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

- 1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (AMERICAN) "THE APPRAISER RECOGNIZES THAT THERE ARE OTHER MEASUREMENT STANDARDS THAT MAY DIFFER FROM ANSI, IN PARTICULAR AMS (AMERICAN MEASUREMENT STANDARD), THAT ARE USED BY SOME APPRAISERS AND SOME HOME BUILDERS.", 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 - REPORT - Fair Lending - Comments in the Beginning Addenda contain (ESTABLISHED) "-:NEIGHBORHOOD DESCRIPTION:- SUBJECT PROPERTY IS LOCATED IN AN ESTABLISHED RESIDENTIAL NEIGHBORHOOD CONSISTING OF VARIOUS SIZE AND STYLE WELL-MAINTAINED SINGLE FAMILY HOMES.", 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 - REPORT - Fair Lending - Comments in the Beginning Addenda contain (SCHOOL) "ALL COMPS USED IN THIS REPORT BELONG TO THE SAME SCHOOL DISTRICT.", 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 - REPORT - Fair Lending - Comments in the Ending Addenda contain (AMERICAN) "THE APPRAISER RECOGNIZES THAT THERE ARE OTHER MEASUREMENT STANDARDS THAT MAY DIFFER FROM ANSI, IN PARTICULAR AMS (AMERICAN MEASUREMENT STANDARD), THAT ARE USED BY SOME APPRAISERS AND SOME HOME BUILDERS.", 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 - REPORT - Fair Lending - Comments in the Ending Addenda contain (ESTABLISHED) "Neighborhood Description SUBJECT PROPERTY IS LOCATED IN AN ESTABLISHED RESIDENTIAL NEIGHBORHOOD CONSISTING OF VARIOUS SIZE AND STYLE WELL-MAINTAINED SINGLE FAMILY HOMES.", 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 - REPORT - Fair Lending - Comments in the Ending Addenda contain (SCHOOL) "ALL COMPS USED IN THIS REPORT BELONG TO THE SAME SCHOOL DISTRICT.", 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 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "SUBJECT PROPERTY IS LOCATED IN AN ESTABLISHED RESIDENTIAL NEIGHBORHOOD CONSISTING OF VARIOUS SIZE AND STYLE WELL-MAINTAINED SINGLE FAMILY HOMES.", 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 - REPORT - Fair Lending - Comments in the Additional Comments contain (SCHOOL) "ALL COMPS USED IN THIS REPORT BELONG TO THE SAME SCHOOL DISTRICT.", 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.

- 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 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 6 - Actual Age - differs by more than 38 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 6 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE(S) #2 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004_05UAD - SALES COMPARABLE(S) #2 - Site Adjustment - exceeds 15% of Sales Price.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Bedroom Adjustment - is negative and the Comparable's number of bedrooms is less than the Subject's bedroom count. A positive adjustment is expected.
- 1004_05UAD - SALES COMPARABLE(S) #3 - Gross Living Area Adjustment - exceeds 15% of Sales Price.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004_05UAD - SALES COMPARABLE NO. 4 - Sale Price - differs by more than 50% of Estimated Market Value.