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

- 1073_05AUAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (OLD) "Comparables # 1,2,3 are more than 6 months old, due to the relative infrequency of recent sales which are comparable to the subject, it was necessary to broaden the time period.", 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 Beginning Addenda contain (SAFE) "APPRAISER HAS DETERMINED THAT THE SUBJECT MEETS MINIMUM PROPERTY STANDARDS, UNLESS NOTED OTHERWISE, TO ASSURE SAFE SANITARY HOUSING AS PER H.", 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 Beginning Addenda contain (SCHOOL) "I searched the school district for the past 24 months for similar condo style dwellings.", 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 (OLD) "Comparables # 1,2,3 are more than 6 months old, due to the relative infrequency of recent sales which are comparable to the subject, it was necessary to broaden the time period.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
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  ☐ 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 Neighborhood Description contain (SCHOOL) "It is in the South Butler Area School District.", 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 - PROJECT INFORMATION - 'Is the Developer in Control of the Homeowners' Association (HOA)' - No is checked and the project is proposed or under construction. Please reconcile.
- 1073_05AUAD - PROJECT INFORMATION - A single entity does not own more than 10% of units in project - is checked and Project is Proposed or Under Construction.
- 1073_05AUAD - PROJECT INFORMATION - Project Complete - no is checked.
- 1073_05AUAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are inferior to Subject Property.
- 1073_05AUAD - SALES COMPARABLE(S) #1 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 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)
- 1073_05AUAD - RECONCILIATION - 'This Appraisal is Made Subject to Completion Per Plans and Specifications' - is checked. Comment required that use of a hypothetical condition might affect assignment results.
- 1073_05AUAD - 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.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

Information - These items typically require comment.

- 1073_05AUAD - IMPROVEMENTS - Proposed or Under Construction - is checked indicating that the Subject Property is new construction. As per ANSI standards, if the calculation of finished square footage is made from the plans of a proposed house, the statement of Finished Square Footage must include a declaration similar to the following: "Finished square footage calculations for this house were made based on plan dimensions only and may vary from the finished square footage of the house as built."
- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 6/30/2023. Expiration Date on ASC.gov is 6/30/2027.