suburban	Neighborhood Comments		
Local Economy	• adjourned administration pain			
Sales Prices in this Neighborhood	Low: \$425,000 High: \$474,350	affect the subject's value or marketability. Subject is in city limit and has public utilities available, water, sewer and trash. There		
Market for this type of property	Remained Stable for the past 6 months.	SFR homes surrounding subject and within 1/4-mile radius the is 1 active(s), 2 pending, and 7 sold comps in the last 6 months in the last 6 months in the last 6 months.		
Normal Marketing Days	<90	in the last year there are 14 home(s) that sold. There is no shot sale and no foreclosure in area. There are no search parameter used in search.		

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1692 W Bullard Avenue	2139 Barstow Ave W	2127 Barstow Ave W	5579 El Adobe Dr N
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93711	93711	93711	93711
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.66 1	0.66 1	0.41 1
Property Type	PUD	PUD	PUD	PUD
Original List Price \$	\$	\$469,900	\$479,900	\$449,900
List Price \$		\$429,900	\$415,000	\$429,900
Original List Date		10/11/2023	05/13/2024	07/08/2024
DOM · Cumulative DOM	•	281 · 362	147 · 147	80 · 91
Age (# of years)	36	46	46	47
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	2 Stories contemp	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,240	2,075	1,997	2,172
Bdrm $\cdot$ Bths $\cdot$ ½ Bths	3 · 2 · 1	2 · 2	2 · 2	2 · 2
Total Room #	7	5	5	5
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	.17 acres	0.13 acres	0.1 acres	0.09 acres
Other		HOA \$440 mo	HOA \$450	HOA \$419 mo

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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## Current Listings - Cont.

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

- Listing 1 Kitchen has been completely remodeled Come check out this London Commons gated PUD in the highly desirable area of NW Fresno. This Lovely home feels like a private getaway with the amazing mature landscaping and trees surrounding the property. As you enter through the beautiful carved double door entrance you are greeted by a large great room with vaulted ceilings gorgeous maple real hard wood flooring in the main living and dining areas a lovely fireplace formal dining room with built in cabinets/hutch that scretches across the width of the wall and floor to ceiling windows to the lovely private backyard that lets all the natural light in while still providing you a private space. This home boasts lots of space tons of storage throughout the home built in shelves/cabinets in various rooms (dining room and downstair bedroom and plush carpet in hallway bedrooms and stairs/and loft area. Kitchen has built in appliances induction cooktop and lovely window looking out to the large grassy area. All bedrooms/bathrooms are downstairs and upstairs is a huge loft area that could be used as office area on another bedroom. Loft looks down to the living area and it has a huge walk in closet with tons of shelving and storage. The backyard is very spacious and provides lots of shade wood decking covered patio large shed for storage and is a private backyard to curl up and read a book or enjoy an afternnoon/dinner outside on the deck.
- Listing 2 Beautiful Home in London Commons Gated Community with vaulted ceilings arched appointments and many upgrades. Upgrades include added attic insulation dual pane windows whole house fan for energy savings. Also a new water heater 2023 hot water pump for instant hot water new Luxury Vinyl flooring new paint in baths newer gas fireplace and wonderful landscaping Grand living area has an upgraded gas insert and vaulted ceilings. Kitchen comes with granite tops large island pantry custom cabinets & stainless appliances with new refrigerator included. Wet bar has an arched entry This home also has an amazing private patio area for entertaining and relaxation. Two grills a Charbroil & Weber are included. The loft has a mezzanine view of the grand living area rake exterior windows in the vault and other possibilities maybe an office or 3rd bedroom...Master Bath has custom tile tops and walk-in shower. Laundry includes washer and dryer. 594 square foot garage has two large storage areas. Community amenities include well maintained landscaping a beautiful pool and spa. There is a large club house that has kitchen area baths and vaulted ceiling. One Year American Home Shield warranty included. HOA covers most landscaping exterior and roof maintenance. You must see this home before it gets away Make a showing appointment today
- Listing 3 Step into a world of tranquility and modern comfort in this exquisite 2-bedroom 2-bathroom sanctuary located within the gated community of El Adobe. As you enter be greeted by an abundance of natural light dancing through expansive windows casting a warm glow upon the spacious living room adorned with high ceilings creating an inviting ambiance for relaxation or entertainment. Discover culinary delights in the sleek and stylish kitchen seamlessly flowing into the dining area and a cozy den/family room perfect for intimate gatherings or quiet evenings at home. Ascend to the versatile loft space offering endless possibilities as a creative studio home office or serene reading nook allowing you to tailor your living space to your unique lifestyle. There are ample sized bedrooms including a primary suite boasting a spacious closet and bath providing a private oasis for rejuvenation. Experience the epitome of convenience with inclusive HOA amenities such as Wi-Fi cable water garbage gardener services security and exterior lighting ensuring a worry-free lifestyle. Outside indulge in resort-style living with access to a pool tennis courts and a gym offering endless opportunities for recreation and relaxation within the comfort of your own community. Escape the ordinary and embrace a life of luxury and leisure in El Adobe. Schedule your private tour today and discover your dream home awaits

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1692 W Bullard Avenue	6191 West Ave N	5502 El Adobe Dr N	2121 Rue St Michel W
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93711	93711	93711	93711
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.31 1	0.36 1	0.31 1
Property Type	PUD	PUD	PUD	PUD
Original List Price \$		\$425,000	\$448,000	\$430,000
List Price \$		\$425,000	\$448,000	\$430,000
Sale Price \$		\$425,000	\$448,000	\$450,000
Type of Financing		Cash	Cash	Fha
Date of Sale		02/21/2024	04/10/2024	05/21/2024
DOM · Cumulative DOM		3 · 23	7 · 28	7 · 32
Age (# of years)	36	40	47	30
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	2,240	2,063	2,481	1,793
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2	3 · 2	3 · 2
Total Room #	7	5	6	6
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	.17 acres	0.12 acres	0.1 acres	0.12 acres
Other		HOA \$450 mo	HOA \$419 mo	HOA \$140 mo
Net Adjustment		+\$20,850	-\$550	+\$24,350
Adjusted Price		\$445,850	\$447,450	\$474,350

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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.

- Original owners As soon as you enter you will feel the love and attention that has gone into the decorating and maintenance of this lovely home. Totally remodeled and updated many times this 2 bedroom 2 bath beauty is like no other in this highly sought after gated community. Tile floors throughout with carpeted bedrooms. Elegant living room with cathedral ceiling crown molding and large windows overlooking the manicured front lawn. Formal Dining Room with custom built-in cabinets. A chefs dream kitchen with Bosch refrigerator and gas stove all stainless steel appliances custom breakfast bar adjacent to a wall of custom cabinets with wet bar. Kitchen also has a wonderful skylight with custom designed painting and custom paint design over the window. Kitchen opens to the casual family room that has sliding doors to the patio on one side and also opens to the atrium. Master bedroom...look up You will see the beautiful hand painted ceiling design that gives a feeling of the outdoors. You will love the master bath with the huge vanity and large step down tub/shower. The second bedroom has plenty of closet space and many custom cabinets and also opens to the patio. Another plus is a nice office and convenient laundry area. Did I mention the whole house fan This home has too many custom touches to list here. Come see for yourself This can be your dream come true Deducted (-)\$1k seller concessions, no adjustments for updates added (+)\$2k age, \$8850 sf, \$7500 bed/bath, \$2500 lot
- Sold 2 This Beautiful El Adobe Home features Three Bedrooms Two Baths and a Spacious Loft. As you enter you are greeted by the view of Lush Landscaping and an abundance of Natural Light thru the Two Story Living Room Windows. The Tile Flooring extends throughout most of the home. The Formal Living Room offers a Fireplace. The Formal Dining Room views the Rear Garden. The Spacious Kitchen offers Tile Flooring that compliments the Granite Counters and an abundance of Cabinets. The Cozy Family Room is Adjacent to the Kitchen and features a sliding Door for access to the side Patio and also access to the garage. The Bedroom wing boasts The Master Bedroom which features a Private Bath Walk-In Shower Vanity plus a Walk-In Closet. The Two Additional Bedrooms share the Hall Bath that also offers a beautiful Large Shower. The Laundry Area completes the Bedroom Wing. The Spacious Multi-purpose Loft is an added bonus. Other Amenities include a Tile Roof and a Two Car Garage. The Association Amenities include a Gated Entry Clubhouse Pool Spa and Tennis Courts. Added (+)\$5500 age, \$2500 bath, \$3500 lot deducted (-)\$12050 sf
- Sold 3 This PUD is in the highly desirable gated community of Rue St. Michael. One of only 44 units the turnkey home is perfectly situated on an interior lot. As you enter the home you are greeted by an open floor plan with lots of natural light. As you look through the large windows to the backyard you will find a peaceful Zen garden. There is a formal dining room for larger gatherings and another cozy breakfast area in the kitchen. The location is ideal. Just off Van Ness extension near excellent restaurants and shopping. Deducted (-)\$3k age, added (+)\$22350 sf, \$2500 bath, \$2500 lot

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Subject Sai	es & Listing Hi	story					
Current Listing S	Status	Not Currently Listed		Listing History Comments			
Listing Agency/Firm		Subject was listed and cancelled					
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 1	<b>2</b> 1					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
01/01/2024	\$549,900	04/10/2024	\$475,000	Cancelled	04/29/2024	\$475,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$457,000	\$457,000			
Sales Price	\$457,000	\$457,000			
30 Day Price	\$447,450				
Comments Demanding Drieing Co	Commonto Donardina Drisina Chatom				

#### **Comments Regarding Pricing Strategy**

Search parameters used for comps, Fresno MLS, sold 4/10/24 or sooner, no short sales or foreclosures, PUD, 1 story, 1740-2640, no year built, comp proximity is important, within ¼ mile radius of subject there is no comps, within ½ mile radius of subject there is 4 comps, 1 active, no pending, 3 sold comps, there is a shortage of PUD's extended radius one mile for list comps and extended sold date 1/1/24 and removed stories from search. I used Fresno MLS for comps and tax records information for subject property. There is a variance in age, lot, style, and GLA. Subject is located in an established area with SFR homes of different styles and appeal, the demand for the area is normal. Seller concessions are not required to sell a home in this area but will sometimes help a home sell faster. Adjustments will be applied to owner owned solar and partial adjustments for leased solar that will require buyer to assume the loan. Subject is assumed in average condition unless noted. There is a shortage of similar bed count, subject was listed and cancelled but list price was higher than sold comps within 1/2 mile radius. List comp GLA is inferior than subject property.

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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



Street



Street

# **Listing Photos**





Front

2127 Barstow Ave W Fresno, CA 93711



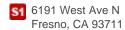
Front

5579 El Adobe Dr N Fresno, CA 93711



Front

# **Sales Photos**





Front

5502 El Adobe Dr N Fresno, CA 93711



Front

\$3 2121 Rue St Michel W Fresno, CA 93711

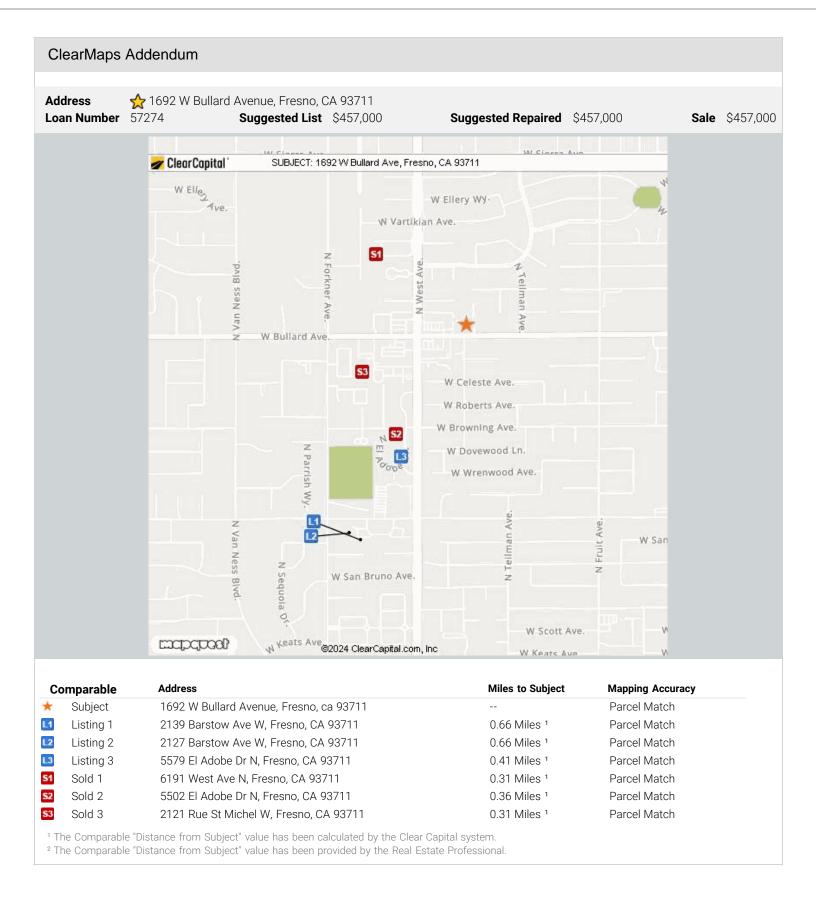


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Addendum: Report Purpose

## 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**

by ClearCapital

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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### **Broker Information**

Broker NameDannielle CarneroCompany/BrokerageHomeSmart PV and AssociatesLicense No01507071Address6535 N Palm ave Fresno CA 93704

License Expiration 06/15/2025 License State CA

Phone5598362601Emaildanniellecarnero@gmail.com

**Broker Distance to Subject** 1.04 miles **Date Signed** 10/07/2024

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.

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