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

- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller-(developer, builder, etc.) paid financial assistance - boxes are blank.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Summarize the Above Information as Support for Your Conclusions in the Neighborhood Section of the Appraisal Report Form' - is blank.

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

- REQ - SUBJECT - Property Address, 520 West Ave Grand Island NE 68803, does not match Property Address as ordered, 1507 POST PL Grand Island NE 68801.
- REQ - SUBJECT - Borrower Name - Borrower Name on report "HOPE, JOEL" does not contain Borrower Name as ordered "Joshua R Whited".
- REQ - LENDER/CLIENT - Name - on report Pinnacle Bank does not match Lender/Client Name as ordered BMO Bank N.A..
- 1004_05UAD - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.
- 1004_05UAD - NEIGHBORHOOD - Location - is Urban, and ACI Insights indicates that the neighborhood location is Suburban. Please review neighborhood data and photos, and verify the Subject Property's location.
- FHA - 1004_05UAD - IMPROVEMENTS - Attic: Scuttle - is checked. Please ensure you have included a photo of the attic.
- 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 COMPARABLE(S) #2 - Actual Age - differs by more than 27 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Concessions - $2,500.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Repairs or Alterations' - is checked. Comment required that use of a hypothetical condition might affect assignment results.
- 1004_05UAD - RECONCILIATION - Opinion of Market Value - is outside of the High / Low indicated in the 'Typical Market Price Range'. Comment, explaining this discrepancy, is required.
- 1004_05UAD - 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.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE1, page contains phone_number, text, text, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE2, page contains email, text, text, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_1, page contains sign_post, license_plate, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_9, page contains license_plate, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_12, page contains face_frame, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

Information - These items typically require comment.

- EAD - SUBJECT - Twelve Month Listing History Description - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

Acknowledged Responses.

- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "Without this BASIC PREMISE OF HOME OWNERSHIP, and as part of the foundation of national lending standards (which promotes safe, sound and sanitary human occupancy), salability and market price appreciation decline in direct proportion.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.
- Acknowledged: 1004_05UAD - REPORT - Fair Lending - Comments in the Additional Comments contain "Grand Island non employed persons is 3% and the economy is stable, with a steady stream of new construction.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.