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

- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "COMMENTS ON THE SUBJECT'S LOCATION: The subject property is in a close proximity to Interstate 75, the Naples Airport (not in the flight path), over-head power lines, commercial property, 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "Comparables 4 and 5 (both currently listed) were provided to illustrate competition within close proximity to the subject and were adjusted for anticipated sale/list price ratio.", 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SCHOOL) "COMMENTS ON THE SUBJECT'S LOCATION: The subject property is in a close proximity to Interstate 75, the Naples Airport (not in the flight path), over-head power lines, commercial property, 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.
- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SINGLE) "***Included within the appraisal report is an aerial image of the subject and a CMA single line item report (please refer to the top of Page 3 or the 1004MC).", 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.

- 1073_05AUAD - SUBJECT - Borrower Name - is not the same as Owner of Public Record and Assignment Type is Refinance. Verify the loan purpose and the owner of public record.
- 1073_05AUAD - SUBJECT - Above Grade Total Bathroom Count - in the appraisal report is 2.1, and ACI Insights indicates that there are 3.1 bathrooms labeled on the floorplan/sketch. Please review the report data and floorplan regarding this discrepancy.
- 1073_05AUAD - SALES COMPARISON APPROACH - High 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.
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Quality of Construction - is Q4, and ACI Insights indicates that the Quality is Q2. Please review the Quality of Construction regarding this discrepancy.
- 1073_05AUAD - SALES COMPARABLE(S) #1, 2 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- 1073_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- GSE - SALES COMPARABLE NO. 2 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
- 1073_05AUAD - SALES COMPARABLE(S) #2, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1073_05AUAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1073_05AUAD - SALES COMPARABLE NO. 4 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 4 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1073_05AUAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 5 - Data Source(s) - number of days on market is greater than 180.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE3, page contains person, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - 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.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_2, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_3, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_4, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_6, page contains cross, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_1, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_2, page contains watermark , indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_4, page contains animal, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_3, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_1, page contains vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_1, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_2, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_2, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_3, page contains tree_adjacent__overhanging, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_3, page contains from_car, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE6, page contains qr_code, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE7, page contains phone_number, logo, email, 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 COMPARABLE(S) #1, 2, 3, 4, 5 - Data Source(s) - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)
- 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 - SALES COMP #4 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.