Rating: Fail

**Review Master: PAR Logic Review**

File No. 91862852

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

- 1004C_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ADEQUATE ACCESS) "The subject's neighborhood offers adequate access to schools, commercial centers, hospitals and recreation facilities.", 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 Suncoast Credit Union-Mercury Credit Card does not match Lender/Client Name as ordered Suncoast Credit Union - Mercury Credit Card.
- 1004C_05 - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.
- 1004C_05 - SALES COMPARISON APPROACH - Subject View - is RES; and ACI Insights indicates that the view is Woods. Please review Subject Property data and photos, and verify the Subject Property's view.
- 1004C_05 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004C_05 - SALES COMPARABLE(S) #2 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004C_05 - SALES COMPARABLE(S) #2, 3, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004C_05 - SALES COMPARABLE(S) #3, 4 - Gross Living Area - is 15% greater or less than the Subject's Gross Living Area.
- 1004C_05 - SALES COMPARABLE(S) #3 - Gross Living Area Adjustment - exceeds 15% of Sales Price.
- 1004C_05 - SALES COMPARABLE NO. 4 - Site Size - is 1.07 AC, and ACI Insights Listings indicates that the Site Size is 44867.0 sf.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3AR1_PHOTO_3, page contains cross, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_2, page contains face_poster, face_poster, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_3, page contains animal, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004C_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRALICENSEPAGE1, page contains qr_code, text, text, text, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

***Acknowledged Responses.***

- Acknowledged: 1004C_05 - HUD DATA PLATE - 'Is a HUD Certification Label Attached to the Exterior of Each Section of the Dwelling': Yes - is checked.  Photo of the HUD Label for each section is required.