Rating: Fail

Review Master: PAR Logic Review

File No. 13258067 A

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED COMMUNITY) "IT IS AN ESTABLISHED COMMUNITY PRIMARILY MADE UP OF DETACH SINGLE FAMILY HOMES RANGING IN SIZES BETWEEN 9,00 TO 2,700+/- SQUARE FEET.", 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 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "IT IS AN ESTABLISHED COMMUNITY PRIMARILY MADE UP OF DETACH SINGLE FAMILY HOMES RANGING IN SIZES BETWEEN 9, 00 TO 2,700+/- SQUARE FEET.", 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 - REPORT - Fair Lending - Comments in the Condition of the Property contain (SINGLE) "SQUARE FOOTAGE - METHOD FOR CALCULATING: ANSI SUBJECT IS A SINGLE STORY DETACHED SINGLE FAMILY HOUSE WITH 2,103 ABOVE- GRADE FINISHED SQUARE FEET (EXCLUDING THE GUEST ROOM), 437 SQUARE FEET 2 CAR GARAGE, AND 585 SQUARE FEET BASEMENT.", 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.

- REQ - LENDER/CLIENT - Company Address - on report 2527 CAMINO RAMON, NC - B07-1B-K, SAN RAMON, CA 94583 does not match Lender/Client Address as ordered , .
- 1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.
- 1004_05UAD - SALES COMPARABLE(S) #1 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 1004_05UAD - SALES COMPARABLE NO. 1 - Concessions - $6,200.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #1, 2 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

Information - These items typically require comment.

- UAD - SUBJECT - Property Address - should be a valid USPS address.