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

- GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (DESIRABLE NEIGHBORHOOD) "Desirable Neighborhood", 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 Market Conditions contain (DESIRABLE) "Desirable Neighborhood", 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 - APPRAISER - Signature - is blank.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Explain in Detail the Seller Concessions Trends for the Past 12 Months' - is blank.
- 1004MC_2009 - APPRAISER - Signature - is blank.

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

- 1004_05UAD - SALES COMPARABLE NO. 1 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 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 - Twelve Month Listing History Description - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)
- UAD - IMPROVEMENTS - Describe the Condition of the Property - contains more than one Condition Rating. Please enter only one Condition Rating.
- UAD - SALES COMP #1 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMPARABLE(S) #3 - 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 #3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.