



Review Summary

Review Grade
A

Appraised Value
555000

File Number: 1608000364
Client Name: American Pacific Mon
Report Type: URAR 1004**
Review Date: 6/23/2022

Score
91.32

2 **Critical**
0 **Warning**
128 **FYI**



Property Information

Borrower:	Dan Cardillo	
Address:	4530 Walnut St	
City:	Phila	
State:	PA	
Zip Code:	19124	
Report Date:	7/9/2020	
Primary Appraiser:	Mark Stewart	
Supervising Appraiser:	Zachary Kimmel	



Rule Results



Critical

Rule # Rule

GDMS-212 Critical: Present Land Use % field of the Neighborhood section indicates percentage of One-Unit housing to be under 30%

GDMS-43 Critical: Comp 1 Sale Price is not within Neighborhood Low/High Range



Rule #	Rule
DISTCALC	Distance between appraiser and subject: Unable to calculate using the address data provided in the XML file
GDMS-2829	Unable to evaluate: FNM0061: Basement area exceeds 100% of gross living area of comparable property 2.
GDMS-2830	Unable to evaluate: FNM0061: Basement area exceeds 100% of gross living area of comparable property 3.
GDMS-2838	Unable to evaluate: FNM0062: Finished basement area may not exceed total basement area for comparable property 2.
GDMS-2839	Unable to evaluate: FNM0062: Finished basement area may not exceed total basement area for comparable property 3.
GDMS-3053	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 2.
GDMS-3054	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 3.
GDMS-3055	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 4.
GDMS-3056	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 5.
GDMS-3057	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 6.
GDMS-3058	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 7.
GDMS-3059	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 8.
GDMS-3060	Unable to evaluate: FNM0132: Gross living area exceeds 50SF from the subject property with no adjustment amount for comparable property 9.
GDMS-3375	Unable to evaluate: FNM0801: Comp address is the same as the subject property address or another comp.
GDMS-36	FYI: Comp 2 Proximity to Subject is blank. Please enter Comp 2 Proximity.
GDMS-37	FYI: Comp 3 Proximity to Subject is blank. Please enter Comp 3 Proximity.
GDMS-44	FYI: Comp 2 Sale Price is not within Neighborhood Low/High Range
GDMS-45	FYI: Comp 3 Sale Price is not within Neighborhood Low/High Range
GDMS-49	FYI: Demand/Supply Over Supply : Make sure you have explained
GDMS-74	FYI: Comp 2 Data Source is blank.
GDMS-75	FYI: Comp 3 Data Source is blank.
GDMS-76	FYI: Comp 1 Date of Sale is blank.
GDMS-77	FYI: Comp 2 Date of Sale is blank.
GDMS-78	FYI: Comp 3 Date of Sale is blank.

- GDMS-80** FYI: Comp 2 Location is blank.
- GDMS-81** FYI: Comp 3 Location is blank.
- GDMS-83** FYI: Comp 2 Leasehold/Fee Simple is blank.
- GDMS-84** FYI: Comp 3 Leasehold/Fee Simple is blank.
- GDMS-86** FYI: Comp 2 Site is blank.
- GDMS-87** FYI: Comp 3 Site is blank.
- GDMS-89** FYI: Comp 2 View is blank.
- GDMS-90** FYI: Comp 3 View is blank.
- GDMS-92** FYI: FRE3133: Comp 2 Design is blank.
- GDMS-93** FYI: FRE3133: Comp 3 Design is blank.
- GDMS-95** FYI: Comp 2 Quality of Construction is blank.
- GDMS-96** FYI: Comp 3 Quality of Construction is blank.
- GDMS-98** FYI: Comp 2 Age is blank.
- GDMS-99** FYI: Comp 3 Age is blank.
- GDMS-101** FYI: Comp 2 Condition is blank.
- GDMS-102** FYI: Comp 3 Condition is blank.
- GDMS-104** FYI: Comp 2 Gross Living Area is blank.
- GDMS-105** FYI: Comp 3 Gross Living Area is blank.
- GDMS-106** FYI: Comp 1 GLA varies from Subject by more than 25%. Variance is 1628.35%
- GDMS-220** FYI: Neighborhood Property Value Trend is indicated as Increasing, yet Over Supply box is checked, warranting further explanation
- GDMS-1105** FYI: Comp 2 Bedroom Count Field cannot be blank
- GDMS-1106** FYI: Comp 2 Bath Count Field cannot be blank
- GDMS-1109** FYI: Comp 3 Bedroom Count Field cannot be blank
- GDMS-1110** FYI: Comp 3 Bath Count Field cannot be blank
- GDMS-1421** FYI: Comp 2 Sale Price cannot be blank
- GDMS-1429** FYI: Comp 3 Sale Price cannot be blank
- GDMS-1484** FYI: Appraiser name does not match Appraiser name in order
- GDMS-1485** FYI: Case # does not match Case # in order
- GDMS-1486** FYI: Appraiser License # does not match License # of Appraiser in the order
- GDMS-1498** FYI: Lender/Client CSZ is blank at bottom of form
- GDMS-** FYI: Demand/Supply is Over Supply, Marketing Time Under 3 months should not be

1506	checked
GDMS-1514	FYI: Dampness indicated in Foundation, please comment
GDMS-1515	FYI: Infestation indicated in Foundation, please comment
GDMS-1516	FYI: Settlement indicated in Foundation, please comment
GDMS-1517	FYI: Property Rights indicated as Leasehold
GDMS-1523	FYI: Present Land Use Single Family is less than 70%
GDMS-1529	FYI: Fannie Mae approved language regarding Certification 23 is missing from the additional comments
GDMS-1562	FYI: Property Address does not match Address in Order
GDMS-1564	FYI: Zoning Classification not indicated as Residential
GDMS-1565	FYI: Zoning Description not indicated as Residential
GDMS-1905	FYI: Comp 1 GLA varies from Subject by more than 20%. Variance is 1628.35%
GDMS-1908	FYI: Sales Comp 1 is more than 1 mile from the Subject and Location is Urban
GDMS-1918	FYI: Neighborhood Predominant Value differs from Appraised Value by more than 25%. Variance is 2602.70%
GDMS-1920	FYI: The Effective Date is not within the past 3 months
GDMS-1921	FYI: Subject Date of Prior Sale is not within the past 12 months
GDMS-1922	FYI: Comp 1 Date of Prior Sale is not within the past 12 months
GDMS-1929	FYI: At least one comp must have the same number of bedrooms as the Subject
GDMS-1937	FYI: The Estimated Market Value varies from the unadjusted Sales Price of Sales Comp 1 by more than 15%. Variance is 16.67%
GDMS-1940	FYI: Sales Comp 1 Site Area is not within 20% of the Subject. Variance is 69.14%
GDMS-2027	FYI: On an FHA order, the Case # does not match the Case # in the order
GDMS-2385	FYI: Sales or Financing Concessions line 1: ADJUSTMENT field for Sales Comp 1 > 0
GDMS-2386	FYI: Sales or Financing Concessions line 2: ADJUSTMENT field for Sales Comp 1 > 0
GDMS-2406	FYI: ALL comparable sales are adjusted upward for differences in Site size
GDMS-2407	FYI: ALL comparable sales are adjusted upward for differences in Condition
GDMS-2408	FYI: ALL comparable sales are adjusted upward for differences in Quality of Construction
GDMS-2439	FYI: ALL comparable sales are adjusted upward for differences in GLA
GDMS-2452	FYI: Unable to validate Appraiser Certification # at ASC.gov
GDMS-2723	FYI: FNM0028: Subject property's sale price divided by gross living area does not equal sale price per gross living area amount entered by appraiser.

GDMS-2724	FYI: FNM0029: The subject property's site area in the site section does not equal the site area in the sales comparison approach section. The data in the site section must match the data in the sales comparison approach section.
GDMS-2725	FYI: FNM0030: Subject property's age does not match age calculated from year built.
GDMS-2726	FYI: FNM0031: The subject property's total number of rooms does not equal the total number of rooms in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.
GDMS-2730	FYI: FNM0035: The subject property's total number of bathrooms does not equal the total number of bathrooms in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.
GDMS-2732	FYI: FNM0037: Subject property's gross living area does not equal gross living area in the improvements section. The data in the improvements section must match the subject data in the sales comparison approach section.
GDMS-2746	FYI: FNM0047: The proximity of comparable property 1 to subject property is not in the expected format. It must contain a distance in miles up to two digits past the decimal point, followed by a space and the text "miles".
GDMS-2764	FYI: FNM0049: Sale price divided by gross living area does not equal the sale price per gross living area amount entered by appraiser for comparable property 1.
GDMS-2810	FYI: FNM0055: Age is outside the expected range for comparable property #1
GDMS-2811	FYI: FNM0055: Age is outside the expected range for comparable property #2
GDMS-2812	FYI: FNM0055: Age is outside the expected range for comparable property #3
GDMS-2870	FYI: FNM0079: The "as of" date of the appraisal is outside the expected range (either in future or greater than 12 months old).
GDMS-2871	FYI: FNM0080: The "as of" date of the appraisal is outside the expected range (between 4 and 12 months old).
GDMS-2877	FYI: FNM0088: Concession adjustment for comparable property 1 is greater than zero. Fannie Mae policy does not permit positive sales or financing concession adjustments
GDMS-2878	FYI: FNM0088: Concession adjustment (line 2) for comparable property 1 is greater than zero. Fannie Mae policy does not permit positive sales or financing concession adjustments
GDMS-2905	FYI: FNM0100: At least one of the "subject to" boxes is checked. The lender must obtain a certificate of completion, stating the nature of the "subject to" issue has been resolved before loan delivery
GDMS-3062	FYI: FNM0140: Comparable property 2's overall location rating is different from the subject property, but there is either no location adjustment, or an adjustment in the wrong direction.
GDMS-3063	FYI: FNM0140: Comparable property 3's overall location rating is different from the subject property, but there is either no location adjustment, or an adjustment in the wrong direction.
GDMS-3071	FYI: FNM0141: Comparable property 2's overall view rating is different from the subject property, but there is either no view adjustment, or an adjustment in the wrong direction.
GDMS-3072	FYI: FNM0141: Comparable property 3's overall view rating is different from the subject property, but there is either no view adjustment, or an adjustment in the wrong direction.
GDMS-3169	FYI: FNM0158: Net adjustment percent is not consistent with the net adjustment percent calculated using net adjustment amount for comparable property 1.
GDMS-3196	FYI: FNM0163: Gross living area for comparable property 1 varies 20% from the subject property.. Variance is 1628.35%
GDMS-3223	FYI: FNM0161: Property age for comparable property 1 varies 20% of the subject property 1.. Variance is 81.30%
GDMS-3325	FYI: FNM0483: The condition rating of "C1" conflicts with the reported age for Subject Property. The Actual Age is greater than 5 years.

- GDMS-3326** FYI: FNM0483: The condition rating of "C1" conflicts with the reported age for Comp 1. The Actual Age is greater than 5 years.
- GDMS-3355** FYI: FNM0505: The appraised value is near the maximum adjusted comparable sale value with support from only that comparable sale.
- GDMS-3356** FYI: FNM0506: The appraised value is near the minimum adjusted comparable sale value with support from only that comparable sale.
- GDMS-3497** FYI: FRE3076: Comp 1 Location rating should not contain an adjustment when it is equal to the Subject Location rating.
- GDMS-3507** FYI: FRE3077: Comparable property 2's site area is different from the subject property, but there is either no site adjustment, or an adjustment in the wrong direction.
- GDMS-3508** FYI: FRE3077: Comparable property 3's site area is different from the subject property, but there is either no site adjustment, or an adjustment in the wrong direction.
- GDMS-3524** FYI: FRE3078: Comp 1 View rating should not contain an adjustment when it is equal to the Subject View rating.
- GDMS-3534** FYI: FRE3079: Comparable property 2's Design (Style) is different from the subject property, but there is no Design (Style) adjustment.
- GDMS-3535** FYI: FRE3079: Comparable property 3's Design (Style) is different from the subject property, but there is no Design (Style) adjustment.
- GDMS-3552** FYI: FRE3080: Comparable property 2's Quality rating is different from the subject property, but there is either no Quality of Construction adjustment, or an adjustment in the wrong direction.
- GDMS-3553** FYI: FRE3080: Comparable property 3's Quality rating is different from the subject property, but there is either no Quality of Construction adjustment, or an adjustment in the wrong direction.
- GDMS-3560** FYI: FRE3080: Comp 1 Quality rating should not contain an adjustment when it is equal to the Subject Quality rating.
- GDMS-3569** FYI: FRE3081: Comparable property 1's Actual Age is different from the subject property, but there is either no Actual Age adjustment, or an adjustment in the wrong direction.
- GDMS-3570** FYI: FRE3081: Comparable property 2's Actual Age is different from the subject property, but there is either no Actual Age adjustment, or an adjustment in the wrong direction.
- GDMS-3571** FYI: FRE3081: Comparable property 3's Actual Age is different from the subject property, but there is either no Actual Age adjustment, or an adjustment in the wrong direction.
- GDMS-3588** FYI: FRE3082: Comparable property 2's Condition rating is different from the subject property, but there is either no Condition adjustment, or an adjustment in the wrong direction.
- GDMS-3589** FYI: FRE3082: Comparable property 3's Condition rating is different from the subject property, but there is either no Condition adjustment, or an adjustment in the wrong direction.
- GDMS-3596** FYI: FRE3082: Comp 1 Condition rating should not contain an adjustment when it is equal to the Subject Condition rating.
- GDMS-3605** FYI: FRE3083: Comparable property 1's GLA is different from the subject property, but there is either no GLA adjustment, or an adjustment in the wrong direction.
- GDMS-3606** FYI: FRE3083: Comparable property 2's GLA is different from the subject property, but there is either no GLA adjustment, or an adjustment in the wrong direction.
- GDMS-3607** FYI: FRE3083: Comparable property 3's GLA is different from the subject property, but there is either no GLA adjustment, or an adjustment in the wrong direction.
- GDMS-3631** FYI: FNM0632: Market data indicates that a positive time adjustment may be warranted, but no adjustment has been made for Comp 2 by appraiser.
- GDMS-3632** FYI: FNM0632: Market data indicates that a positive time adjustment may be warranted, but no adjustment has been made for Comp 3 by appraiser.