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

- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (BIAS) "I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with the respect to the parties involved.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "The subject is located within the Woodhaven school district.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain (OLD) "Data of this nature can be old, in many cases does not take into consideration improvements that may have occurred in the past.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain (SCHOOL) "In searching for comparables, the appraiser has emphasized subdivision sales, recent sales, location, gross living area, utility, design, age and school systems.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain (SCHOOL) "25 mile radius of the subject property with similar attached condominium townhouse style private owned sales with a gross living area between 1000 and 1250 square feet with no basements that were sold in the past 12 months located within the Woodhaven school district.", 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.

- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains severity_immaterial, driveway_damage, street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the TITLE, page contains street_number, driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- REQ - SUBJECT - Property Address, 23278 Stromp Ct - Brownstown Twp MI 48183, does not match Property Address as ordered, 23278 Stromp Ct, #10 Brownstown Township MI 48183.
- 1073_05AUAD - SUBJECT - Above Grade Total Bedroom Count - in the appraisal report is 2, and ACI Insights indicates that there are 1 bedrooms labeled on the floorplan/sketch. Please review the report data and floorplan regarding this discrepancy.
- 1073_05AUAD - SUBJECT - Above Grade Total Bathroom Count - in the appraisal report is 1.1, and ACI Insights indicates that there are 0.0 bathrooms labeled on the floorplan/sketch. Please review the report data and floorplan regarding this discrepancy.
- 1073_05AUAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Concessions - $4,000.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1073_05AUAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1073_05AUAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains license_plate_legible, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_1, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_2, page contains floor_unfinished, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_7, page contains power_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_8, page contains water_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Comparable Photo Address - "23352 Stiles" does not match the address entered in the Sales Comparison Approach, "23352 Stiles Ct". Please reconcile.