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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "I make adjustments to 6 month old closed sales for rising values.", 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 "Adjustments: 2% to 6 month old sales for rising values.", 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 - SALES COMPARISON APPROACH - Low 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.
- 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.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 3689 and ACI Insights Listings indicates that the GLA is 4416 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- GSE - SALES COMPARABLE NO. 3 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
- 1004_05UAD - SALES COMPARABLE(S) #3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - RECONCILIATION - Opinion of Market Value - is outside of the High / Low indicated in the 'Typical Market Price Range'. Comment, explaining this discrepancy, is required.

Information - These items typically require comment.

- UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include an Offering Date. Please enter the date(s) that property was offered for sale using mm/yyyy or mm/dd/yyyy date format.
- UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include an Offering Price. Please enter the original offering price including the $ sign, and a history of price changes, if any.
- UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include Data Source(s). If listed on MLS, enter the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123). If otherwise marketed for sale outside of MLS, include "Not Listed on MLS" and comment.