Rating: Fail

Review Master: PAR Logic Review

File No. 6325232-1

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (CLOSE PROXIMITY) "Due to this lack of recent comparables in close proximity to the subject, similar in gla, age, condition, quality and overall market appeal, it was necessary to utilize comparable #1 which exceeds 6-months and comparable #1 which required a line adjustment exceeding 10% and 15% as well as a net adjustments exceeding 25%.", 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 Beginning Addenda contain (SCHOOL) "NEIGHBORHOOD Other land use includes but is not limited to vacant land, a house of worship and a school.", 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 Beginning Addenda contain (WORSHIP) "NEIGHBORHOOD Other land use includes but is not limited to vacant land, a house of worship and a school.", 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.

- REQ - LENDER/CLIENT - Name - on report Fifth Third Bank, N.A. does not match Lender/Client Name as ordered Accurate Title Group.
- 1004_05UAD - SALES COMPARABLE(S) #1,3 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #1 - Date of Sale Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #1 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #3 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

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 6/30/2022. Expiration Date on ASC.gov is 6/30/2027.