Rating: Fail

Review Master: PAR Logic Review

File No. 23WVH049

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CHILDREN) "Children are bussed to Owyhee High School, approximately 4 miles southeast of 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 (PROJECTS) "There are new construction projects scattered throughout the Star area.", 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 (SCHOOL) "Children are bussed to Owyhee High School, approximately 4 miles southeast of 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 (SCHOOL) "Star Middle School opened for the 2018 - 2019 school year.", 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 (SCHOOL) "Owyhee High School opened for the 2021 - 2022 school year.", 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) "DESCRIPTION OF SITE & IMPROVEMENTS: The subject is a single level house that is located in a residential subdivision of higher quality tract/semi-custom houses.", 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 Additional Comments contain (ESTABLISHED) "The subject is located in an established residential area with no external obsolescence noted.", 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 Additional Comments contain (OLD) ": The subject is a two year old house that has been extremely well maintained.", 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 - MARKET RESEARCH & ANALYSIS - Seller (Developer Builder etc.) Paid Financial Assistance Overall Trend - boxes are blank.

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

- 1004_05UAD - NEIGHBORHOOD - Marketing Time - Under 3 Months is checked and Property Values Declining is checked. Comment Required.
- 1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.
- 1004_05UAD - SALES COMPARABLE(S) #2, 3, 4, 5, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE(S) #4 - Quality of Construction Adjustment - 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. 5 - Bedroom Adjustment - is positive and the Comparable's number of bedrooms is greater than the Subject's bedroom count. A negative adjustment is expected.

Information - These items typically require comment.

- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 5/ 9/2024. Expiration Date on ASC.gov is 9/ 5/2024.