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

- UAD - APPRAISER - Appraiser Name - does not match ASC.gov for the Certification or License Number provided.

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (ATTRACTIVE) "See Attached Addendum A broad variety of mortgage financing is available at rates purchasers consider attractive.", 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 - RECONCILIATION - 'Appraisal is Made Subject to Inspection or Subject to Repairs' - is checked and comments are blank.

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

- GSE - RECONCILIATION - This Appraisal is Made: Subject to - is checked. The lender must obtain a certificate of completion, stating the nature of the 'subject to' has been resolved before loan delivery. (ref. FNM0100)
- 1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Inspection' - is checked. Comment required that use of an extraordinary assumption might affect assignment results.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

Information - These items typically require comment.

- UAD - RECONCILIATION - 'This Appraisal is Made: Subject To Completion/Repairs/Inspections' - comments are required.
- UAD - APPRAISER - Certification or License Number - Status is listed as inactive on ASC.gov. Report must be completed by an appraiser with an active license.
- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 7/31/2022. Expiration Date on ASC.gov is 11/30/2006.