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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Nbrhd has a general store and elementary school.", 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 (CLOSE PROXIMITY) "Comps 5 and 7 have been adjusted @ 10% for inferior locations in very close proximity to the Interstate 80 Freeway and with significant negative traffic influence.", 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 - PROJECT TYPE - PUD - is NOT checked and the PUD Information section contains data.
- 1004_05UAD - SUPERVISORY APPRAISER - Certification Section - contains data but is incomplete.
- 1004MC_2009 - APPRAISER - Appraiser Name - does not match the Appraiser Name in the 1004_05UAD Certification section.
- 1004MC_2009 - SUPERVISORY APPRAISER - Certification Section - contains data but is incomplete.

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

- 1004_05UAD - SUBJECT - Census Tract - is not in the correct format. Census tracts are identified by an up to four-digit number and may have an optional two-digit suffix separated by a decimal point.
- 1004_05UAD - SALES COMPARABLE(S) #1,2,3,4,6,8 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #1, 3, 4, 8 - Gross Living Area Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5, 6, 7, 8 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #6 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004_05UAD - SALES COMPARABLE NO. 6 - 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. 7 - Property Address - is not a valid USPS address.

Information - These items typically require comment.

- UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #7 - Property Address - is not a valid USPS address. Please reconcile.