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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SINGLE) "SOME ADJUSTMENTS OUTSIDE FNMA RECOMMENDED GUIDELINES: Comp 2's single-line, net, and gross due to GLA.", 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 (BIAS) "I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.", 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 - 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 - SUBJECT - Above Grade Total Bathroom Count - in the appraisal report is 2.0, and ACI Insights indicates that there are 3.0 bathrooms labeled on the floorplan/sketch. Please review the report data and floorplan regarding this discrepancy.
- 1004_05UAD - SUBJECT - Above Grade Square Feet of Gross Living Area - in the appraisal report is 1,998 sf, and ACI indicates that the total finished area above grade is 3,921 sf. Please review the report data and floorplan regarding this discrepancy.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Gross Living Area - is 1998 and ACI Insights Listings indicates that the GLA is 1808.0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1744 and ACI Insights Listings indicates that the GLA is 2847 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 2456 and ACI Insights Listings indicates that the GLA is 3106 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- 1004_05UAD - RECONCILIATION - Effective Date - is older than 4 months (120 days) from the current date.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #6 - Actual Age - differs by more than 15 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 6 - Bedroom Adjustment - is negative and the Comparable's number of bedrooms is less than the Subject's bedroom count. A positive adjustment is expected.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains driveway_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_1, page contains floor_damage_buckled, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_1, page contains severity_immaterial, floor_damage_discoloration, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_2, page contains floor_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_3, page contains ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_6, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_1, page contains driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_4, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_6, page contains vehicle_present, driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_1, page contains severity_immaterial, walkway_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_3, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_4, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_5, page contains severity_immaterial, roof_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_5, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_6, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE1, page contains property_lines, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

Information - These items typically require comment.

- UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.