Rating: Fail

Review Master: PAR Logic Review

File No. 16247085

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain "3 is a sale over 6 months old, no time adjustment appear warranted based on reactions within the grid.", 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 - Name - on report Wells Fargo Bank, N.A. does not match Lender/Client Name as ordered WELLS FARGO BANK NA.
- 1004_05UAD - SALES COMPARABLE(S) #1,3,4 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- GSE - SALES COMPARABLE NO. 5 - Address - is the same address as the Subject or another Comparable Sale. (ref. FNM0801)
- 1004_05UAD - SALES COMPARABLE(S) #5 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- GSE - SALES COMPARABLE NO. 7 - Address - is the same address as the Subject or another Comparable Sale. (ref. FNM0801)
- 1004_05UAD - FRONT VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Front photo contains license_plate, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

Acknowledged Responses.

- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain "These adjustments are within the range of value established by the market and reflect the markets' typical reaction to the unit where the line adjustment was made.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.