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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (OLD) "The exterior paint is purportedly 3 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.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (OLD) "The interior paint and carpet flooring are purportedly 3 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.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "Subject is located in Manteca in an established residential neighborhood of average quality homes.", 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 Condition of the Property contain (OLD) "The exterior paint is purportedly 3 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.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Condition of the Property contain (OLD) "The interior paint and carpet flooring are purportedly 3 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.

- 1004_05UAD - SALES COMPARISON APPROACH - Low Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- 1004_05UAD - SALES COMPARABLE(S) #2,3,5 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 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)
- 1004_05UAD - SALES COMPARABLE(S) #2, 3, 5 - Actual Age - differs by more than 15 years from the subject property and no adjustment has been entered.
- 1004_05UAD - 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)
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 7-12 Months - is blank or 0 (zero) and Median Comparable List Price Prior 7-12 Months is 472500. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 7-12 Months - is 11 days and Total # Comparable Active Listings Prior 7-12 Months is blank or 0 (zero). Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 4-6 Months - is blank or 0 (zero) and Median Comparable List Price Prior 4-6 Months is 500000. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 4-6 Months - is 26 days and Total # Comparable Active Listings Prior 4-6 Months is blank or 0 (zero). Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Current-3 Months - is blank or 0 (zero) and Median Comparable List Price Current-3 Months is 535000. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is 535000 and is not within the range of Comparable Properties Currently Offered for Sale (0 - 0) reported on the primary form. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Current-3 Months - is 7 days and Total # Comparable Active Listings Current-3 Months is blank or 0 (zero). Please reconcile.

Information - These items typically require comment.

- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 1/ 4/2023. Expiration Date on ASC.gov is 1/ 4/2025.