Rating: Fail

Review Master: FA Val Eagle PAR

File No. TestFile

Client Specific Requirements - The client requires these items be corrected to receive a "pass".

- UAD - APPRAISER - Certification or License Number - should match ASC.gov.

Errors - These items must be corrected to receive a "pass".

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CLOSE PROXIMITY) "The neighborhood is within close proximity to shoppoing and neighborhood services and great access to commuting routes.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004_05UAD - CERTIFICATION - Lender/Client Contact Name - does not contain management company name. Please enter management company name as First American.

Warnings - These items may be incorrect and require your review.

- 1004_05UAD - SALES COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- GSE - SALES COMPARABLE NO. 1 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- 1004_05UAD - SALES COMPARABLE(S) #1 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #2 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the Comparable Sales.
- GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)