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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (ESTABLISHED) "The appraiser has established a client relationship with the client named on page one of this report.", 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 Beginning Addenda contain (ESTABLISHED) "The appraiser will not address any concerns, or additional data requested by anyone other than the intended user that we have established a client relationship in respect to this report.", 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 (OLD) "Therefore, one or more of the comparable sales used was over six months old since, in the appraisers judgement they better represent better indications of the subjects value than any more recent sales.", 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 (SCHOOL) "The appraiser was unable to find any more recent sales of similar type of homes in the same municipality, serviced by the same school district and offering the same amenities.", 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 (SCHOOL) "However , was located in the same or similar municipality, serviced by the same or similar school district and offer the same amenities as the subject.", 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.

- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains street_number, severity_immaterial, steps_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.
- 1004_05UAD - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.
- 1004_05UAD - SITE - Area is 1.83 AC and ACI Insights Listings indicates that the Site Area is 79714.0 Sqft. Comment, including an explanation of this difference, is required.
- 1004_05UAD - IMPROVEMENTS - Year Built - exceeds 100 years.
- FHA - 1004_05UAD - IMPROVEMENTS - Attic: Scuttle - is checked. Please ensure you have included a photo of the attic.
- 1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject View - is RES; 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 COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.
- 1004_05UAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are superior to Subject Property.
- 1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Repairs or Alterations' - is checked. Comment required that use of a hypothetical condition might affect assignment results.
- 1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 1680 and ACI Insights Listings indicates that the GLA is 1260 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains severity_immaterial, vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_4, page contains cross, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_5, page contains face_tv, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_1_6, page contains water_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 P12_1_7, 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 P12_2_1, page contains ceiling_damage, wall_damage, severity_material, 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 P12_2_2, page contains severity_material, wall_damage, 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 P12_2_3, page contains floor_damage, severity_immaterial, 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 P12_2_6, page contains wall_damage, severity_immaterial, 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 P12_2_10, page contains floor_damage, severity_material, 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 P12_3_3, page contains ceiling_missing, 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 P12_3_5, page contains floor_damage, severity_material, 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 P12_3_7, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P12_3_8, page contains steps_damage, severity_immaterial, 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 P12_3_9, page contains severity_immaterial, slope , siding_damage, 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 P12_3_10, page contains siding_damage, severity_immaterial, 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 P12_3_11, page contains severity_immaterial, vehicle_present, siding_damage, 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 P12_4_2, 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 P12_4_4, 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 P12_4_4, page contains sign_post, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.