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

- UAD - APPRAISER - Certification or License Number - should match ASC.gov.
- UAD - SUPERVISORY APPRAISER - Certification or License Number - should match ASC.gov.

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

- 1004_05UAD - LENDER/CLIENT - Address, City, State, Zip Code - is blank.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (SCHOOL) "BASED UPON MLSLI MARKET REPORT GENERATOR FOR ALL SINGLE FAMILY SALES IN HUNTINGTON ZIP CODE IN SOUTH HUNTINGTON SCHOOL DISTRICT SELLING BETWEEN $655,000 - $699,999: THIS MARKET AREA HAS TYPICAL FLUCUATIONS OVER THE PAST 24 MONTHS (SEE ATTACHED CHART) WHICH REFLECT AN OVERALL STABLE 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.
- 1004_05UAD - REPORT - Fair Lending - Comments in the 'Does the Property Conform to the Neighborhood' contain (APPEALING) "BASED ON OUR ANALYSIS AND EXPERIENCE WITHIN THE SUBJECT'S MARKET AREA IT APPEARS AS THOUGH THE SUBJECT PROPERTY GENERALLY CONFORMS TO THE NEIGHBORHOOD AND REQUIREMENTS OF A COMPETITIVE MARKET IN TERMS OF STYLE, SIZE, CONDITION, USE, CONSTRUCTION AS WELL AS FUNCTIONAL UTILITY AND OTHER MARKETABLE AND APPEALING FEATURES.", 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 Summary of Sales Comparison Approach contain (EXCLUSIVE) "THE BASEMENTS OF THE COMPARABLES, BOTH FINISHED AND UNFINISHED, INCLUSIVE OF ROOM COUNTS HAVE BEEN ESTIMATED BASED ON RESEARCH OF AVAILABLE DATA SOURCES INCLUDING BUT NOT EXCLUSIVE TO, LOCAL MLS, ASSESSMENT RECORDS, GEO DATA, COMPS INC.", 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 - APPRAISER - Signature - is blank.
- 1004_05UAD - LENDER/CLIENT - Address - is blank.
- 1004_05UAD - SUPERVISORY APPRAISER - Signature - is blank.
- 1004_05UAD - SUPERVISORY APPRAISER - Date of Signature - is blank.
- 1004MC_2009 - APPRAISER - Signature - is blank.
- 1004MC_2009 - SUPERVISORY APPRAISER - Signature - is blank.

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

- CRX - 1004_05UAD - SUBJECT - Legal Description - on report (District: 400 Section: 189.00 Block: 2.00 Lot:83.000), differs from PUBLIC RECORDS (BLK LOT).
- 1004_05UAD - SALES COMPARABLE(S) #4 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #1, 3 - Actual Age - differs by more than 24 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 4, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - RECONCILIATION - Opinion of Market Value - does not match the Indicated Value by Sale Comparison Approach.
- GSE - RECONCILIATION - Estimated Market Value - falls outside of the high or low end of the Indicated Value by the Sales Comparison Approach, Indicated Value by the Cost Approach, and Indicated Value by the Income Approach. (ref. FNM0090)
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE NO. 4 - Bedroom Adjustment - is negative and the Comparable's number of bedrooms is less than the Subject's bedroom count. A positive adjustment is expected.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Bedroom Adjustment - is negative and the Comparable's number of bedrooms is less than the Subject's bedroom count. A positive adjustment is expected.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is NA and is not within the range of Comparable Properties Currently Offered for Sale (600000 - 799999) reported on the primary form. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Overall trend - is blank.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Overall trend - is blank.

Information - These items typically require comment.

- UAD - SALES COMP #1 - Basement 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 - Basement Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SUPERVISORY APPRAISER - Date of Signature - should be entered.
- UAD - SALES COMP #4 - Basement 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 #5 - Basement Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.