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

- 2055_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (EXCLUSIVE) "Many listing are exclusive listings held by the brokers/realtors in the local market.", 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.
- 2055_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CONVENIENT) "The neighborhood is in convenient proximity to employment, area shopping, transportation, schools, and support facilities.", 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.

- 1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (4) - does not match that of the main form (14).
- GSE - SALES COMPARABLE NO. 2 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
- 2055_05UAD - SALES COMPARABLE(S) #2 - Condition Adjustment - exceeds 15% of Sales Price.
- 2055_05UAD - SALES COMPARABLE(S) #2, 3, 4, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- GSE - SALES COMPARABLE NO. 3 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
- 2055_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 2055_05UAD - SALES COMPARABLE NO. 4 - Data Source(s) - number of days on market is greater than 180.
- 2055_05UAD - SALES COMPARABLE(S) #4 - Gross Living Area Adjustment - exceeds 15% of Sales Price.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Prior 4-6 Months - is blank or 0 (zero) and Total # of Comparable Active Listings Prior 4-6 Months reported is 4. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is blank or 0 (zero) and Total # of Comparable Active Listings Current-3 Months reported is 4. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is n/a and is not within the range of Comparable Properties Currently Offered for Sale (240000 - 799000) reported on the primary form. Please reconcile.