Rating: Fail **Review Master: PAR Logic Review** File No. 210571-4

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

- 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.

- CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Sec 25 Twp 34.0 Rg 29 Evergreen Forrest Lot 10 Blk 04), differs from PUBLIC RECORDS (LOT 10, BLK 4).
- CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (60-424-0420), differs from PUBLIC RECORDS (60-00424-0420) .
- 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.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (23332 sf) differs from PUBLIC RECORDS (16988 sf).
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (24; Year Built: 1998) differs from PUBLIC RECORDS (27; Year Built: 1998).
- 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).
- CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (1098) differs from PUBLIC RECORDS (1167).
- 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.
- CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Price of Prior Sale/Transfer (20000) differs from PUBLIC RECORDS (50303.0).
- 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 - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 8/31/2023. Expiration Date on ASC.gov is 8/31/2027.
  ☐ By checking this box, I acknowledge that the Expiration Date of Certification/License entered in the report is correct.
- EAD - SUBJECT - Lender/Client Name (AMC Name) - Must be 48 characters or less.