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

- EAD - IMPROVEMENTS - Building Attachment Type - is required. (ref. FHA5015)

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

- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (SCHOOL) "The real estate market follows the school year with most activity occurring between May and September.", 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 - IMPROVEMENTS - Building Type - boxes are blank.
- 1004C_05 - IMPROVEMENTS - Quality of Construction Rating - boxes are blank.

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

- REQ - REPORT - Primary form type, 1004C_05, does not match form type as ordered, 1004_05UAD.
- REQ - LENDER/CLIENT - Name - on report NewRez LLC does not match Lender/Client Name as ordered Caliber Home Loans.
- REQ - LENDER/CLIENT - Company Address - on report 1100 VIRGINIA DRIVE SUITE 125, FORT WASHINGTON, PA 19034 does not match Lender/Client Address as ordered 1525 S Belt Line Rd Coppell TX 75019.
- 1004C_05 - IMPROVEMENTS - Date Installed - does not contain a date in the format of mm/dd/yyyy.
- 1004C_05 - HUD DATA PLATE - Model Year - does not contain a 4 digit year.
- 1004C_05 - 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.
- 1004C_05 - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- 1004C_05 - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is greater than the Neighborhood High Price. Please reconcile.
- 1004C_05 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004C_05 - SALES COMPARABLE(S) #1 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- 1004C_05 - SALES COMPARABLE(S) #1, 5 - Gross Living Area - is 15% greater or less than the Subject's Gross Living Area.
- 1004C_05 - 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.
- 1004C_05 - 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.
- 1004C_05 - INCOME APPROACH - Indicated Value by Income Approach - is blank.
- 1004C_05 - SALES COMPARABLE(S) #4, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

Information - These items typically require comment.

- EAD - SUBJECT - Property Address - should be a valid USPS address.