Rating: Fail

Review Master: PAR Logic Review

File No. 8200803006

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

- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (PROJECTS) "No project adjustment warranted, all are located in similar competing projects.", 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 Summary of Sales Comparison Approach contain (PROJECTS) "No project adjustment warranted, all are located in similar competing projects.", 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 - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.
- 1073_05AUAD - NEIGHBORHOOD - Location - is Urban, and ACI Insights indicates that the neighborhood location is Suburban. Please review neighborhood data and photos, and verify the Subject Property's location.
- 1073_05AUAD - SALES COMPARISON APPROACH - Subject View - is WTR;CTYSKY and ACI Insights indicates that the view is CityStreet. Please review Subject Property data and photos, and verify the Subject Property's view.
- 1073_05AUAD - SALES COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.
- 1073_05AUAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are inferior to Subject Property.
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 2 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1073_05AUAD - SALES COMPARABLE(S) #2 - Actual Age - differs by more than 21 years from the subject property and no adjustment has been entered.
- 1073_05AUAD - SALES COMPARABLE(S) #2 - 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 - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains outdoor_building , indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.
- 1073_05AUAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains license_plate, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_2, page contains floor_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is 280,000 and is not within the range of Comparable Properties Currently Offered for Sale (315000 - 315000) reported on the primary form. Please reconcile.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE3, page contains qr_code, qr_code, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

Information - These items typically require comment.

- UAD - SUBJECT - Property Address - should be a valid USPS address.
- UAD - PROJECT INFORMATION - Parking Spaces to Unit Ratio - is not numeric or contains more than 2 decimal places. Please enter numeric value up to 2 decimal places for Parking Spaces to Unit Ratio (Ex. 30/20 = 1.5). If none, enter 0.
- UAD - PROJECT INFORMATION - Guest Parking - is not a whole number.
- UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.
- 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.