

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>	2915 Jim Owens Road Nw, Kennesaw, GEORGIA 30152	<b>Order ID</b>	9532546	<b>Property ID</b>	35789131
<b>Inspection Date</b>	08/07/2024	<b>Date of Report</b>	08/09/2024		
<b>Loan Number</b>	58187	<b>APN</b>	20014300540		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Cobb		

Tracking IDs					
<b>Order Tracking ID</b>	8.7_BPO	<b>Tracking ID 1</b>	8.7_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	MALAITHONG PHEUYPRASEUTH	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$4,505	Property has normal wear and tear.
<b>Assessed Value</b>	\$149,408	
<b>Zoning Classification</b>	Residential	
<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	Property is located in an established neighborhood with like condition properties. Area is starting to stabilize with more properties on the market.
<b>Sales Prices in this Neighborhood</b>	Low: \$270000 High: \$562000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	2915 Jim Owens Road Nw	3826 Howard Dr Nw	218 Tennis Court Ln Nw	3293 Long Meadow Pass Nw
<b>City, State</b>	Kennesaw, GEORGIA	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA
<b>Zip Code</b>	30152	30152	30144	30152
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.58 <sup>1</sup>	0.71 <sup>1</sup>	0.51 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$349,000	\$350,000	\$349,900
<b>List Price \$</b>	--	\$349,000	\$345,000	\$349,900
<b>Original List Date</b>		08/05/2024	07/24/2024	01/26/2024
<b>DOM · Cumulative DOM</b>	-- · --	4 · 4	16 · 16	196 · 196
<b>Age (# of years)</b>	55	37	34	34
<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/Rambler	1.5 Stories Traditional	1.5 Stories Traditional	1.5 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,820	1,414	1,519	1,394
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 3	3 · 2 · 1
<b>Total Room #</b>	6	6	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	100%	100%	0%
<b>Basement Sq. Ft.</b>	--	707	450	1,292
<b>Pool/Spa</b>	--	Pool - Yes	--	--
<b>Lot Size</b>	.41 acres	0.37 acres	0.21 acres	0.37 acres
<b>Other</b>	--	--	--	--

\* 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** Welcome to your dream home! This beautiful 3-bedroom, 2-bathroom gem boasts elegance and great features that are sure to impress. Step inside to discover a spacious, open-concept living area enhanced with upgrades throughout. The kitchen is a highlight, featuring good working area, plenty of cabinetry, and appliances that make meal preparation a joy. The living and dining areas flow seamlessly, offering a perfect space for both everyday living and entertaining guests. Retreat to the master suite, where you'll find a serene sanctuary complete with a en-suite bathroom and ample closet space. The master suite also features its own private walk out deck to the back yard. The additional bedrooms are generously sized, providing comfort and versatility for family and guests. Outside, the real magic unfolds in your private backyard oasis. Enjoy sun-soaked days and starlit nights by the stunning in-ground heated pool, surrounded by beautifully landscaped grounds that offer a sense of tranquility and privacy. This home even features a retractable awning to escape the sun. Whether you're hosting summer barbecues or simply relaxing in your own outdoor haven, this space is perfect for making lasting memories. Additional features include a convenient 2-car garage, offering ample storage and easy access to your home. Don't miss your chance to own this exceptional property, schedule a viewing today and experience the perfect blend of luxury and comfort!
- Listing 2** \*\*\* PRICED WELL BELOW the average sales price for the neighborhood\*\* As Is/Fixer Upper needs some TLC including new floors but the BIG TICKET items are done Within the last 5 years, this home has a NEW Roof, NEW Windows, NEW Garage Doors, NEW Deck, NEW Water heater, and updated plumbing. The exterior was freshly painted and the BASEMENT is partially FINISHED. This could be the perfect investor opportunity! The Blue Springs community offers top amenities -a pool, tennis and pickleball courts, a playground, and a clubhouse. \*\* This is the lowest price for the last 6 months of any other listings in Blue Springs.\*\* With easy access to Barrett Parkway, the city of Kennesaw and beyond are minutes away for shopping, restaurants, and outdoor exploration at Kennesaw Mountain. This is an As Is Sale and a Property Disclosure will not be provided.
- Listing 3** Welcome to this great home located in the perfect area. The home is close to restaurants, highways, hospitals, and more. Not only that but the schools are all rated A+ in Cobb County. Don't miss a chance to live in a coveted neighborhood in Kennesaw with NO HOA! This home has a new HVAC (2023), and a 3 year old Water Heater, both decks are 3 years old and it comes with a relaxing backyard you can enjoy year-round. The home also boasts a finished basement with LVP flooring and a 1/2 Bath (stubbed for shower but not completed). Preferred closing attorney is Hartman Law-Cartersville or Davis and Associates-Marietta

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2915 Jim Owens Road Nw	3386 Stonewall Dr Nw	3563 Plum Creek Trl Nw	3703 Stonewall Dr Nw
<b>City, State</b>	Kennesaw, GEORGIA	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA
<b>Zip Code</b>	30152	30152	30152	30152
<b>Datasource</b>	Public Records	MLS	MLS	Public Records
<b>Miles to Subj.</b>	--	0.17 <sup>1</sup>	0.57 <sup>1</sup>	0.35 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$354,900	\$339,900	\$349,000
<b>List Price \$</b>	--	\$354,900	\$339,900	\$349,000
<b>Sale Price \$</b>	--	\$345,000	\$340,000	\$339,900
<b>Type of Financing</b>	--	Conventional	Cash	Conventional
<b>Date of Sale</b>	--	07/31/2024	02/23/2024	04/16/2024
<b>DOM · Cumulative DOM</b>	-- · --	21 · 21	9 · 9	90 · 127
<b>Age (# of years)</b>	55	49	31	40
<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/Rambler	1.5 Stories Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,820	1,876	1,285	1,388
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	3 · 2	4 · 2
<b>Total Room #</b>	6	7	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Carport 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	100%
<b>Basement Sq. Ft.</b>	--	--	--	600
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.41 acres	0.27 acres	0.29 acres	.45 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$13,300	+\$26,750	+\$1,100
<b>Adjusted Price</b>	--	\$331,700	\$366,750	\$341,000

\* 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** Charming split level in the heart of Kennesaw. Sought after Allatoona High School district. Near shopping, schools, restaurants. No HOA, no community restrictions. Three bedrooms, two baths with extra flex/bedroom on lower level. Eat-in kitchen offers tastefully appointed stained wood cabinets included built-in pantry and large window view to back yard. Beautifully updated walk-in shower. New wood-like vinyl flooring and new carpet. Separate dining. Family room on main level plus cozy den with fireplace downstairs. Split level design creates easy flow in between. Option to join public pool at Owens Meadows.
- Sold 2** This beautiful ranch-style home is located in the Marleigh Farms community in Kennesaw. Featuring three bedrooms and two bathrooms, this updated home offers a comfortable and modern living space. As you enter the home, you are greeted by a spacious and inviting living room with a gas fireplace that is perfect for entertaining guests or spending quality time with family. The large windows allow for an abundance of natural light, enhancing the bright and airy atmosphere. The updated kitchen is a chef's delight, boasting sleek granite countertops, modern stainless steel appliances, and ample cabinet space. Whether you're preparing a gourmet meal or a quick snack, this kitchen provides both functionality and style. The master bedroom is a tranquil retreat with generous space and a private en-suite bathroom. The additional two bedrooms are well-proportioned and can be utilized as guest rooms, home offices, or playrooms to suit your needs. Outside, the home offers a spacious backyard with plenty of room for outdoor activities including a firepit and plenty of room for gardening. The patio provides a great space for outdoor dining and relaxation, allowing you to enjoy the beautiful Georgia weather year-round. The neighborhood is conveniently located near shopping centers, dining options, and recreational facilities, providing easy access to everything you need. Overall, this updated three-bedroom and two-bathroom ranch home in the Marleigh Farms community offers a modern and comfortable living space, perfect for a growing family or those looking to downsize without sacrificing style and functionality.
- Sold 3** RECENTLY REDUCED PRICE!!! Come check out this RECENTLY RENOVATED home!!! Beautiful kitchen with UPDATED hard surface countertops, brand NEW kitchen appliances, NEW cabinets, kitchen backsplash, with updated light fixtures! Hardwood flooring throughout with many updated features! Beautiful back deck with backyard fenced in for privacy! BONUS room downstairs room can be used as bedroom, home gym, or even a home office! House comes with 2 car garage with a 220V Tesla Charger! UPDATED appliances included (LG refrigerator, LG over/stove, many more)!!! Supermarkets within 1 mile away! Ideal location close to University of Kennesaw, Town Center, Avenue Mall, Walmart, Home Depot, Lowe's, Aldi, Kroger, Publix, Cosco, White Waters, and Kennesaw Hospital.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Property was last on the market in 2017			
<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>	\$339,500	\$339,500
<b>Sales Price</b>	\$339,500	\$339,500
<b>30 Day Price</b>	\$332,000	--
<b>Comments Regarding Pricing Strategy</b>		
Property is located in Kennesaw Ga. Area is sought after for its proximity to the interstates, Atlanta, KSU and Truist Park. Adjustments 50 SQFT GLA 5500 Bedroom 5000 Bathroom 4450 Half Bath		

## 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.
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## Subject Photos



Front



Address Verification



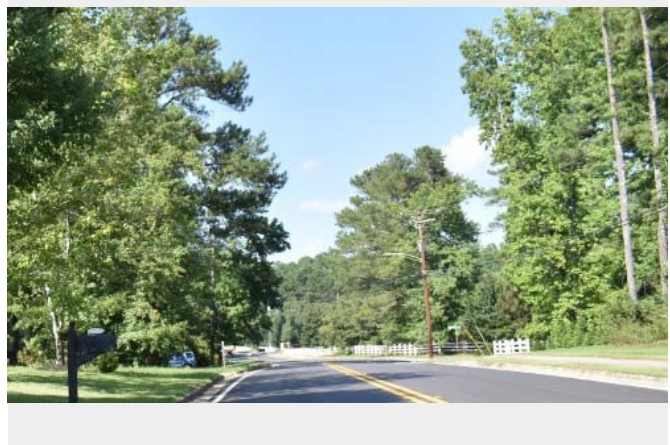
Address Verification



Side



Side



Street

## Listing Photos

**L1** 3826 Howard Dr NW  
Kennesaw, GA 30152



Front

**L2** 218 Tennis Court Ln NW  
Kennesaw, GA 30144



Front

**L3** 3293 Long Meadow Pass NW  
Kennesaw, GA 30152



Front



## Sales Photos

**S1** 3386 Stonewall Dr NW  
Kennesaw, GA 30152



Front

**S2** 3563 Plum Creek Trl NW  
Kennesaw, GA 30152



Front

**S3** 3703 Stonewall Dr NW  
Kennesaw, GA 30152



Front

### ClearMaps Addendum

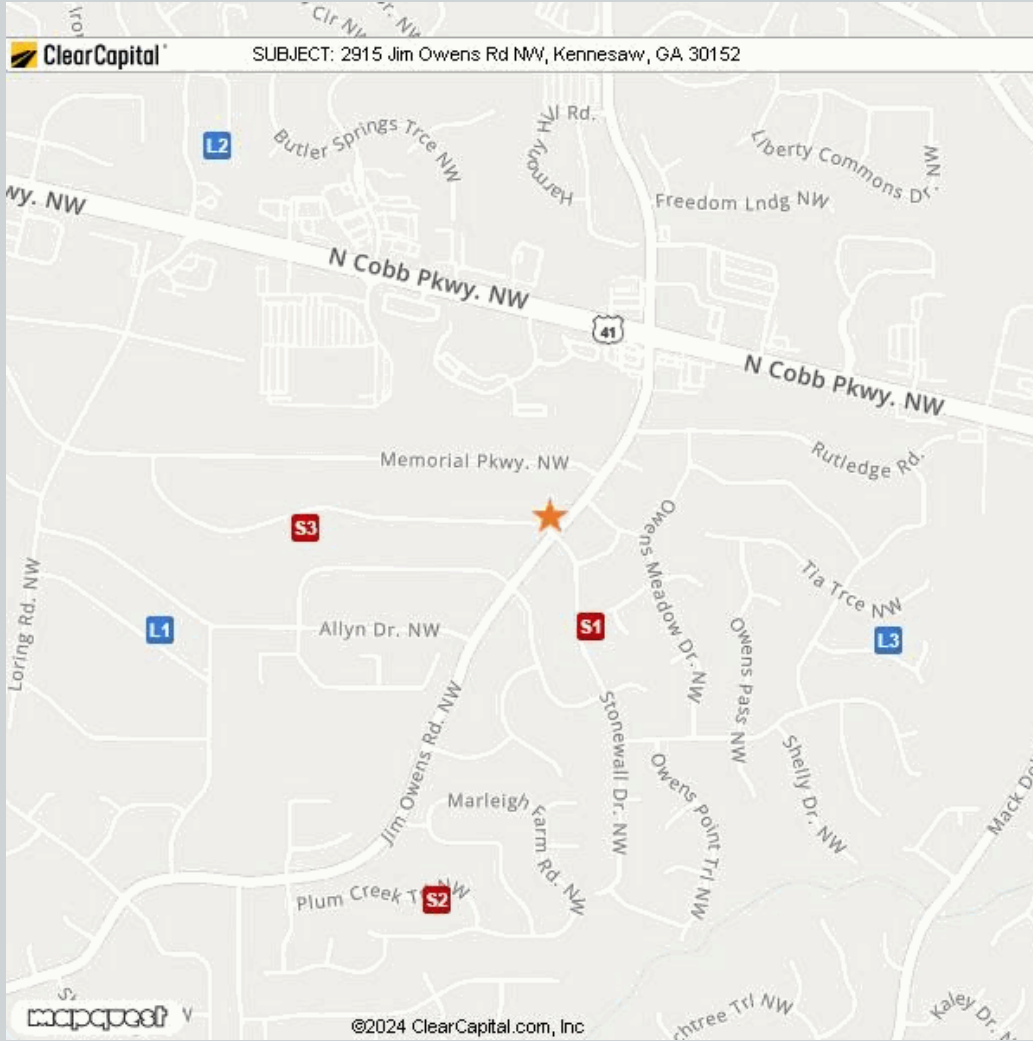
**Address** ★ 2915 Jim Owens Road Nw, Kennesaw, GEORGIA 30152

**Loan Number** 58187

**Suggested List** \$339,500

**Suggested Repaired** \$339,500

**Sale** \$339,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2915 Jim Owens Road Nw, Kennesaw, Georgia 30152	--	Parcel Match
L1 Listing 1	3826 Howard Dr Nw, Kennesaw, GA 30152	0.58 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	218 Tennis Court Ln Nw, Kennesaw, GA 30144	0.71 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3293 Long Meadow Pass Nw, Kennesaw, GA 30152	0.51 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3386 Stonewall Dr Nw, Kennesaw, GA 30152	0.17 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3563 Plum Creek Trl Nw, Kennesaw, GA 30152	0.57 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3703 Stonewall Dr Nw, Kennesaw, GA 30152	0.35 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: 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](mailto:uiprovider@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

<b>Broker Name</b>	Daniel Geiman	<b>Company/Brokerage</b>	Exp realty llc
<b>License No</b>	380873	<b>Address</b>	2242 Major Loring Way SW Marietta GA 30064
<b>License Expiration</b>	07/31/2025	<b>License State</b>	GA
<b>Phone</b>	6787613425	<b>Email</b>	Daniel.geiman@exprealty.com
<b>Broker Distance to Subject</b>	7.51 miles	<b>Date Signed</b>	08/09/2024

*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.**