Rating: Pass

Review Master: PAR Logic Review

File No. 185293

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

- 1004_05UAD - FRONT VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Front photo contains sign_post, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- REQ - LENDER/CLIENT - Name - on report ENT Credit Union does not match Lender/Client Name as ordered Class Valuation.
- 1004_05UAD - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.
- 1004_05UAD - IMPROVEMENTS - Year Built - is 2023 and ACI Insights Listings indicates that the Year Built is 2024. Comment, including an explanation of this difference, is required.
- 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 - RECONCILIATION - Market Value - is not within the neighborhood sales range within the past 12 months.
- 1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Condition - is C1, and ACI Insights indicates that the Condition is C3. Please review the Condition of the Property regarding this discrepancy.
- 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 Completion Per Plans and Specifications' - is checked. Comment required that use of a hypothetical condition might affect assignment results.
- GSE - SALES COMPARABLE NO. 4 - 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 NO. 4 - Condition - is C1, and ACI Insights indicates that the Condition is C4. Please review the Condition of the Property regarding this discrepancy.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 2590 and ACI Insights Listings indicates that the GLA is 3530 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #5 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE(S) #5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

Information - These items typically require comment.

- 1004_05UAD - 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."

Acknowledged Responses.

- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "This appraiser's address is different than the office address located on the signature page, my home office has my address on file with First American Staff Appraisers.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain "The subjects market school district is Denver County 1.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.