Client Specific Requirements - The client requires these items be corrected to receive a "pass".

- UAD - APPRAISER - Appraiser Name - does not match ASC.gov for the Certification or License Number provided.

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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (ATTRACTIVE) "See Attached Addendum A broad variety of mortgage financing is available at rates purchasers consider attractive.", 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 - IMPROVEMENTS - Heat Type - boxes are blank.

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

- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

Information - These items typically require comment.

- UAD - IMPROVEMENTS - Heating Type - is blank. Please check one box. If there is no heating, indicate 'Other' and enter 'None' in the description.
- UAD - SALES COMP #1 - Heating/Cooling - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Heating/Cooling - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Heating/Cooling - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - APPRAISER - Certification or License Number - Status is listed as inactive on ASC.gov. Report must be completed by an appraiser with an active license.