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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "Employment, shopping , schools and medical facilities are all within close proximity to the subject.", 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 (FRAUD) "The appraiser made a concentrated effort to avoid comparables that could have been tainted by mortgage fraud pertaining to the most recent transfer.", 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 (FRAUD) "It is in the opinion of the appraiser that to accurately determine the market value of the subject, that the appraiser utilize homes not subject to artificial influences that might result from investor activity/mortgage fraud.", 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) "Let's say there are two 100-year-old homes, one of which is extensively remodeled and added on to, and the other is in its original state, complete with a roll rim kitchen sink and asbestos tile roofing shingles.", 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) "Although not every single amenity or feature was isolated and adjusted for, they are cumulatively considered when assigning condition and quality rating.", 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 (WORSHIP) "There are local places of worship within the same general area of subject.", 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 - Built-Up - percentage and Location are in conflict. If Rural is checked, the neighborhood should not be more than 75% built up.
- 1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.
- 1004_05UAD - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- GSE - SALES COMPARISON APPROACH - Subject Condition - C3 rating is indicated, but property actual age or effective age is 25 years or greater and property is sold as-is with no improvements in the last 15 years. (ref. FNM0487)
- 1004_05UAD - SALES COMPARABLE(S) #2 - Actual Age - differs by more than 12 years from the subject property and no adjustment has been entered.
- GSE - SALES COMPARABLE NO. 2 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
- 1004_05UAD - SALES COMPARABLE(S) #3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- GSE - SALES COMPARABLE NO. 3 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- 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)
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 7-12 Months - is 20,000 and is not within the range of Comparable Sales within the Past 12 Months (81500 - 370000) reported on the primary form. Please reconcile.

Information - These items typically require comment.

- UAD - SALES COMPARISON APPROACH - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #1 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #3 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 9/30/2023. Expiration Date on ASC.gov is 9/30/2022.