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

- UAD - APPRAISER - Certification/License Number - multiple values supplied.

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Additional Comments contain (SAFE) "It is safe and widely accepted in subject market.", 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.
- 1004MC_2009 - SUPERVISORY APPRAISER - Certification Section - contains data but is incomplete.

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

- GSE - RECONCILIATION - This Appraisal is Made: Subject to - is checked. The lender must obtain a certificate of completion, stating the nature of the 'subject to' has been resolved before loan delivery. (ref. FNM0100)
- 1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Repairs or Alterations' - is checked. Comment required that use of a hypothetical condition might affect assignment results.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004MC_2009 - SUPERVISORY APPRAISER - Company Address - does not match the Supervisory Appraiser Company Address in the 1004_05UAD Certification section.

Information - These items typically require comment.

- UAD - SALES COMPARISON - Subject Data Source Line 1 - is not blank. This gray field should not contain data per GSE guidance.
- UAD - SALES COMPARISON - Subject Sale or Financing Concessions Line 1 - is not blank. This gray field should not contain data per GSE guidance.
- UAD - SALES COMPARISON - Subject Sale or Financing Concessions Line 2 - is not blank. This gray field should not contain data per GSE guidance.
- UAD - SALES COMPARISON - Subject Date of Sale/Time - is not blank. This gray field should not contain data per GSE guidance.
- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 11/22/2015. Expiration Date on ASC.gov is 11/22/2023.