Rating: Fail

Review Master: PAR Logic Review

File No. 3083580.1

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".

- 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.
- 1004_05UAD - APPRAISER - Signature - is blank.
- 1004MC_2009 - APPRAISER - Signature - is blank.

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

- REQ - SUBJECT - Borrower Name - Borrower Name on report "N/A" does not contain Borrower Name as ordered "Not Provided".
- GSE - IMPROVEMENTS - Bath(s) - half bath count exceeds full bath count. (ref. FNM0809)
- 1004_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- 1004_05UAD - 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)
- 1004_05UAD - SALES COMPARABLE(S) #4, 5 - Actual Age - differs by more than 28 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE(S) #5, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

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.
- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 2/21/2026. Expiration Date on ASC.gov is 2/21/2028.