Rating: Fail

**Review Master: PAR Logic Review**

File No. 01062025Warble

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

- UAD - APPRAISER - Certification or License Number - should match ASC.gov.
- GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)
- UAD - SALES COMP #4 - Proximity to Subject - is not in the proper format. Please enter Comparable Proximity in the format of: numeric up to 2 decimal places _ 'miles' + directional( N, NNE, NE, ENE, E, ... ). Example: 1.75 miles NW.
- UAD - SALES COMP #4 - 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 COMP #4 - Prior Sale Source - is blank.
- UAD - SALES COMP #4 - Prior Sale Data Source Effective Date - is blank.

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CLOSE PROXIMITY) "The neighborhood is within close proximity to shoppoing and neighborhood services and great access to commuting routes.", 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.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Contract Date - is after the Date of Sale.
- 1004MC_2009 - APPRAISER - Signature - is blank.

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

- CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Palm Coast Section 14 Block 00002 Lot 0129), differs from PUBLIC RECORDS (SUBDIV: E M PETTIT CO BLOCK: LOT: SECTION: PLAT: 0044-0173).
- CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (9696-23-4831-000123), differs from PUBLIC RECORDS (9696-23-4831-00000).
- 1004_05UAD - SUBJECT - Assessor's Parcel Number - is 9696-23-4831-000123, and ACI Insights Listings indicates that the APN is 9696-23-4831-00000. Comment, including an explanation of this difference, is required.
- 1004_05UAD - IMPROVEMENTS - Year Built - is 1986 and ACI Insights Listings indicates that the Year Built is 1987. Comment, including an explanation of this difference, is required.
- 1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (8750 sf) differs from PUBLIC RECORDS (31363 sf).
- 1004_05UAD - SALES COMPARISON APPROACH - Subject View - is RES; and ACI Insights indicates that the view is Residential , Woods, Pastoral. Please review Subject Property data and photos, and verify the Subject Property's view.
- 1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (3686) differs from PUBLIC RECORDS (1844).
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Gross Living Area - is 3686 and ACI Insights Listings indicates that the GLA is 1808.0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- GSE - SALES COMPARABLE NO. 1 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Site Area (8538 sf) differs from PUBLIC RECORDS (49223 sf).
- 1004_05UAD - SALES COMPARABLE(S) #1, 2 - Actual Age - differs by more than 15 years from the subject property and no adjustment has been entered.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Age (6; Year Built: 0) differs from PUBLIC RECORDS (17; Year Built: 2008).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (3335) differs from PUBLIC RECORDS (1696).
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 3335 and ACI Insights Listings indicates that the GLA is 1701 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #1 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Site Area (7405 sf) differs from PUBLIC RECORDS (22651 sf).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Age (8; Year Built: 2018) differs from PUBLIC RECORDS (77; Year Built: 1948).
- 1004_05UAD - SALES COMPARABLE NO. 2 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (3268) differs from PUBLIC RECORDS (1855).
- 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area - is 3268 and ACI Insights Listings indicates that the GLA is 1874

.0. Comment, including an explanation of this difference, is required.

- 1004_05UAD - SALES COMPARABLE(S) #2 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Site Area (7909 sf) differs from PUBLIC RECORDS (19602 sf).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Age (8; Year Built: 0) differs from PUBLIC RECORDS (32; Year Built: 1993).
- GSE - SALES COMPARABLE NO. 3 - Actual Age Adjustment - is positive, however subject is older. (ref. FNM0603, FRE4281)
- 1004_05UAD - SALES COMPARABLE NO. 3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (3465) differs from PUBLIC RECORDS (1592).
- 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 3465 and ACI Insights Listings indicates that the GLA is 1592 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Date of Prior Sale/Transfer - My research did not reveal any prior sales or transfers for the three years prior is indicated, yet subject prior sale has been entered.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Price of Prior Sale/Transfer (260000) differs from PUBLIC RECORDS (None).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Price of Prior Sale/Transfer (478125) differs from PUBLIC RECORDS (None).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Price of Prior Sale/Transfer (345365) differs from PUBLIC RECORDS (104500.0).
- 1004_05UAD - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the Comparable Sales.
- GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE NO. 4 - Data Source(s) - number of days on market is greater than 180.
- GSE - SALES COMPARABLE NO. 4 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Site Area (8777 sf) differs from PUBLIC RECORDS (10019 sf).
- 1004_05UAD - SALES COMPARABLE NO. 4 - Site Size - is 8777 SF, and ACI Insights Listings indicates that the Site Size is 10019.0 sf.
- GSE - SALES COMPARABLE NO. 4 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Age (37; Year Built: 1989) differs from PUBLIC RECORDS (44; Year Built: 1981).
- 1004_05UAD - SALES COMPARABLE NO. 4 - Number of Bedrooms - differs from the subject by 3 or more.
- CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (4032) differs from PUBLIC RECORDS (1959).
- 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 4032 and ACI Insights Listings indicates that the GLA is 1959 .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, patio_deck_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 INT3KLBLIVINGAREA, page contains face_frame, 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 INT3AR3_PHOTO_1, page contains 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 INT3AR3_PHOTO_1, page contains person, animal, face_person, 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 INT3AR3_PHOTO_2, page contains animal, watermark, 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 INT3AR5_PHOTO_3, page contains animal, 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 INT3AR7_PHOTO_1, page contains animal, 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 INT3AR7_PHOTO_2, page contains animal, 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 INT3AR7_PHOTO_3, page contains animal, face_frame, 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 EXTRALICENSEPAGE1, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

***Information - These items typically require comment.***

- UAD - SALES COMP #1 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is

warranted, a zero (0) must be entered.

- UAD - SALES COMP #1 - Condition - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.
- UAD - SALES COMP #1 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMPARABLE(S) #4 - Data Source(s) - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)
- UAD - SALES COMP #4 - Site - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #4 - Extra Item Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #4 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.