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".

- REQ - REPORT - Loan Number - in report "374-5324447" does not match Loan Number "1059484" as ordered
  ☐ 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 (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.
- REQ - SUBJECT - Borrower Name - Borrower Name on report does not contain Borrower Name as ordered.
  ☐ I acknowledge that, although the borrower name is different from the name as ordered, the difference is in format only and the borrower is the same.
- 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 driveway_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 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 - SALES COMPARISON APPROACH - Subject Bathroom Count - is 3.5 and ACI Insights indicates that the number of bathroom photos included in the report is 3. 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 - Date of Sale - precedes Effective Date of the Appraisal by more than 6 months.
- 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. 2 - Adjustments - the sum of the Age and Condition adjustments exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Condition Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Date of Sale - precedes Effective Date of the Appraisal by more than 6 months.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - differs from subject property by more than 15%.
- 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 - As of Date - is older than 120 days.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE NO. 4 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- 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 NO. 5 - Actual Age - differs by more than 30 years from the subject.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Age - exceeds 100 years.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Adjustments - the sum of the Age and Condition adjustments exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Condition Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Gross Living Area - differs from subject property by more than 15%.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains

foundation_damage, siding_damage, door_damage, walkway_damage, garage_door_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

- 1004_05UAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains from_car, 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 EXTRA6_1_PHOTO_1, page contains floor_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_3, 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 floor_damage, wall_damage, 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_5, page contains ceiling_damage, floor_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_6, page contains floor_damage, cluttered, 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_2_PHOTO_1, page contains ceiling_damage, floor_damage, 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_2_PHOTO_2, page contains floor_damage, winterized, 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_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_2_PHOTO_5, page contains wall_missing, 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_6, page contains 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_3_PHOTO_1, page contains 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_3_PHOTO_4, page contains 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_5, page contains walkway_damage, foundation_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_1, page contains soffit_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 other_damage__hazard, garage_door_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, 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 foundation_damage, lawn__yard_damage, 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 foundation_damage, 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_5_PHOTO_3, page contains siding_damage, foundation_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 EXTRAIMAGEPAGE4, 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 - 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.