Rating: Fail **Review Master: PAR Logic Review** File No. 2149KIM

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

- UAD - (UCDP Fatal) SALES COMPARISON - Subject Quality of Construction - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMPARISON - Subject Condition - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMPARISON - Subject Condition - Field Contains C4C4. Expected value from IMPROVEMENTS section is C4.
- UAD - SALES COMPARISON - Subject Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #1 - Proximity to Subject - is not in the proper format. Please enter Comparable Proximity in the format of: numeric up to 2 decimal places _ 'miles' + directional( N, NNE, NE, ENE, E, ... ). Example: 1.75 miles NW.
- UAD - SALES COMP #1 - Concession Amount - is not a whole dollar value.
- UAD - SALES COMP #1 - Sale or Financing Concessions Adjustment Line 1 - is not a whole dollar value.
- UAD - (UCDP Fatal) SALES COMP #1 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #1 - Location Adjustment - is not a whole dollar value.
- UAD - SALES COMP #1 - Leasehold/Fee Simple Adjustment - is not a whole dollar value.
- UAD - SALES COMP #1 - View Adjustment - is not a whole dollar value.
- UAD - (UCDP Fatal) SALES COMP #1 - Quality of Construction - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #1 - Condition - does not conform to UAD specification.
- UAD - SALES COMP #1 - Functional Utility Adjustment - is not a whole dollar value.
- UAD - SALES COMP #1 - Extra Item Line 1 Adjustment - is not a whole dollar value.
- UAD - SALES COMP #1 - Extra Item Line 2 Adjustment - is not a whole dollar value.
- UAD - (UCDP FATAL) SALES COMP #2 - City, State, Zip Code - unable to parse Address for Validation. Please use standard format including City, ST Zip
- UAD - SALES COMP #2 - Proximity to Subject - is not in the proper format. Please enter Comparable Proximity in the format of: numeric up to 2 decimal places _ 'miles' + directional( N, NNE, NE, ENE, E, ... ). Example: 1.75 miles NW.
- UAD - SALES COMP #2 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #2 - Sale or Financing Concessions Adjustment Line 1 - is not a whole dollar value.
- UAD - (UCDP Fatal) SALES COMP #2 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #2 - Location Adjustment - is not a whole dollar value.
- UAD - SALES COMP #2 - Leasehold/Fee Simple Adjustment - is not a whole dollar value.
- UAD - SALES COMP #2 - View Adjustment - is not a whole dollar value.
- UAD - SALES COMP #2 - Design/Style Adjustment - is not a whole dollar value.
- UAD - (UCDP Fatal) SALES COMP #2 - Quality of Construction - does not conform to UAD specification.
- UAD - SALES COMP #2 - Actual Age - is blank.
- UAD - (UCDP Fatal) SALES COMP #2 - Condition - is blank.
- UAD - SALES COMP #2 - Bathroom Count - is not in the proper format. Please enter the number of Full baths followed by the number of Half baths separated by a period. ex: 2.0, 2.1, 3.2
- UAD - SALES COMP #2 - Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMP #2 - Functional Utility Adjustment - is not a whole dollar value.
- UAD - SALES COMP #2 - Heating/Cooling Adjustment - is not a whole dollar value.
- UAD - SALES COMP #2 - Extra Item Line 1 Adjustment - is not a whole dollar value.
- UAD - SALES COMP #3 - Street Address - should match Subject Property street address when proximity to Subject is 0.00 miles. Please verify street addresses or update proximity.
- UAD - (UCDP FATAL) SALES COMP #3 - City, State, Zip Code - unable to parse Address for Validation. Please use standard format including City, ST Zip
- UAD - SALES COMP #3 - Proximity to Subject - is not in the proper format. Please enter Comparable Proximity in the format of: numeric up to 2 decimal places _ 'miles' + directional( N, NNE, NE, ENE, E, ... ). Example: 1.75 miles NW.
- UAD - SALES COMP #3 - Sale or Financing Concessions Line 1 - is blank.
- UAD - (UCDP Fatal) SALES COMP #3 - Date of Sale/Time - does not conform to UAD specification.
- UAD - (UCDP Fatal) SALES COMP #3 - Location - is blank.
- UAD - (UCDP Fatal) SALES COMP #3 - View - is blank.
- UAD - (UCDP Fatal) SALES COMP #3 - Quality of Construction - is blank.
- UAD - SALES COMP #3 - Bathroom Count - is not in the proper format. Please enter the number of Full baths followed by the number of Half baths separated by a period. ex: 2.0, 2.1, 3.2
- UAD - SALES COMP #3 - Basement Line 1 - does not conform to UAD specification.
- UAD - PRIOR SALE HISTORY - 'My Research Did/Did Not Reveal Prior Subject Sales or Transfers' - is blank.
- UAD - SALES COMP #2 - Prior Sale Data Source Effective Date - is invalid. Field contains 11/30/202211/30/2022. Expected format is MM/DD/CCYY.
- UAD - RECONCILIATION - Appraisal is Made boxes - are blank.

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

- 1004_05UAD - SALES COMPARABLE NO. 2 - Extra Item 1 - is blank. An adjustment may not be required.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Functional Utility - is blank.

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

- 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 - Gross Living Area (GLA) - all closed sales are superior to Subject Property.
- GSE - SALES COMPARABLE NO. 1 - Sales or Financing Concessions - Line 2 adjustment - is positive. (ref. FNM0088)
- 1004_05UAD - SALES COMPARABLE NO. 1 - Site Adjustment - appears inconsistent. Comparable site area is larger than the subject but adjustment is positive.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #2 - Actual Age - differs by more than 29 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARABLE(S) #2 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Location - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARABLE NO. 3 - View - Adjustment is blank.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Quality of Construction - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.
- 1004_05UAD - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 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 1. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is 0 and is not within the range of Comparable Properties Currently Offered for Sale (185000 - 185000) reported on the primary form. Please reconcile.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Comparable Photo Address - "2228 Kimberly Dr" does not match the address entered in the Sales Comparison Approach, "2228 Kimberly Dr 2036". Please reconcile.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Comparable Photo Address - "2036 Ohio Ave" does not match the address entered in the Sales Comparison Approach, "2036 Ohio Ave 1739". Please reconcile.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Comparable Photo Address - "1739 King Woods Dr" does not match the address entered in the Sales Comparison Approach, "King Woods Dr". Please reconcile.

***Information - These items typically require comment.***

- UAD - SALES COMPARISON - Subject Data Source Line 2 - is not blank. This gray field should not contain data per GSE guidance.
- UAD - SALES COMPARISON APPROACH - Subject Quality of Construction - Must be 2 characters or less.
- UAD - SALES COMPARISON APPROACH - Subject Condition - Must be 2 characters or less.
- UAD - SALES COMP #1 - Quality of Construction - Must be 2 characters or less.
- UAD - SALES COMP #1 - Condition - Must be 2 characters or less.
- UAD - SALES COMP #1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Net Adjustment Amount - is invalid. Value does not equal the sum of the comparables adjustments.
- UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #2 - - Sale Price / Gross Living Area - should be entered.
- UAD - SALES COMP #2 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

- UAD - SALES COMP #2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - - Extra Item Line 1 - should be entered.
- UAD - SALES COMP #2 - Net Adjustment Positive / Negative - is required.
- UAD - SALES COMP #2 - Net Adjustment Amount - is invalid. Value does not equal the sum of the comparables adjustments.
- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #3 - - Sale Price / Gross Living Area - should be entered.
- UAD - SALES COMP #3 - Location - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Leasehold/Fee Simple - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Site - Field contains data other than total size of site ending in 'ac' 'sf' or 'sqm'.
- UAD - SALES COMP #3 - View - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Quality of Construction - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Basement Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - - Functional Utility - should be entered.
- UAD - SALES COMP #3 - Functional Utility - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - - Extra Item Line 1 - should be entered.
- UAD - SALES COMP #3 - Extra Item Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Net Adjustment Amount - is invalid. Value does not equal the sum of the comparables adjustments.
- UAD - SALES COMP #2 - Data Source(s) of Prior Sale/Transfer - Must be 10 characters or less.