

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>	5805 Pearl Oyster Lane, Fort Worth, TEXAS 76179	<b>Order ID</b>	9594542	<b>Property ID</b>	35909353
<b>Inspection Date</b>	09/07/2024	<b>Date of Report</b>	09/07/2024		
<b>Loan Number</b>	58397	<b>APN</b>	40456315		
<b>Borrower Name</b>	Neighbor to Neighbor Homes LLC	<b>County</b>	Tarrant		

Tracking IDs					
<b>Order Tracking ID</b>	9.4_BPO	<b>Tracking ID 1</b>	9.4_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	ALKMAL M SIMS	Property appears maintained at this time. Fair front appeal. The yard and landscaping are not being maintained at this time. No obvious repairs were observed. It is brick exterior with composition roof. It is similar style and quality of the surrounding homes. From the pictures in the MLS there are solar panels on the back of the house. This can be a problem at resale due to buyers will want them to be paid in full to purchase the property.
<b>R. E. Taxes</b>	\$9,852	
<b>Assessed Value</b>	\$402,502	
<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>	Marine Creek Ranch	
<b>Association Fees</b>	\$400 / Year (Pool,Other: club house, greenbelt, jogging paths)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	There is a mixture of single and two-story homes. The immediate area is developed with single family dwellings that are similar in age and design, but vary with regard to condition, size and price. Located near freeway for easy commuting to Downtown Fort Worth, Alliance Corridor, Amazon fulfillment center, Burlington Northern Santa Fe RR corporate offices , all within 10-15 minutes. Located in the Eagle Mt/Saginaw ISD which is a preferred district. No foreclosure or short sale activity known at this time.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$280,000 High: \$624,000	
<b>Market for this type of property</b>	Decreased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	5805 Pearl Oyster Lane	5744 Diamond Valley Drive	5900 Paddlefish Drive	5641 Spirit Lake Drive
<b>City, State</b>	Fort Worth, TEXAS	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
<b>Zip Code</b>	76179	76179	76179	76179
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.78 <sup>1</sup>	0.28 <sup>1</sup>	0.70 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$441,000	\$360,000	\$365,000
<b>List Price \$</b>	--	\$410,000	\$390,000	\$365,000
<b>Original List Date</b>		01/02/2024	06/05/2024	07/18/2024
<b>DOM · Cumulative DOM</b>	-- · --	249 · 249	93 · 94	51 · 51
<b>Age (# of years)</b>	18	10	10	16
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Investor	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>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,292	3,316	2,614	2,675
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 3 · 1	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	11	11	9	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.161 acres	.140 acres	.15 acres	.132 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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** Same neighborhood, beds and garage spaces. Superior bathrooms. Similar age, quality of construction and style. Your dream home is waiting for you! This home has Fresh Interior Paint. Windows create a light filled interior with well placed neutral accents. You'll love cooking in this kitchen, complete with a spacious center island and a sleek backsplash. Relax in your primary suite with a walk in closet included. Extra bedrooms add nice flex space for your everyday needs. Take advantage of the extended counter space in the primary bathroom complete with double sinks and under sink storage. Take it easy in the fenced in back yard. The covered sitting area makes it great for BBQs!
- Listing 2** Same neighborhood, beds, baths and garage spaces. Similar age, quality of construction and style. This home in the highly sought-after Marine Creek Ranch is everything you've been looking for. This home features four bedrooms, and two and a half baths along with an eat-in kitchen, formal dining room, office, and game room. The large kitchen features a gas stove, and granite countertops with an island along with upgraded 42-inch cabinets are just a few of the upgrades this home has to offer. The backyard has an extended covered patio with a shed in the back. Large corner lot with lovely new stained fence. This home has been loved and very well maintained
- Listing 3** Same neighborhood, beds, baths and garage spaces. Similar age, quality of construction and style. Well maintained, this home has a versatile layout. Pretty wood look laminate showcases the downstairs area. The very spacious living room is not cut off from the kitchen, which features lots of prep space, cabinets and a gas cook top. The butlers pantry connects to a pretty dining area, washed in natural sunlight. The downstairs den or study could also be a 5th bedroom. Upstairs are 3 additional bedrooms that enjoy a centrally located second living area.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	5805 Pearl Oyster Lane	6175 Stillhouse Lane	5509 Secco Drive	5717 Paloma Blanca Drive
<b>City, State</b>	Fort Worth, TEXAS	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
<b>Zip Code</b>	76179	76179	76179	76179
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.02 <sup>1</sup>	0.52 <sup>1</sup>	0.38 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$430,000	\$385,000	\$360,000
<b>List Price \$</b>	--	\$430,000	\$385,000	\$360,000
<b>Sale Price \$</b>	--	\$440,000	\$385,000	\$360,000
<b>Type of Financing</b>	--	Fha	Conv	Conv
<b>Date of Sale</b>	--	07/14/2024	06/03/2024	07/19/2024
<b>DOM · Cumulative DOM</b>	-- · --	3 · 38	7 · 47	3 · 29
<b>Age (# of years)</b>	18	8	19	18
<b>Condition</b>	Average	Good	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	Beneficial ; Other
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,292	3,548	3,002	2,683
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 3	5 · 3 · 1	4 · 2 · 1
<b>Total Room #</b>	11	11	11	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.161 acres	.173 acres	.22 acres	.140 acres
<b>Other</b>	--	\$17,000 closing costs	\$9,000 closing costs	Back up to greenbelt
<b>Net Adjustment</b>	--	-\$45,240	-\$10,400	+\$15,360
<b>Adjusted Price</b>	--	\$394,760	\$374,600	\$375,360

\* Sold 3 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** Same neighborhood and garage spaces. Superior beds and baths. Similar age, quality of construction and style. Kitchen and bathrooms are more updated than the subject. Adjusted for condition, GLA, extra bath, no half bath and closing costs. Delightful 5 bedroom, 3 bath family home in Fort Worth offers plenty of room for everyone. Brimming with sophistication this well composed home features large rooms flowing effortlessly to create a leisure, open floorplan. French doors lead into the private home office. Pull up a stool to the oversized prep island which can also double as an eating bar to compliment the enormous kitchen. Your resident chef will adore the miles of prep space. Centrally located in the house, the great room will be the hub of your home. Enjoy the generous 1st-floor primary retreat boasting of a spa-like bath. An additional split bedroom and bath are also located on the 1st floor. Upstairs game room is centrally located and is the pivotal point with the auxiliary bedrooms adjoining it. This is a wonderful haven for the kids. Inviting, covered patio is the perfect place to enjoy a cool evening or watch the kids and family dog run and play in the roomy back yard. This home must be on your list!
- Sold 2** Same neighborhood. Superior beds, baths and garage space. Similar age, quality of construction and style. Adjusted ofr GLA, extra bath, no half bath and closing costs. Great house with open floor plan and room for everyone. Many updates...carpet, water heater, wood fence, microwave, and range. Study is to the left of the entry, dining-living-kitchen all open to each other. Kitchen has an island, quartz countertops, and subway tile backsplash. Also a water purifier and a large walk in pantry. Primary bedroom was used as media room. Screen, projector, and shelving stays. Large game room and 4 bedrooms upstairs with 2 bathrooms. 2 inch blinds throughout. Wood laminate floors. Large covered patio. 3 car garage with storage. Roof was checked out in good condition.
- Sold 3** Same neighborhood, beds, baths and garage spaces. Similar age, quality of construction and style. Adjusted for GLA and greenbelt lot. Welcome to your new home in a sought-after neighborhood! This stunning residence features 4 bedrooms and 2.5 bathrooms. As you step inside, you are greeted by an open floor plan with vaulted ceilings, creating a bright and airy atmosphere. The dedicated office space with French doors is perfect for your home office or study room. The living room, complete with a cozy fireplace, flows seamlessly into the kitchen, which boasts granite countertops, a kitchen island, and a breakfast nook, in addition to a formal dining room for those special occasions. The primary bedroom offers a retreat with its ensuite 5-piece bath and walk-in closet. Upstairs, discover a versatile loft space with access to a balcony, ideal for relaxing or entertaining. Enjoy the community amenities, including a clubhouse, pool, lake, park, and greenbelt. Recent upgrades include a new roof and water heater in 2023, and a new HVAC system in 2018.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Property was on the market and then cancelled.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<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>
02/02/2024	\$379,900	04/13/2024	\$370,000	Cancelled	07/01/2024	\$370,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$390,000	\$390,000
<b>Sales Price</b>	\$380,000	\$380,000
<b>30 Day Price</b>	\$375,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>I searched within 90-day sales, same subdivision, 20% GLA and 10 years on either side of the age. These are the best comparable properties with typical adjustment for the area. To get the projected value the yard will need to be made presentable. Value was determined by the adjusted sales values. It has shifted to a buyer's market and values are no longer increasing and have come down some since the major seller's market.</p>		

### 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.



### Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 5744 Diamond Valley Drive  
Fort Worth, TX 76179



Front

**L2** 5900 Paddlefish Drive  
Fort Worth, TX 76179



Front

**L3** 5641 Spirit Lake Drive  
Fort Worth, TX 76179



Front

## Sales Photos

**S1** 6175 Stillhouse Lane  
Fort Worth, TX 76179



Front

**S2** 5509 Secco Drive  
Fort Worth, TX 76179



Front

**S3** 5717 Paloma Blanca Drive  
Fort Worth, TX 76179



Front

### ClearMaps Addendum

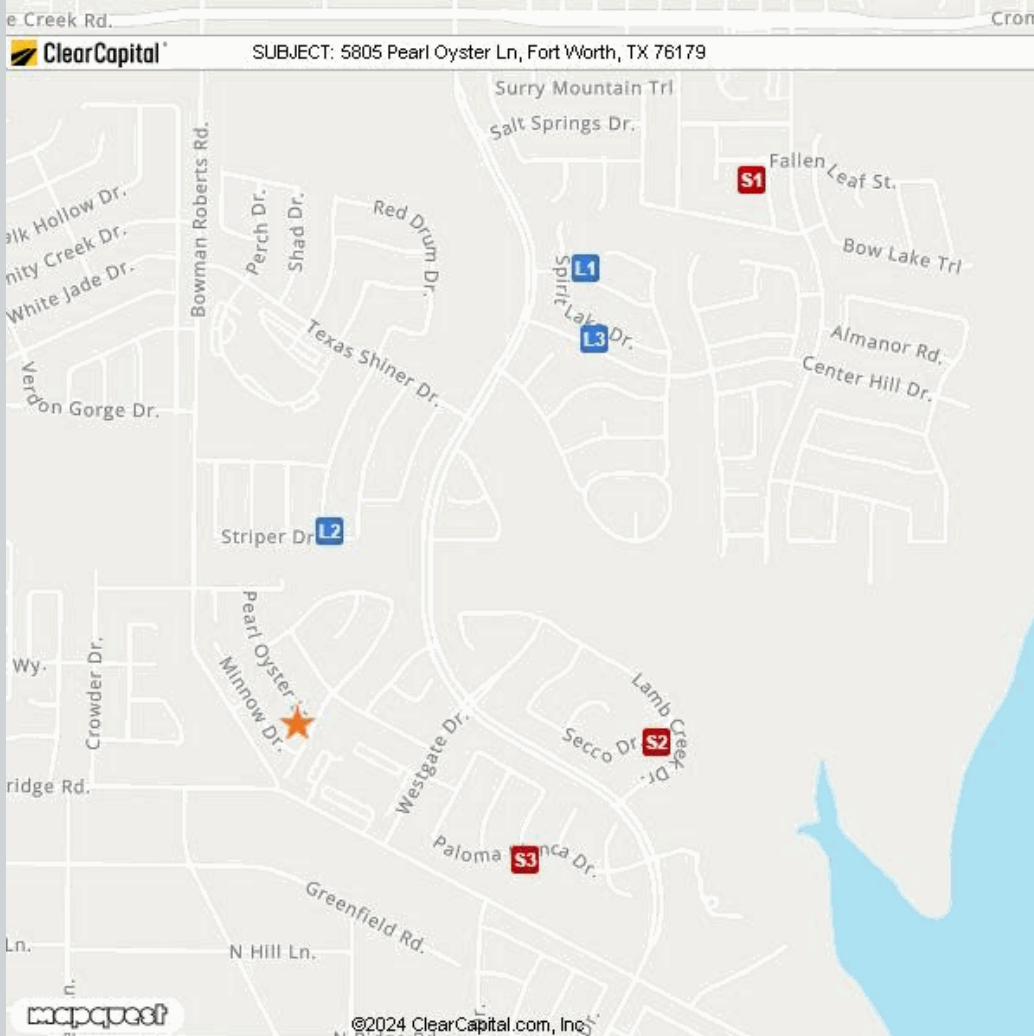
**Address** ★ 5805 Pearl Oyster Lane, Fort Worth, TEXAS 76179

**Loan Number** 58397

**Suggested List** \$390,000

**Suggested Repaired** \$390,000

**Sale** \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5805 Pearl Oyster Lane, Fort Worth, Texas 76179	--	Parcel Match
L1 Listing 1	5744 Diamond Valley Drive, Fort Worth, TX 76179	0.78 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5900 Paddlefish Drive, Fort Worth, TX 76179	0.28 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5641 Spirit Lake Drive, Fort Worth, TX 76179	0.70 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6175 Stillhouse Lane, Fort Worth, TX 76179	1.02 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5509 Secco Drive, Fort Worth, TX 76179	0.52 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5717 Paloma Blanca Drive, Fort Worth, TX 76179	0.38 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 [uiproducer@clearcapital.com](mailto: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

<b>Broker Name</b>	Jerry Hayden	<b>Company/Brokerage</b>	Hayden Group, Inc.
<b>License No</b>	0454586	<b>Address</b>	4480 Boat Club Rd Fort Worth TX 76135
<b>License Expiration</b>	05/31/2026	<b>License State</b>	TX
<b>Phone</b>	8174755911	<b>Email</b>	jhaydenrealestate@gmail.com
<b>Broker Distance to Subject</b>	1.11 miles	<b>Date Signed</b>	09/07/2024

*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 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.**