Rating: Fail

Review Master: PAR Logic Review

File No. TestFile

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

- UAD - (UCDP Fatal) SUBJECT - State - is invalid. Field contains StateTX. Expected value is a valid 2 character state or territory abbreviation.
- UAD - (UCDP Fatal) CONTRACT - Contract Date - is invalid. Field contains Contract02/10/2021. Expected format is MM/DD/CCYY.
- UAD - SITE - Site Area - does not contain a numeric value followed by 'sf', 'ac' or 'sqm'.
- UAD - (UCDP Fatal) SITE - View - does not conform to UAD specification.
- UAD - IMPROVEMENTS - Number of Stories - is not numeric or contains more than 2 decimal places.
- UAD - IMPROVEMENTS - Year Built - does not conform to UAD specification.
- UAD - IMPROVEMENTS - Basement Percent Finished - is not 0 or a whole number.
- UAD - SALES COMPARISON APPROACH - Subject Address Line 2 (city, state, zip) - should match the property address (city, state, zip) in the subject section of appraisal report.
- UAD - SALES COMPARISON - Subject Site - Field Contains 8400 sf. Expected value from SITE section is Area8400 sf.
- UAD - (UCDP Fatal) SALES COMPARISON - View - Field Contains N;Res;. Expected value from SITE section is V;iewN;Res.
- UAD - (UCDP Fatal) SALES COMPARISON - Subject Quality of Construction - does not conform to UAD specification.
- UAD - SALES COMPARISON - Subject Basement Line 1 - does not conform to UAD specification.
- UAD - SALES COMPARISON - Subject Basement Line 2 - does not conform to UAD specification.
- UAD - SALES COMPARISON - Subject Basement Line 2 - is not blank. Finished Basement is not indicated, please remove Basement Line 2.
- UAD - SALES COMPARISON - Subject Prior Sale Date - is invalid. Field contains Sale/Transfer. Expected format is MM/DD/CCYY or MM/YYYY if exact date is unknown.
- UAD - SALES COMPARISON - Subject Prior Sale Price - is not a whole dollar value.
- UAD - SALES COMPARISON - Indicated Value by Sales Comparison Approach - is not a whole dollar value.
- UAD - RECONCILIATION - Indicated Value by Sales Comparison Approach - does not match Sales Comparison Section.
- UAD - APPRAISER - Certification or License Number - should match ASC.gov.
- GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CLOSE PROXIMITY) "The neighborhood is within close proximity to shoppoing and neighborhood services and great access to commuting routes.", 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 - SALES COMPARISON APPROACH - Comparable Properties Currently Offered for Sale: Low Price - is not numeric .
- 1004_05UAD - SALES COMPARISON APPROACH - Comparable Properties Currently Offered for Sale: High Price - is not numeric.
- 1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales Within the Past 12 Months: Low Price - is not numeric.
- 1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales Within the Past 12 Months: High Price - is not numeric.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Site - does not match Site Area in the SITE section.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Adjustment Percentage - does not contain a valid numeric value.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Adjustment Percentage - does not contain a valid numeric value.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Net Adjustment Percent - is not equal to the calculated adjustments.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Adjustment Percentage - does not contain a valid numeric value.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Net Adjustment Percent - is not equal to the calculated adjustments.
- 1004MC_2009 - SUBJECT - Property Address - does not match the Property Address in the 1004_05UAD Subject section.
- 1004MC_2009 - SUBJECT - Property City - does not match the Property City in the 1004_05UAD Subject section.

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

- 1004_05UAD - SUBJECT - Census Tract - is not in the correct format. Census tracts are identified by an up to four-digit number and may have an optional two-digit suffix separated by a decimal point.
- 1004_05UAD - 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_05UAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are inferior to Subject Property.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- GSE - SALES COMPARABLE NO. 1 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- 1004_05UAD - SALES COMPARABLE(S) #1 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- 1004_05UAD - SALES COMPARABLE NO. 2 - Quality of Construction - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Quality of Construction - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

- 1004_05UAD - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the Comparable Sales.
- GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

Information - These items typically require comment.

- UAD - SUBJECT - Property State - Must be 2 characters or less.
- UAD - SUBJECT - Real Estate Taxes - should be a whole dollar value.
- UAD - CONTRACT - Date of Contract - Must be 10 characters or less.
- UAD - SITE - Area - Field should not contain any other data than total size of site ending in 'ac', 'sf', or 'sqm'.
- UAD - SITE - FEMA Map Date - Must be 10 characters or less.
- UAD - SITE - FEMA Map Date - is invalid. Field contains MapDate04/18/2011. Expected format is MM/DD/CCYY.
- UAD - IMPROVEMENTS - # of Stories - Must be 4 characters or less.
- UAD - IMPROVEMENTS - Year Built - Must be 5 characters or less.
- UAD - IMPROVEMENTS - Basement Finished % - Must be 3 characters or less.
- UAD - IMPROVEMENTS - Heating Type Other Description - Must be 10 characters or less.
- UAD - IMPROVEMENTS - Wood Stove Description - Must be 2 characters or less.
- UAD - IMPROVEMENTS - # of Fireplace(s) - Must be 2 characters or less.
- UAD - IMPROVEMENTS - # of Fireplace(s) - must be a whole number.
- UAD - IMPROVEMENTS - Patio/Deck - Must be 6 characters or less.
- UAD - SALES COMPARISON APPROACH - Neighborhood Comparable Properies List Price Range Low - Must be 15 characters or less.
- UAD - SALES COMPARISON APPROACH - Neighborhood Comparable Sale Price Range: Low - Must be 15 characters or less.
- UAD - SALES COMPARISON APPROACH - Neighborhood Comparable Sale Price Range High - Must be 15 characters or less.
- UAD - SALES COMPARISON - Subject Data Source Line 2 - is not blank. This gray field should not contain data per GSE guidance.
- UAD - SALES COMPARISON APPROACH - Subject Quality of Construction - Must be 2 characters or less.
- UAD - SALES COMP #1 - Leasehold/Fee Simple - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Basement Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Basement Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Leasehold/Fee Simple - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Quality of Construction - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Basement Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Basement Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Leasehold/Fee Simple - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Quality of Construction - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Basement Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Basement Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Energy Efficient Items - 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 Date of Prior Sale/Transfer - Must be 10 characters or less.
- UAD - SALES COMPARISON APPROACH - Indicated Value by Sales Comparison Approach - Must be 12 characters or less.