Rating: Fail

Review Master: PAR Logic Review

File No. 260924

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (PROJECTS) "FEMA Flood Zone & FEMA Map# was not found The home has ongoing projects that are incomplete.", 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 (PROJECTS) "The subject has incomplete projects / no differed maintenance.", 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 (PROJECTS) "FEMA Flood Zone & FEMA Map# was not found The home has ongoing projects that are incomplete.", 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 (PROJECTS) "The subject has incomplete projects / no differed maintenance.", 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 - SITE - Area is 7.8 AC and ACI Insights Listings indicates that the Site Area is 340203.0 Sqft. 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 - 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 superior to Subject Property.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1196 and ACI Insights Listings indicates that the GLA is 890. 0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #2 - Actual Age - differs by more than 22 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.
- 1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains lawn__yard_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains lawn__yard_damage, rv_present, vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBKITCHEN, page contains severity_immaterial, floor_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBBATHROOM, page contains wall_tile_missing, severity_material, wall_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3AR1_PHOTO_1, page contains severity_immaterial, cluttered, wall_unfinished, ceiling_unfinished, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_2, page contains severity_immaterial, roof_damage, siding_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_1, page contains cluttered, ceiling_missing, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_2, page contains severity_immaterial, ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

Information - These items typically require comment.

- UAD - SITE - FEMA Flood Zone - should be entered. If map does not exist for the area, indicate 'None'.
- UAD - SITE - FEMA Map # - should be entered. If no FEMA map, "None" should be entered in FEMA Map Zone.
- UAD - SITE - FEMA Map Date - Must be 10 characters or less.
- UAD - SITE - FEMA Map Date - is invalid. Field contains Notavailable. Expected format is MM/DD/CCYY.
- UAD - IMPROVEMENTS - Cooling Type boxes - are blank. Please check one box. If there is no cooling, indicate 'Other' and enter 'None' in the description.
- UAD - SALES COMP #2 - Porch/Patio/Deck - Adjustment is blank. Description differs from the subject property. If no adjustment is

warranted, a zero (0) must be entered.

- UAD - SALES COMP #3 - Porch/Patio/Deck - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

Acknowledged Responses.

- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "The area has a mixture of homes with various size condition and quality, Overall the neighbor hood is consistent with a stable well established area.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.