Rating: Fail

Review Master: PAR Logic Review

File No. 721295737

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

- 1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "The subject's neighborhood offers access to the freeways within 1-3 miles and commutes as road patterns in established neighborhoods.", 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_05AUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain "The subject's neighborhood offers access to the freeways within 1-3 miles and commutes as road patterns in established neighborhoods.", 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_05AUAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain "Old West End neighborhoods are considered competing areas of similar quality and offer buyers options of similar home design and/or lifestyle choices.", 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_05AUAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain "The data was limited to: properties condos located within the Old West End neighborhood of Toledo, Ohio.", 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.

- 1073_05AUAD - 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.
- 1073_05AUAD - IMPROVEMENTS - Year Built - exceeds 100 years.
- 1073_05AUAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.
- 1073_05AUAD - 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.
- 1073_05AUAD - RECONCILIATION - Market Value - is not within the neighborhood sales range within the past 12 months.
- 1073_05AUAD - 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.
- 1073_05AUAD - SALES COMPARABLE(S) #3 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).
- 1073_05AUAD - SALES COMPARABLE NO. 1 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.
- 1073_05AUAD - SALES COMPARABLE NO. 1 - HOA Monthly Assessment - is 0 (zero).
  ☐ I verify that the comparable's HOA Monthly Assessment is 0, and I have added commentary to explain.
- 1073_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE(S) #2, 4 - Gross Living Area Adjustment - exceeds 15% of Sales Price.
- 1073_05AUAD - SALES COMPARABLE(S) #2, 3, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1073_05AUAD - SALES COMPARABLE(S) #3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1073_05AUAD - SALES COMPARABLE NO. 4 - Property Address - is not a valid USPS address.
- 1073_05AUAD - SALES COMPARABLE NO. 4 - Number of Bedrooms - differs from the subject by 3 or more.
- 1073_05AUAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains license_plate, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_2_3, page contains person, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_2_13, page contains animal, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

Information - These items typically require comment.

- UAD - PROJECT INFORMATION - Parking Spaces to Unit Ratio - is not numeric or contains more than 2 decimal places. Please enter numeric value up to 2 decimal places for Parking Spaces to Unit Ratio (Ex. 30/20 = 1.5). If none, enter 0.
- UAD - SALES COMPARISON APPROACH - Subject Prior Sales Data Source(s) - is not in the correct format MLS should be reported as the abbreviated MLS name. (Ex. XYZMLS)
- UAD - SALES COMPARABLE(S) #1, 2, 3, 4 - Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name. (Ex. XYZMLS)
- 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.