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

- UAD - APPRAISER - Appraiser Name - does not match ASC.gov for the Certification or License Number provided.

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

- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CHILDREN) "As one might expect, this is an extremely popular neighborhood among families with school-age children.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CONVENIENT) "The convenient location with easy access to employment linkages, proximity to community services and perceived good quality of the local school system should continue to steady growth and continued good market appeal for the foreseeable future.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "Overall, this is a fairly young but established and stable community that continues to grow at a steady pace.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Elementary and middle schools are within a mile and the high school is less than two miles away.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "As one might expect, this is an extremely popular neighborhood among families with school-age children.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "The convenient location with easy access to employment linkages, proximity to community services and perceived good quality of the local school system should continue to steady growth and continued good market appeal for the foreseeable future.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SINGLE) "See Attached Addendum The subject neighborhood is mostly comprised of single story, stucco on block dwellings between 1,500 and 1,800 square feet that are, for the most part, well maintained with effective ages somewhat less than actual ages.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (YOUNG) "Overall, this is a fairly young but established and stable community that continues to grow at a steady pace.", 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.
- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (ATTRACTIVE) "See Attached Addendum A broad variety of mortgage financing is available at rates purchasers consider attractive.", 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.
- 1004C_05 - HUD DATA PLATE - 'Is a HUD Certification Label Attached to the Exterior of Each Section of the Dwelling': Yes - is checked. Photo of the HUD Label for each section is required.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004C_05 - REPORT - Fair Lending - Comments in the Condition of the Property contain (OLD) "Overall condition is acceptable and consistent with that typically found in a well-maintained, five-year-old dwelling.", 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.
- 1004C_05 - SALES COMPARISON APPROACH - Fewer than 2 sales are indicated as Manufactured Homes like the subject. More than 1 manufactured sale should be provided.
- 1004C_05 - REPORT - Single-Width Manufactured Home - the Subject Property consists of 1 (one) section, indicating that it is a single-width manufactured home. At least one Comparable Sale, that is also a single-width manufactured home, is required. Comparable Sale can be either under contract or a closed sale.
  ☐ The appraiser acknowledges that this rule is not applicable to the report or is addressed in the body of the report.
- 1004C_05 - SALES COMPARABLE NO. 1 - Manufactured Home - boxes are blank.
- 1004C_05 - APPRAISER - Signature - is blank.

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

- CRX - 1004C_05 - SUBJECT - Legal Description - on report (Lot 48, Block 73, Section 44, Palm Coast), differs from PUBLIC RECORDS (PALM COAST SECTION 33 BLOCK 00037 LOT 0004 SUBDIVISION COMPLETION YEAR 1981 OR 246 PG 975 OR 837 PG 271 OR 929 PG 1728 OR 1722/1074 OR 1778/1039 OR 1778/1042 OR 2349/856-DC).
- CRX - 1004C_05 - SUBJECT - Assessor's Parcel # - on report (1234567), differs from PUBLIC RECORDS (07-11-31-7033-00370-0040).
- CRX - 1004C_05 - SALES COMPARISON APPROACH - Subject - Age (2; Year Built: 2008) differs from PUBLIC RECORDS (22; Year Built: 2003).
- CRX - 1004C_05 - SALES COMPARABLE NO. 1 - Site Area (.24 ac res) differs from PUBLIC RECORDS (12502 sf).
- CRX - 1004C_05 - SALES COMPARABLE NO. 1 - Gross Living Area (1655) differs from PUBLIC RECORDS (1997).
- CRX - 1004C_05 - SALES COMPARABLE NO. 2 - Gross Living Area (1675) differs from PUBLIC RECORDS (None).
- CRX - 1004C_05 - SALES COMPARABLE NO. 3 - Gross Living Area (1675) differs from PUBLIC RECORDS (None).

Information - These items typically require comment.

- UAD - SALES COMP #2 - 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.