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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (DESIRABLE) "The income approach is typically utilized when sufficient investor owned properties exist with the subject's immediate area or neighborhood and when investors regularly acquire such properties that are equally desirable to the subject for the express purpose of the income they provide.", 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 (SCHOOL) "They all share the same school system, Becker.", 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 (DESIRABLE) "The income approach is typically utilized when sufficient investor owned properties exist with the subjectÃ¢â‚¬â„¢s immediate area or neighborhood and when investors regularly acquire such properties that are equally desirable to the subject for the express purpose of the income they provide.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
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- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SCHOOL) "They all share the same school system, Becker.", 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 Neighborhood Description contain (CONVENIENT) "Shopping, schools, highways and recreational facilities are convenient to area.", 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) "They all share the same school system, Becker.", 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 - 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 - Property Values Trend - is Increasing and Median Comparable Sale Price Trend on the 1004MC is Stable.
- 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 - Gross Living Area (GLA) - all closed sales are superior to Subject Property.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Concessions - $8,550.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1004_05UAD - SALES COMPARABLE NO. 2 - Concessions - $3,000.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1004_05UAD - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.
- 1004_05UAD - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.
- 1004_05UAD - RECONCILIATION - Opinion of Market Value - differs from the Subject Prior Sale Price by more than 10% for transfer in the prior 12 months or more than 25% for transfer in the prior 13-36 months.
- 1004_05UAD - SALES COMPARABLE(S) #6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 7-12 Months - is blank or 0 (zero) and Median Comparable List Price Prior 7-12 Months is 274900. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 7-12 Months - is 5 days and Total # Comparable Active Listings Prior 7-12 Months is blank or 0 (zero). Please reconcile.

Information - These items typically require comment.

- EAD - SUBJECT - Lender/Client Name (AMC Name) - Must be 48 characters or less.