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

- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "COMMENTS ON THE SUBJECT'S LOCATION: The subject property is in a close proximity to Interstate 75, the Naples Airport (not in the flight path), over-head power lines, commercial property, and a school.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "Comparables 4 and 5 (both currently listed) were provided to illustrate competition within close proximity to the subject and were adjusted for anticipated sale/list price ratio.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SCHOOL) "COMMENTS ON THE SUBJECT'S LOCATION: The subject property is in a close proximity to Interstate 75, the Naples Airport (not in the flight path), over-head power lines, commercial property, and a school.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SINGLE) "***Included within the appraisal report is an aerial image of the subject and a CMA single line item report (please refer to the top of Page 3 or the 1004MC).", 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.

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

- 1073_05AUAD - SUBJECT - Borrower Name - is not the same as Owner of Public Record and Assignment Type is Refinance. Verify the loan purpose and the owner of public record.
- 1073_05AUAD - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE(S) #1, 2 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- 1073_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- GSE - SALES COMPARABLE NO. 2 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
- 1073_05AUAD - SALES COMPARABLE(S) #2, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1073_05AUAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1073_05AUAD - SALES COMPARABLE NO. 4 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 4 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1073_05AUAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 5 - Data Source(s) - number of days on market is greater than 180.

Information - These items typically require comment.

- UAD - SUBJECT - Property Address - should be a valid USPS address.
- UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5 - Data Source(s) - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)
- UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #4 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.