Rating: Fail

Review Master: PAR Logic Review

File No. 1073 Sample

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

- 1073_22HUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CONVENIENT) "Convenient location and good local school system.", 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_22HUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Convenient location and good local school system.", 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_22HUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SINGLE) "The subject neighborhood is mostly comprised of single story, stucco on block dwellings between 1,500 and 1,800 square feet that are, for the most part, well maintained with effective ages somewhat less than actual ages.", 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_22HUAD - IMPROVEMENTS - Car Storage - boxes are blank.
- 1004MC_2009 - SUBJECT - Property Address - does not match the Property Address in the 1073_22HUAD Subject section.
- 1073_22HUAD - SALES COMPARABLE NO. 3 - Photo does not exist for comparable.
- 1073_22HUAD - REPORT - Report does not contain a floorplan sketch.
- 1073_22HUAD - REPORT - Location Map - is missing.

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

- 1073_22HUAD - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.
- 1073_22HUAD - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.
- 1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (147) - does not match that of the main form (115).
- 1073_22HUAD - 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_22HUAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is greater than the Neighborhood High Price. Please reconcile.
- 1073_22HUAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1073_22HUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.
- 1073_22HUAD - SALES COMPARABLE NO. 1 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1073_22HUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1073_22HUAD - SALES COMPARABLE NO. 2 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1073_22HUAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.
- 1073_22HUAD - SALES COMPARABLE NO. 3 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1073_22HUAD - 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.
- 1073_22HUAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- 1073_22HUAD - SALES COMPARABLE NO. 1 - Comparable Photo Address - "11111 Mill St, #5, Palm Coast, FL 32137" does not match the address entered in the Sales Comparison Approach, "11111 Mill St". Please reconcile.
- 1073_22HUAD - SALES COMPARABLE NO. 2 - Comparable Photo Address - "888888 Mill St, #3, Palm Coast, FL 32137" does not match the address entered in the Sales Comparison Approach, "888888 Mill St". Please reconcile.
- 1073_22HUAD - SALES COMPARABLE NO. 3 - Comparable Photo Address - "444444 Barn Rd, #8, Palm Coast, FL 32137" does not match the address entered in the Sales Comparison Approach, "444444 Barn Rd". Please reconcile.

Information - These items typically require comment.

- UAD - SUBJECT - Property Address - should be a valid USPS address.
- UAD - PROJECT INFORMATION - If Project Completed/If Project Incomplete - each category contains entries in one or more fields . Please complete only one category.
- UAD - SALES COMPARABLE(S) #3 - Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)
- UAD - SALES COMPARISON - Subject Date of Sale/Time - is not blank. This gray field should not contain data per GSE guidance.
- UAD - SALES COMPARISON - Subject Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR, MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse
- UAD - SALES COMPARISON APPROACH - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMPARISON - Subject Garage/Carport - description does not conform to UAD specifications. Please enter the

total number and type of off-street parking spaces (g,cv,op). If there is no off-street parking, enter None. Example: 1 car garage with 1 covered space would be entered as "1g1cv".

- UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMPARABLE(S) #1, 2, 3 - 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 #1 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR , MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse
- UAD - SALES COMP #1 - Condition - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.
- UAD - SALES COMP #1 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #1 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (g,cv,op). If there is no off-street parking, enter None. Example: 1 car garage with 1 covered space would be entered as "1g1cv".
- UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #2 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR , MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse
- UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #2 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (g,cv,op). If there is no off-street parking, enter None. Example: 1 car garage with 1 covered space would be entered as "1g1cv".
- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #3 - Floor Location - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.
- UAD - SALES COMP #3 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR , MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse
- UAD - SALES COMP #3 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #3 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (g,cv,op). If there is no off-street parking, enter None. Example: 1 car garage with 1 covered space would be entered as "1g1cv".