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

- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CONVENIENT) "The area is convenient to shopping, transportation, schools, etc.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (DEMOGRAPHICS) "Such understanding will not be imparted solely from a consideration of specific data as demographics, cost, sales, and rentals.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Condition of the Property contain (OLD) "Subject is eleven years old therefore the kitchen and bathrooms are eleven years old.", 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.

- 1073_05AUAD - 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.
- GSE - SALES COMPARISON APPROACH - Subject Condition - C3 rating is indicated, but property actual age or effective age is 25 years or greater and property is sold as-is with no improvements in the last 15 years. (ref. FNM0487)
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE(S) #2, 3, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1073_05AUAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 3 - Data Source(s) - number of days on market is greater than 180.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1073_05AUAD - SALES COMPARABLE NO. 4 - Property Address - is not a valid USPS address.
- GSE - SALES COMPARABLE NO. 4 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
- 1073_05AUAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.

Information - These items typically require comment.

- UAD - SUBJECT - Property Address - should be a valid USPS address.
- UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #4 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.