Client Specific Requirements - The client requires these items be corrected to receive a "pass".

- UAD - SITE - Alley - is invalid. Field contains N/A. If there is no alley, enter None.
- UAD - SALES COMP #1 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #1 - Total Room Count - is not a whole number.
- UAD - SALES COMP #1 - Bathroom Count - is not in the proper format. Please enter the number of Full baths followed by the number of Half baths separated by a period. ex: 2.0, 2.1, 3.2
- UAD - SALES COMP #1 - Above Grade Room Count Adjustment Line 2 - is not a whole dollar value.
- UAD - (UCDP Fatal) SALES COMP #2 - Sale Price - is blank.
- UAD - SALES COMP #2 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #2 - Design/Style Adjustment - is not a whole dollar value.
- UAD - SALES COMP #2 - Actual Age - does not conform to UAD specification.
- UAD - SALES COMP #2 - Actual Age - must be numeric to 3-digits, whole numbers only. If Year Built is an estimation, a tilde (~) must precede the estimated age.
- UAD - SALES COMP #2 - Total Room Count - is not a whole number.
- UAD - SALES COMP #2 - Bathroom Count - is not in the proper format. Please enter the number of Full baths followed by the number of Half baths separated by a period. ex: 2.0, 2.1, 3.2
- UAD - (UCDP Fatal) SALES COMP #2 - Gross Living Area - is not a whole number.
- UAD - (UCDP Fatal) SALES COMP #3 - Sale Price - is blank.
- UAD - SALES COMP #3 - Data Source - does not conform to UAD specification.
- UAD - SALES COMP #3 - Date of Sale/Time Adjustment - is not a whole dollar value.
- UAD - SALES COMP #3 - Actual Age - does not conform to UAD specification.
- UAD - SALES COMP #3 - Actual Age - must be numeric to 3-digits, whole numbers only. If Year Built is an estimation, a tilde (~) must precede the estimated age.
- UAD - SALES COMP #3 - Total Room Count - is not a whole number.
- UAD - SALES COMP #3 - Bathroom Count - is not in the proper format. Please enter the number of Full baths followed by the number of Half baths separated by a period. ex: 2.0, 2.1, 3.2
- UAD - (UCDP Fatal) SALES COMP #3 - Gross Living Area - is not a whole number.
- UAD - SALES COMP #3 - Net Adjustment Amount - is blank.
- UAD - PRIOR SALES HISTORY - Comparable Prior Sale Date - at least one value is required when 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales' is checked.
- UAD - SUBJECT - Subject Property Data Collection Workforce - contains an unacceptable response such as N/A, None, Not Available, Null. If Data Collection Workforce is unknown, please leave field blank.

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

- 1004_20UAD - REPORT - Report does not contain a floorplan sketch.
- 1004_20UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CLOSE PROXIMITY) "The subject is located in an established residential area within close proximity to schools, shopping, and other expected suburban amenities.", 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_20UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "The subject is located in an established residential area within close proximity to schools, shopping, and other expected suburban amenities.", 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 - boxes are blank.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Are Foreclosure Sales (REO Sales) a Factor in the Market' - is blank.

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

- 1004_20UAD - 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.
- 1004_20UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.
- 1004_20UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004_20UAD - SALES COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.
- 1004_20UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1004_20UAD - SALES COMPARABLE NO. 1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_20UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1004_20UAD - SALES COMPARABLE NO. 2 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1004_20UAD - SALES COMPARABLE(S) #2, 3 - Actual Age - differs by more than 29 years from the subject property and no adjustment has been entered.
- 1004_20UAD - SALES COMPARABLE NO. 2 - Number of Total Rooms - relative to the gross living area is outside the expected range.

- 1004_20UAD - SALES COMPARABLE NO. 2 - Number of Bedrooms - differs from the subject by 3 or more.
- 1004_20UAD - SALES COMPARABLE NO. 2 - 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_20UAD - SALES COMPARABLE(S) #2, 3 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- 1004_20UAD - SALES COMPARABLE NO. 2 - Basement Area - exceeds Gross Living Area.
- 1004_20UAD - SALES COMPARABLE NO. 2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_20UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- 1004_20UAD - SALES COMPARABLE NO. 3 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1004_20UAD - SALES COMPARABLE NO. 3 - 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_20UAD - SALES COMPARABLE NO. 3 - Basement Area - exceeds Gross Living Area.
- 1004_20UAD - SALES COMPARABLE NO. 3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_20UAD - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.
- 1004_20UAD - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.
- 1004_20UAD - RECONCILIATION - Opinion of Market Value - differs from the Subject Prior Sale Price by more than 10% for transfer in the prior 12 months or more than 25% for transfer in the prior 13-36 months.
- 1004_20UAD - RECONCILIATION - Estimated Market Value - is greater than the Comparable Adjusted Sales Price of all Comparable Sales.

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.
- UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #1 - Site - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Total Rooms - Must be 2 characters or less.
- UAD - SALES COMP #1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Porch/Patio/Deck - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Net Adjustment Positive / Negative - is required.
- UAD - SALES COMP #1 - Net Adjustment Amount - is invalid. Value does not equal the sum of the comparables adjustments.
- UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #2 - Site - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD) , Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial
- UAD - SALES COMP #2 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Total Rooms - Must be 2 characters or less.
- UAD - SALES COMP #2 - Gross Living Area - Must be 5 characters or less.
- UAD - SALES COMP #2 - Gross Living Area - Adjustment is blank. Description differs from the subject property. If no adjustment is

warranted, a zero (0) must be entered.

- UAD - SALES COMP #2 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".
- UAD - SALES COMP #2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Porch/Patio/Deck - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Net Adjustment Positive / Negative - is required.
- UAD - SALES COMP #2 - Net Adjustment Amount - is invalid. Value does not equal the sum of the comparables adjustments.
- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #3 - Date of Sale/Time Adjustment - Must be 10 characters or less.
- UAD - SALES COMP #3 - Site - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD) , Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial
- UAD - SALES COMP #3 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Total Rooms - Must be 2 characters or less.
- UAD - SALES COMP #3 - Gross Living Area - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".
- UAD - SALES COMP #3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Porch/Patio/Deck - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMPARISON APPROACH - Subject Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)