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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (ATTRACTIVE) "-::- -:NEIGHBORHOOD BOUNDARIES:- -:NEIGHBORHOOD DESCRIPTION:- -:NEIGHBORHOOD MARKET CONDITIONS:- A broad variety of mortgage financing is available at rates purchasers consider attractive.", 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 Ending Addenda contain (ATTRACTIVE) "Neighborhood Market Conditions A broad variety of mortgage financing is available at rates purchasers consider attractive.", 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.

- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains vehicle_present , indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBLIVINGAREA, page contains face_frame, face_poster, 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 Neighborhood Market Conditions contain (ATTRACTIVE) "A broad variety of mortgage financing is available at rates purchasers consider attractive.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.