Rating: Fail

Review Master: PAR Logic Review

File No.3052396

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

- UAD - APPRAISER - Certification or License Number - should match ASC.gov.

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

- 1004_05UAD - SALES COMPARISON APPROACH - Subject Actual Age (43 years) - does not match the Year Built (1978) based on the Effective Date of the report(04/17/2024).
- 1004_05UAD - RECONCILIATION - 'Appraisal is Made Subject to Inspection or Subject to Repairs' - is checked and comments are blank.
- 1004_05UAD - APPRAISER - Signature - is blank.
- 1004MC_2009 - APPRAISER - Signature - is blank.

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

- REQ - SUBJECT - Property Address, 765 Anywhere Street EL PASO TX 79904, does not match Property Address as ordered, 630 Highland Ave CARNEGIE PA 15106.
- REQ - LENDER/CLIENT - Name - on report Test Client 1 does not match Lender/Client Name as ordered Wells Fargo Bank, N.A..
- 1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.
- 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 COMPARISON APPROACH - Subject View - is PSTRL; and ACI Insights indicates that the view is Woods. Please review Subject Property data and photos, and verify the Subject Property's view.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Sale Price - differs by more than 50% of Estimated Market Value.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004_05UAD - SALES COMPARABLE(S) #1 - Site Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #2, 3 - Actual Age - differs by more than 17 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- 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.
- 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)
- REQ - APPRAISER - State Certification or License # - on report "RD2643" does not match the State Certification or License # "RM423523" of the assigned appraiser on the order.
- 1004_05UAD - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains property_exterior, indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRALICENSEPAGE1, page contains qr_code, text, text, text, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

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 - RECONCILIATION - 'This Appraisal is Made: Subject To Completion/Repairs/Inspections' - comments are required.