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

- UAD - SALES COMP #4 - Data Source - does not conform to UAD specification.

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Additional Comments contain (BIAS) "Additionally appraiser provided sufficient closed sales to assist the typical reader in understanding the appraisal comparable selection process and to assist the lender in a lending decision supporting that the comps provided are the best available to support / reflect subject's current estimated market value per the "Principle of Substitution, are the "Independent Un-Bias Selection of this Appraiser" who has "No Interest" in the final outcome and or the Final Estimated Value Reconciled herein.", 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.

- 1004_05UAD - NEIGHBORHOOD - Marketing Time: Under 3 Months - is checked and Growth Rate Slow is checked. Comment Required.
- 1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Sales (Settled) on the 1004MC (40) - does not match that of the main form (42).
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5, 6, 7 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #2, 5 - Actual Age - differs by more than 13 years from the subject property and no adjustment has been entered.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Overall trend - is blank.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Overall trend - is blank.

Information - These items typically require comment.

- 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 #5 - Verification Source(s) - Must be 35 characters or less.