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

- UAD - (UCDP Fatal) IMPROVEMENTS - Describe the Condition of the Property - does not conform to UAD specification.

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Additional Comments contain (WALKING DISTANCE) "NOT COMPARABLE 3) 445 College Hill Road, Woodstock MLS#4890860 - Within walking distance to the village of Woodstock, this property is most similar the subject and sold for $20,000 more than the appraisal value;", 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 Additional Comments contain (WITHIN WALKING DISTANCE) "NOT COMPARABLE 3) 445 College Hill Road, Woodstock MLS#4890860 - Within walking distance to the village of Woodstock, this property is most similar the subject and sold for $20,000 more than the appraisal value;", 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 Additional Comments contain (OLD) "-Sales over 6 months: In this appraiser's judgment, the lack of comparable sales in the subject community makes it necessary to use comparable(s) that (is,are) in excess of six months old.", 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.

- CRX - 1004_05UAD - SUBJECT - Legal Description - on report (See Book 199 Page 497), differs from PUBLIC RECORDS (13.65 AC & DWL:).
- CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (07.01.45), differs from PUBLIC RECORDS ((250) 07.01.45).
- 1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (1) - does not match that of the main form (3).
- 1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.
- 1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (57; Year Built: 1964) differs from PUBLIC RECORDS (61; Year Built: 1964).
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Basement Other Room Count - exceeds 3.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Number of Bedrooms - differs from the subject by 3 or more.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (1248) differs from PUBLIC RECORDS (1066).
- 1004_05UAD - SALES COMPARABLE(S) #1, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - 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. 3 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Bedroom Adjustment - is negative and the Comparable's number of bedrooms is less than the Subject's bedroom count. A positive adjustment is expected.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (1929) differs from PUBLIC RECORDS (2092).
- 1004_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)
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (1400) differs from PUBLIC RECORDS (None).

Information - These items typically require comment.

- UAD - SALES COMP #1 - 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 - APPRAISER - Certification or License Number - Status is listed as inactive on ASC.gov. Report must be completed by an appraiser with an active license.
- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 5/31/2022. Expiration Date on ASC.gov is 5/31/2026.