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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "There is a strong demand for such markets presently.", 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 - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale - is blank.
- 1004_05UAD - REPORT - Fair Lending - Comments in the Additional Comments contain "Racial components of the market area(such as from Census Tract data), or current or future occupants of the subjectproperty, are not researched or included in this analysis, or used as a basis to determine the opinion of market value.", 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.
- 1004MC_2009 - SUBJECT - Property Address - does not match the Property Address in the 1004_05UAD Subject section.

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

- 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 - Site Size - is not bracketed by the comparables.
- 1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 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 COMPARISON APPROACH - Subject Gross Living Area - is 1099 and ACI Insights Listings indicates that the GLA is 2100.0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Quality of Construction - is Q2, and ACI Insights indicates that the Quality is Q4. Please review the Quality of Construction regarding this discrepancy.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 4 - Actual Age - differs by more than 18 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Basement Area - exceeds Gross Living Area.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #2, 4 - View Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #2 - Quality of Construction Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area - is 2115 and ACI Insights Listings indicates that the GLA is 2571 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARABLE(S) #2, 3, 4, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 2066 and ACI Insights Listings indicates that the GLA is 2386 .0. Comment, including an explanation of this difference, is required.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Prior Date of Sale - is older than 36 months from the Effective Date of the appraisal.
- 1004_05UAD - RECONCILIATION - Effective Date - is older than 4 months (120 days) from the current date.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE(S) #4 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004_05UAD - SALES COMPARABLE(S) #4 - Condition Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Quality of Construction Adjustment - exceeds 8% of Sale Price.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Gross Living Area - is 1406 and ACI Insights Listings indicates that the GLA is 1309 .0. Comment, including an explanation of this difference, is required.

***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 #4 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #4 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.