

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	14217 Sapphire Bay Circle, Orlando, FL 32828	Order ID	9555476	Property ID	35847135
Inspection Date	08/16/2024	Date of Report	08/16/2024		
Loan Number	58172	APN	312232053600260		
Borrower Name	Catamount Properties 2018 LLC	County	Orange		

Tracking IDs					
Order Tracking ID	8.16_BPO	Tracking ID 1	8.16_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	WILLIE F WOODLEY	Condition Comments
R. E. Taxes	\$2,549	Subject is a 2 story home no exterior repairs at time of inspection. The house conforms to the area
Assessed Value	\$185,764	
Zoning Classification	Residential P-D	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Avalon Lakes	
Association Fees	\$259 / Month (Pool)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Stable area some of the houses in the area have some upgrades done. Due to lack of conforming comps, comps had to be expanded in gla, age, price style, lot size and location. All comp are in the same market area as subject. Exhausted all other options
Sales Prices in this Neighborhood	Low: \$400,000 High: \$650,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	14217 Sapphire Bay Circle	14331 Sapphire Bay Cir	1720 Malon Bay Dr	1538 Echo Lake Ct
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32828	32828	32828	32828
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.36 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$610,000	\$480,000	\$575,000
List Price \$	--	\$575,000	\$480,000	\$575,000
Original List Date		07/01/2024	07/23/2024	04/19/2024
DOM · Cumulative DOM	-- · --	46 · 46	16 · 24	17 · 119
Age (# of years)	18	19	18	20
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	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,475	2,218	2,209	2,665
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	4 · 2	4 · 3
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes
Lot Size	0.15 acres	0.12 acres	0.18 acres	0.15 acres
Other	--	MLS#06219430	MLS#06222701	MLS#06197771

* 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.

Current Listings - Cont.

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

- Listing 1** Recent price Improvement! Step into the desirable gated community of Avalon Lakes. This stunning 2-story solar powered property offers the perfect blend of comfort and convenience for modern families. Location, Location, Location! Nestled within highly sought after Avalon Park, with top-rated schools just minutes away. Charming downtown Avalon Park and Waterford Lakes Town Center are only a short drive. Easy access to UCF and major highways for effortless commuting. You'll have community perks at your doorstep. Enjoy a resort-style lifestyle with access to a clubhouse, fitness center, sparkling pool, playground, and more – all just minutes away from your property! Play sand volleyball, host tennis matches, or shoot hoops on the community court. Luxurious Living Awaits This open-concept home boasts a massive foyer and stunning floor-to-ceiling views with an abundance of natural light. Unwind in the oversized primary suite featuring tray ceilings, his & hers closets, and a private bathroom with double vanities, a frameless shower, and a separate soaking tub. Three additional upstairs bedrooms plus a full bathroom provide ample space for the whole family. Enjoy upgraded flooring and countertops throughout, an additional first floor half bathroom, with a convenient laundry room leading into the 2-car garage. Privacy meets convenience. Relax on your private rear patio overlooking a spacious yard, perfect for entertaining or a future pool installation. No rear neighbors, and a quiet location provides a peaceful retreat, while community amenities ensure endless fun just steps beyond. This stunning, move-in ready home offers the perfect blend of privacy, luxury, and convenience. Don't miss your chance to live in Avalon Park! Schedule a showing today and make this your home!
- Listing 2** Under contract-accepting backup offers. Gorgeous house available in August 2024 no carpet in wet areas Fenced 4 beds over 2000 sqft well distributed Ideal kitchen and unique living room or dining room separate from kitchen you don't find layouts like this one anymore The house is in good condition waiting to be your new home or investment
- Listing 3** Partially renovated 4 bedroom, 3 full bath CONSERVATION Front POOL home located on a quiet CUL-DE-SAC in the GATED COMMUNITY Of Avalon Lakes. NEW KITCHEN with built in STAINLESS STEEL Appliances, gorgeous QUARTZ countertops and a HUGE ISLAND with seating. SHAKER CABINETS reach the ceiling offering tons of storage. Walk in pantry features versatile built in shelving with baskets, drawers, and cubes for organizing. The faucet has both regular and filtered water. The main rooms downstairs feature luxury vinyl planking. One bedroom located DOWNSTAIRS. Double French Doors lead to the tiled large Living/Dining room combo. Upstairs, the loft has been enclosed and can easily be converted to a bedroom by adding a closet but makes a great office, play room or TV room. The LARGE MASTER BEDROOM features HIS and HER WALK IN CLOSETS with built ins. And, the Master Bath features dual solid surface sinks and separate tub and shower. The LANAI combines covered seating with open screening with ample room to entertain. The POOL and SPA are gas heated. The house has great bones and the neighbors are fabulous. EXTERIOR PAINTED 2022/23. Property being sold AS-IS and does not an interior paint job and new flooring in a couple of rooms. Showings may begin 4/22/24. Room Feature: Linen Closet In Bath (Primary Bathroom). Bedroom Closet Type: Walk-in Closet (Primary Bedroom).

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	14217 Sapphire Bay Circle	13512 Mirror Lake Dr	1448 Spring Fest Ln	13279 Early Frost Cir
City, State	Orlando, FL	Orlando, FL	Orlando, FL	Orlando, FL
Zip Code	32828	32828	32828	32828
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	0.48 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$495,000	\$525,000	\$559,900
List Price \$	--	\$480,000	\$525,000	\$559,900
Sale Price \$	--	\$470,000	\$515,000	\$559,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/27/2024	05/03/2024	04/29/2024
DOM · Cumulative DOM	-- · --	89 · 127	4 · 29	4 · 52
Age (# of years)	18	21	20	20
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	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,475	2,184	2,362	2,750
Bdrm · Bths · ½ Bths	5 · 3	4 · 2	4 · 3	5 · 2 · 1
Total Room #	8	7	7	8
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	--	--	Pool - Yes	Pool - Yes
Lot Size	0.15 acres	0.15 acres	0.18 acres	0.14 acres
Other	--	MLS#06151584	MLS#06193441	MLS#06185186
Net Adjustment	--	+\$9,330	-\$26,210	-\$37,850
Adjusted Price	--	\$479,330	\$488,790	\$522,050

* 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.

Recent Sales - Cont.

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

- Sold 1** This comp has the following adjustments: Age 600 Gla 8730 Price improvement for a quick sale. Don't miss this opportunity to own this beautifully, well maintained 4-bedroom 2 bath home, 2184 square foot home located in Avalon Lakes. When you first pull up to the home you will notice the freshly painted exterior, newer roof (only 3 years old) and new front door. Upon entering the home, you will notice the designer touches of the wall and luxury vinyl flooring throughout the living area. The large open kitchen and family room are great for entertaining. Family room has beautiful stone fireplace to enjoy on Florida's cool nights. Kitchen has tons of counter space, with stainless appliances. The AC is brand new. The Master Bedroom is spacious with large walk in closet and completely refinished master bath with large shower. The home has 3 roomy secondary bedrooms with large closets. The guest bathroom has recently been refinished as well complete with a new tub. Walk out back to enjoy the deck while you catch a sunset overlooking the pond and relax to enjoy the fireplace and market lights. Avalon Lakes amenities include security gates, community pool, playground, lighted tennis/pickleball and basketball courts, fitness center, and clubhouse.
- Sold 2** This comp has the following adjustments: Age 400 Gla 3390 Pool -30k Nestled within the gated community of Avalon Lakes, this exceptional pool home is a true gem awaiting its new owner. Boasting a generous 2,362 sq ft of living space, this exquisite property offers an ideal blend of luxurious comfort and refined elegance. The home features four well-appointed bedrooms and three beautiful bathrooms, perfectly designed to accommodate both family living and guest entertainment. Upon entry, you are greeted by a bright and inviting atmosphere, complemented by an open floor plan that seamlessly connects the living areas. The heart of the home is undeniably the gourmet kitchen that overlooks the spacious family room, providing the perfect backdrop for entertaining guests or enjoying relaxed evenings. The outdoor area is a private oasis, with a stunning swimming pool inviting you to enjoy the Florida sunshine in style. Situated in the sought-after Avalon Lakes community, residents benefit from top-rated schools and a host of amenities that elevate the living experience. With its prime location, this property promises a lifestyle of convenience and exclusivity. This is not just a house for sale; it's a place to call home. Schedule your viewing today and take the first step towards making this dream home your reality.
- Sold 3** This comp has the following adjustments: Age 400 Gla -8250 Pool -30k Step into your very own haven nestled within the gated community of Avalon Lakes—an exclusive retreat awaiting your presence. Prepare to be captivated by the allure of this remarkable home, where updates, tasteful remodels, and a thoughtfully designed, spacious floor plan invite you to indulge in luxury living. As you step through the door for the first time, the ambiance of this residence is inviting especially with all the natural lighting. Luxury vinyl plank flooring graces the main living area and nearly all upstairs spaces, creating an atmosphere of modern elegance. Newly adorned granite countertops and top-tier appliances, tasteful backsplash add a touch of sophistication to this lovely updated spacious kitchen and family area, creating a perfect backdrop for both intimate gatherings and grand family affairs. Upstairs, discover a haven of comfort with large bedrooms boasting generous walk-in closets. One of the bathrooms reveals itself as a charming jack-and-jill arrangement, enhancing the convenience and functionality of the space. The main master suite emerges as a true retreat, featuring a spacious walk-in closet, the ensuite features a jetted garden tub, a separate walk-in shower, and dual sinks. This suite also unveils its own private sitting area—an adaptable space that could serve as a home office, sitting area or a nursery, complete with an additional walk-in closet, transforming it into a potential fifth bedroom. Venture outside, and an enchanting outdoor living space awaits—a true feast for the senses. Immerse yourself in the allure of a private jetted large spa or small pool adorned with two cascading waterfalls, picturesque pond views, and a lanai prewired for surround sound. Relaxation and entertainment are seamlessly intertwined, ensuring that every moment spent outdoors is a celebration of tranquility and joy. Positioned on an oversized premium lot with a fully fenced backyard, with a pond view. This rare opportunity is a testament to exceptional living. Recently painted on the exterior, Roof 2015, 2 HVAC systems 2019 this residence stands as a testament to meticulous care and pride of ownership. Zoned for A-rated schools, mere minutes away, and surrounded by an array of conveniences, Avalon Park emerges as one of the most sought-after communities in Central Florida. Downtown Avalon Park, stores, restaurants, supermarkets, gas stations and a vibrant calendar of seasonal events, is a hub of activity and community spirit. The community's amenities are one to not miss out. Fitness Center, Basketball court, Tennis courts, park and community Pool. Embark on a journey of discovery—schedule a tour today and witness firsthand the unparalleled beauty and comfort that define this Avalon Lakes gem. Your dream home awaits! Room Feature: Linen Closet In Bath (Primary Bedroom).

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Christina Regis	pending however less then most home in the area					
Listing Agent Name	THE KLR GROUP LLC						
Listing Agent Phone	561-275-6847						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
08/12/2024	\$449,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$490,000	\$490,000
Sales Price	\$485,000	\$485,000
30 Day Price	\$480,000	--
Comments Regarding Pricing Strategy		
Price based on subject current exterior condition, and current market conditions in subject neighborhood.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 14331 SAPPHIRE BAY CIR
Orlando, FL 32828



Front

L2 1720 MALON BAY DR
Orlando, FL 32828



Front

L3 1538 ECHO LAKE CT
Orlando, FL 32828



Front

Sales Photos

S1 13512 MIRROR LAKE DR
Orlando, FL 32828



Front

S2 1448 SPRING FEST LN
Orlando, FL 32828



Front

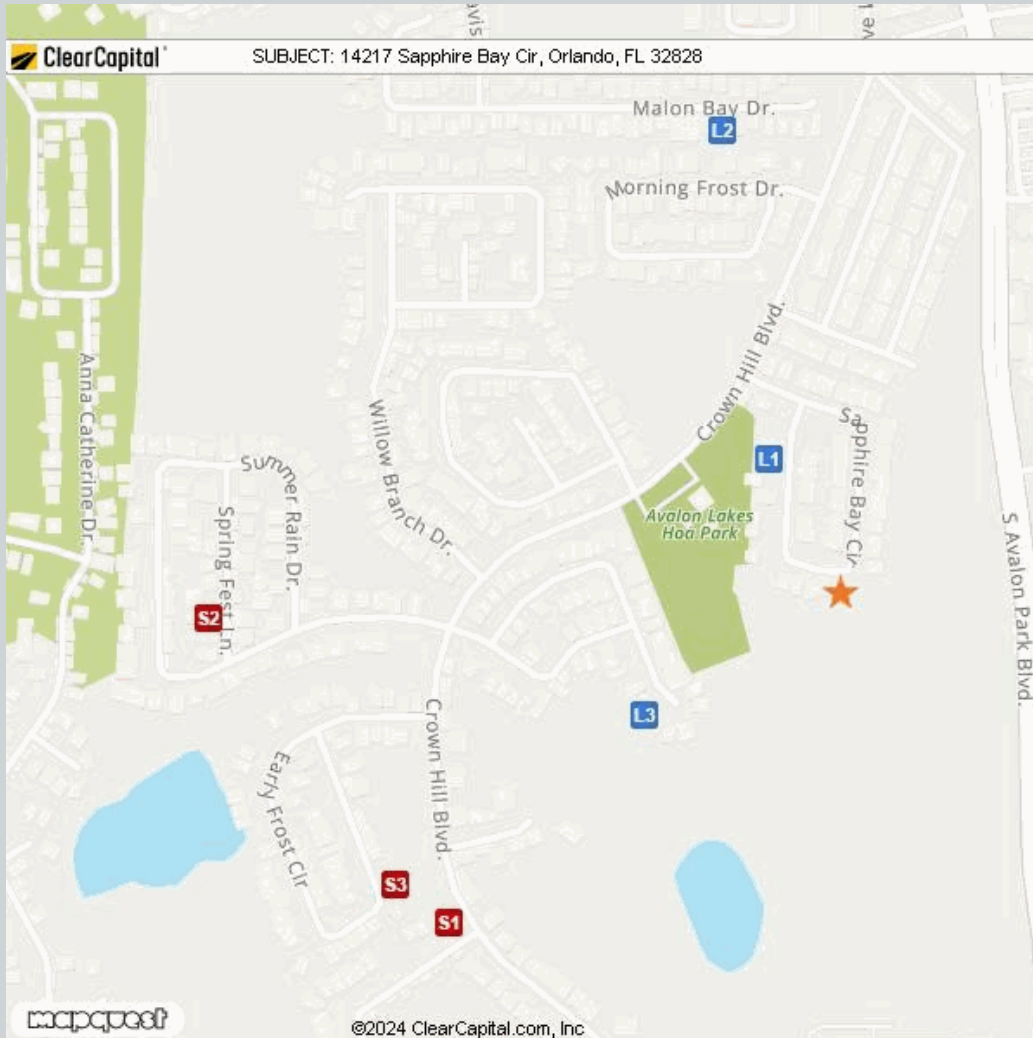
S3 13279 EARLY FROST CIR
Orlando, FL 32828



Front

ClearMaps Addendum

Address ★ 14217 Sapphire Bay Circle, Orlando, FL 32828
Loan Number 58172 **Suggested List** \$490,000 **Suggested Repaired** \$490,000 **Sale** \$485,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14217 Sapphire Bay Circle, Orlando, FL 32828	--	Parcel Match
L1 Listing 1	14331 Sapphire Bay Cir, Orlando, FL 32828	0.11 Miles ¹	Parcel Match
L2 Listing 2	1720 Malon Bay Dr, Orlando, FL 32828	0.36 Miles ¹	Parcel Match
L3 Listing 3	1538 Echo Lake Ct, Orlando, FL 32828	0.17 Miles ¹	Parcel Match
S1 Sold 1	13512 Mirror Lake Dr, Orlando, FL 32828	0.39 Miles ¹	Parcel Match
S2 Sold 2	1448 Spring Fest Ln, Orlando, FL 32828	0.48 Miles ¹	Parcel Match
S3 Sold 3	13279 Early Frost Cir, Orlando, FL 32828	0.40 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.

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: 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 uiproducer@clearcapital.com for any Undue Influence concerns.

Independence Hotline

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

Report Instructions - cont.

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.

Broker Information

Broker Name	Amanda Sabio	Company/Brokerage	Sabio Realty LLC
License No	Bk3234418	Address	9662 Silver Buttonwood St Orlando FL 32832
License Expiration	03/31/2026	License State	FL
Phone	3152436742	Email	sabior2021@gmail.com
Broker Distance to Subject	9.52 miles	Date Signed	08/16/2024

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.