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

- UAD - APPRAISER - Certification or License Number - should match ASC.gov.
- 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 - SALES COMPARISON APPROACH - Subject Actual Age (43 years) - does not match the Year Built (1978) based on the Effective Date of the report(09/16/2025).
- 1004_05UAD - RECONCILIATION - 'Appraisal is Made Subject to Inspection or Subject to Repairs' - is checked and comments are blank.

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

- REQ - SUBJECT - Property Address, 333 E GOEBEL Bolingbrook IL 60440, does not match Property Address as ordered, 121 Cathedral Ct Carnegie PA 15106.
- REQ - SUBJECT - Borrower Name - Borrower Name on report "Alice Firstimer" does not contain Borrower Name as ordered "Jamie Serrano".
- REQ - SUBJECT - Borrower Name - Borrower Name on report "Alice Firstimer" does not contain Co-Borrower Name as ordered "Debbie Serrano".
- REQ - LENDER/CLIENT - Name - on report PNC does not match Lender/Client Name as ordered EPC 3.6 STAGE.
- REQ - LENDER/CLIENT - Company Address - on report 1525 WEST W.T. HARRIS BLVD, CHARLOTTE, NC 28262 does not match Lender/Client Address as ordered 1400 Cherrington Parkway, Coraopolis PA 15108.
- 1004_05UAD - CONTRACT - Contract Price - exceeds 25% of Estimated Market Value.
- 1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.
- 1004_05UAD - SALES COMPARISON APPROACH - Low Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject View - is PSTRL; and ACI Insights indicates that the view is Woods. Please review Subject Property data and photos, and verify the Subject Property's view.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Sale Price - differs by more than 50% of Estimated Market Value.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004_05UAD - SALES COMPARABLE(S) #1 - Site Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #2, 3 - Actual Age - differs by more than 17 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Date of Prior Sale/Transfer - is older than three years and 'My research did reveal prior sales or transfers for the three years prior to effective date' is checked. Please reconcile.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Prior Date of Sale - is older than 36 months from the Effective Date of the appraisal.
- GSE - RECONCILIATION - This Appraisal is Made: Subject to - is checked. The lender must obtain a certificate of completion, stating the nature of the 'subject to' has been resolved before loan delivery. (ref. FNM0100)
- 1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Inspection' - is checked. Comment required that use of an extraordinary assumption might affect assignment results.
- 1004_05UAD - RECONCILIATION - Opinion of Market Value - differs from the Subject Prior Sale Price by more than 10% for transfer in the prior 12 months or more than 25% for transfer in the prior 13-36 months.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- REQ - APPRAISER - State Certification or License # - on report "6549651651" does not match the State Certification or License # "2154545" of the assigned appraiser on the order.
- 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 - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains property_exterior, indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_1, page contains street_number, 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 EXTRA_2_PHOTO_2, page contains

power_working, 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 EXTRA_2_PHOTO_3, page contains water_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

Information - These items typically require comment.

- UAD - SUBJECT - Property Address - should be a valid USPS address.
- UAD - CONTRACT - Assignment Type is Refinance and Contract Section is not blank. Contract section should not contain any data per GSE guidance.
- 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 - RECONCILIATION - 'This Appraisal is Made: Subject To Completion/Repairs/Inspections' - comments are required.