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

- UAD - APPRAISER - Certification or License Number - should match ASC.gov.

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

- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CHILDREN) "As one might expect, this is an extremely popular neighborhood among families with school-age children.", 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.
- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CONVENIENT) "The convenient location with easy access to employment linkages, proximity to community services and perceived good quality of the local school system should continue to steady growth and continued good market appeal for the foreseeable future.", 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.
- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "Overall, this is a fairly young but established and stable community that continues to grow at a steady pace.", 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.
- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Elementary and middle schools are within a mile and the high school is less than two miles away.", 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.
- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "As one might expect, this is an extremely popular neighborhood among families with school-age children.", 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.
- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "The convenient location with easy access to employment linkages, proximity to community services and perceived good quality of the local school system should continue to steady growth and continued good market appeal for the foreseeable future.", 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.
- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SINGLE) "See Attached Addendum 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.
- 2095_05 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (YOUNG) "Overall, this is a fairly young but established and stable community that continues to grow at a steady pace.", 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.
- 2095_05 - 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.
- 2095_05 - SITE - Utility Gas - boxes are blank.
- 2095_05 - REPORT - Fair Lending - Comments in the Condition of the Property contain (OLD) "See Attached Addendum Overall condition is acceptable and consistent with that typically found in a well-maintained, five-year-old dwelling.", 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.
- 2095_05 - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is less than Low Price. High Price should be greater than Low Price.

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

- 2095_05 - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 2095_05 - 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.
- 2095_05 - 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.
- 2095_05 - COOP PROJECT INFORMATION - Remaining Term: Second - is blank.
- 2095_05 - COOP PROJECT INFORMATION - Monthly Payment: Second - is blank.
- 2095_05 - COOP PROJECT INFORMATION - Mortgage Interest Rate: Second - is blank.
- 2095_05 - COOP PROJECT INFORMATION - Mortgage Interest: Second - boxes are blank.
- 2095_05 - COOP PROJECT INFORMATION - Lienholder: Second - is blank.
- 2095_05 - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: Low Price - is less than the Neighborhood Low Price. Please reconcile.
- 2095_05 - RECONCILIATION - Market Value - is not within the neighborhood sales range within the past 12 months.
- 2095_05 - SALES COMPARABLE(S) #1 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 2095_05 - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- 2095_05 - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the Comparable Sales.
- 2095_05 - RECONCILIATION - Estimated Market Value - is less than the Comparable Adjusted Sales Price of all Comparable Sales.
- 2095_05 - LENDER/CLIENT - Contact - is blank. Please enter Management Company Name or enter No AMC.
- 2095_05 - SALES COMPARABLE NO. 1 - Comparable Photo Address - "111 Redmill Drive, #Palm Coast, FL 32137" does not match the address entered in the Sales Comparison Approach, "111 Redmill Drive". Please reconcile.

- 2095_05 - SALES COMPARABLE NO. 2 - Comparable Photo Address - "128 Redmill Drive, #Palm Coast, FL 32137" does not match the address entered in the Sales Comparison Approach, "128 Redmill Drive". Please reconcile.
- 2095_05 - SALES COMPARABLE NO. 3 - Comparable Photo Address - "45 Red Barn Drive, #Palm Coast, FL 32137" does not match the address entered in the Sales Comparison Approach, "45 Red Barn Drive". Please reconcile.

Information - These items typically require comment.

- UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.