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

- UAD - IMPROVEMENTS - Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.
  ☐ I acknowledge that this property has 5 half baths.
- UAD - SALES COMPARISON - Subject Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.
  ☐ I acknowledge that this property has 5 half baths.

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (AMERICAN) "The appraiser physically measured the subject and used the American National Standard Institute square footage method for calculating Gross Living Area (GLA) based on ANSI Z765-2021.", 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 Ending Addenda contain (CLOSE PROXIMITY) "Some weight is given to Comparable 1 for it's close proximity to subject and same GLA.", 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 Ending Addenda contain (OLD) "Data of this nature can also be old, and in many cases does not take into consideration improvements that may have occurred.", 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 Ending Addenda contain (SINGLE) "Because the existing improvements contribute significantly to the value of the subject property, the change to an alternate single use of the subject property as improved is to continue its use in its present configuration as a single-family residence.", 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.
- 1004MC_2009 - APPRAISER - Signature - is blank.

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 severity_immaterial, slope, driveway_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- REQ - SUBJECT - Borrower Name - Borrower Name on report "N/A" does not contain Borrower Name as ordered "Not Provided".
- 1004_05UAD - SUBJECT - Assessor's Parcel Number - is 5044190069, and ACI Insights Listings indicates that the APN is 04419-0069. Comment, including an explanation of this difference, is required.
- GSE - IMPROVEMENTS - Bath(s) - half bath count exceeds full bath count. (ref. FNM0809)
- 1004_05UAD - SUBJECT - Above Grade Total Bathroom Count - in the appraisal report is 3.5, and ACI Insights indicates that there are 1.0 bathrooms labeled on the floorplan/sketch. Please review the report data and floorplan regarding this discrepancy.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Bathroom Count - is 3.5 and ACI Insights indicates that the number of bathroom photos included in the report is 2. The number of bathroom photos included in the report should be equal to or greater than the number of bathrooms in the Subject Property. For example if the Subject contains 2.5 bathrooms, there should be at least 3 bathroom photos included in the report.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1196 and ACI Insights Listings indicates that the GLA is 1104 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 1000 and ACI Insights Listings indicates that the GLA is 864. 0. Comment, including an explanation of this difference, is required.
- 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)
- 1004_05UAD - SALES COMPARABLE(S) #4, 5 - Actual Age - differs by more than 28 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Condition - is C5, and ACI Insights indicates that the Condition is C3. Please review the Condition of the Property regarding this discrepancy.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 1275 and ACI Insights Listings indicates that the GLA is 1036 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #5, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains severity_material , 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 EXTRA6_1_PHOTO_1, page contains shower__bath_damage, floor_damage, winterized, toilet_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 EXTRA6_1_PHOTO_2, page contains cluttered, 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 EXTRA6_1_PHOTO_4, page contains severity_immaterial, cluttered, floor_damage, 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 EXTRA6_1_PHOTO_5, page contains severity_immaterial, floor_damage, ceiling_damage_discoloration, wall_damage_discoloration, 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 EXTRA6_1_PHOTO_6, page contains cluttered, floor_damage, 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 EXTRA6_2_PHOTO_1, page contains cluttered, ceiling_damage_discoloration, severity_immaterial, floor_damage_discoloration, 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 EXTRA6_2_PHOTO_2, page contains wall_damage, severity_immaterial, floor_damage_discoloration, winterized, toilet_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 EXTRA6_2_PHOTO_4, page contains cluttered, 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 EXTRA6_3_PHOTO_1, page contains wall_damage_discoloration, floor_damage_discoloration, 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 EXTRA6_3_PHOTO_4, page contains severity_immaterial, steps_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 EXTRA6_3_PHOTO_6, 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 EXTRA6_4_PHOTO_1, page contains severity_immaterial, fascia_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 EXTRA6_4_PHOTO_2, page contains garage_door_damage, severity_immaterial, driveway_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 EXTRA6_4_PHOTO_3, page contains garage_door_damage, severity_immaterial, driveway_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 EXTRA6_4_PHOTO_4, page contains cluttered, 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 EXTRA6_4_PHOTO_5, page contains severity_immaterial, 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 EXTRA6_5_PHOTO_1, page contains steps_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 EXTRA6_5_PHOTO_3, page contains foundation_damage, severity_material, siding_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

Information - These items typically require comment.

- UAD - SALES COMP #1 - 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 - 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.