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

- 1004_05UAD - SUBJECT - Borrower Name - is not the same as Owner of Public Record and Assignment Type is Refinance. Verify the loan purpose and the owner of public record.
- REQ - LENDER/CLIENT - Name - on report OCMBC, INC. does not match Lender/Client Name as ordered Class Valuation.
- 1004_05UAD - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject View - is B;MTN;CTYSKY and ACI Insights indicates that the view is Woods, Mountain. Please review Subject Property data and photos, and verify the Subject Property's view.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Concessions - $10,000.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 5 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 2422 and ACI Insights Listings indicates that the GLA is 4080 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 3376 and ACI Insights Listings indicates that the GLA is 5590 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Gross Living Area - is 1887 and ACI Insights Listings indicates that the GLA is 2857 .0. Comment, including an explanation of this difference, is required.

Acknowledged Responses.

- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "This appraiser's address is different than the office address located on the signature page, my home office has my address on file with First American Staff Appraisers.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain "The subject is served by the Jefferson County R-1 School District.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.