

CU Messages as of December 2015 (Yellow have potential for contacting CU Review)		Suggested condition samples if requesting information from appraisers, and possible action taken by underwriter after review.	Suggested Action with CU
CU Data Discrepancy	FNM0401 The appraiser has reported materially different sale price(s) in one or more appraisal reports.	Appraiser to confirm the sales price of subject property as it has been reported differently in their own appraisal reports.	Review Property Records/ public records. Review The Sales History to review the database other appraisals to review discrepancy. Ask the appraiser to confirm and adjust appraisal if necessary; Providing them the data noted in CU.
CU Data Discrepancy	FNM0402 The reported comparable sale price is materially different than what has been reported by other appraisers.	Appraiser to confirm the sales price of comp as it has been reported differently in other appraisal reports. Obtain data from CU Early Review Team.	Review Property Records/ public records. Review The Sales History to review the database other appraisals to review discrepancy. Ask the appraiser to confirm and adjust appraisal if necessary; Providing them the data noted in CU.
CU Data Discrepancy	FNM0403 The appraiser has reported materially different GLA(s) in one or more appraisal reports.	Appraiser to confirm the gross living area as it has been reported differently in their own appraisal reports.	Review Property Records/ public records. Review The Sales History to review the database other appraisals to review discrepancy. Ask the appraiser to confirm and adjust appraisal if necessary; Providing them the data noted in CU.
CU Data Discrepancy	FNM0404 The reported GLA is materially different than what has been reported by other appraisers.	Appraiser to confirm the gross living area as it has been reported differently by other appraisers. Search public records for validation first. Obtain data from CU Early Review Team if not available through public records.	Review Property Records/ public records. Review The Sales History to review the database other appraisals to review discrepancy. Ask the appraiser to confirm and adjust appraisal if necessary; Providing them the data noted in CU.
CU Data Discrepancy	FNM0405 The appraiser has reported materially different lot size(s) in one or more appraisal reports.	Appraiser to validate the subject property lot size by confirming his resource as it has been reported differently in their other appraisal reports.	Review Property Records/ public records. Review The Sales History to review the database other appraisals to review discrepancy. Ask the appraiser to confirm and adjust appraisal if necessary; Providing them the data noted in CU. If it effects the value because of adjustments ask the appraiser to confirm.
CU Data Discrepancy	FNM0406 The reported lot size is materially different than what has been reported by other appraisers.	Appraiser to confirm the lot size as it has been reported differently by other appraisers in other reports. Search public records for validation first, then obtain data from CU Early Review Team if not available through public records.	Review Property Records/ public records. Review The Sales History to review the database other appraisals to review discrepancy. Ask the appraiser to confirm and adjust appraisal if necessary; Providing them the data noted in CU. If it effects the value because of adjustments ask the appraiser to confirm.
CU Data Discrepancy	FNM0407 The appraiser has reported materially different above-grade bathroom count(s) in one or more appraisal reports.	Appraiser to provide an explanation for the differences in above-grade bathroom count within their own reports.	If the adjustment do not affect then Use suggested messages to justify no further action : In this area the public records may or may not report the GLA with both up and down. Appraiser has reported a total of 3 bedrooms and 2 baths, which matches public record. The appraiser appears to have reported it both ways in previous reports as well.
CU Data Discrepancy	FNM0408 The reported above-grade bathroom count is materially different than what has been reported by other appraisers.	Appraiser to validate the above grade bathroom count as it has been reported differently by other appraisers. Obtain data from CU Early Review Team if unable to be verified.	If the adjustment do not affect then Use suggested messages to justify no further action : In this area the public records may or may not report the GLA with both up and down. Appraiser has reported a total of 3 bedrooms and 2 baths, which matches public record. The appraiser appears to have reported it both ways in previous reports as well.
CU Data Discrepancy	FNM0409 The appraiser has reported materially different above-grade bedroom count(s) in one or more appraisal reports.	Appraiser to provide an explanation for the differences in above-grade bedroom count within their own reports.	If the adjustment do not affect then Use suggested messages to justify no further action : In this area the public records may or may not report the GLA with both up and down. Appraiser has reported a total of 3 bedrooms and 2 baths, which matches public record. The appraiser appears to have reported it both ways in previous reports as well.
CU Data Discrepancy	FNM0410 The reported above-grade bedroom count is materially different than what has been reported by other appraisers.	Appraiser to validate the above grade bedroom count by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team if unable to be verified.	If the adjustment do not affect then Use suggested messages to justify no further action : In this area the public records may or may not report the GLA with both up and down. Appraiser has reported a total of 3 bedrooms and 2 baths, which matches public record. The appraiser appears to have reported it both ways in previous reports as well.
CU Data Discrepancy	FNM0411 The appraiser has reported materially different age(s) in one or more appraisal reports.	Appraiser to confirm the age of the property as it has been reported differently in some of their previous appraisal reports.	Review property records for what has been reported and ask appraiser to address if it materially effects the value.
CU Data Discrepancy	FNM0412 The reported property age is materially different than what has been reported by other appraisers.	Appraiser to validate age of property by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team, if unable to be verified.	Review property records for what has been reported and ask appraiser to address if it materially effects the value.
CU Data Discrepancy	FNM0413 The appraiser has reported materially different below-grade area(s) in one or more appraisal reports.	Appraiser to provide an explanation for the differences in below grade area within their own reports.	If the adjustment do not affect then Use suggested messages to justify no further action : In this area the public records may or may not report the GLA with both up and down. Appraiser has reported a total of 3 bedrooms and 2 baths, which matches public record. The appraiser appears to have reported it both ways in previous reports as well.

CU Data Discrepancy	FNM0414	The reported total below-grade area is materially different than what has been reported by other appraisers.	Appraiser to validate the below grade area by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	If the adjustment do not affect then Use suggested messages to justify no further action : In this area the public records may or may not report the GLA with both up and down. Appraiser has reported a total of 3 bedrooms and 2 baths, which matches public record. The appraiser appears to have reported it both ways in previous reports as well.
CU Data Discrepancy	FNM0415	The appraiser has reported materially different finished basement area(s) in one or more appraisal reports.	Appraiser to provide an explanation for the differences in finished basement area within their own reports.	If the adjustment do not affect then Use suggested messages to justify no further action : In this area the public records may or may not report the GLA with both up and down. Appraiser has reported a total of 3 bedrooms and 2 baths, which matches public record. The appraiser appears to have reported it both ways in previous reports as well.
CU Data Discrepancy	FNM0416	The reported finished basement area is materially different than what has been reported by other appraisers.	Appraiser to validate the finished basement area by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.
CU Data Discrepancy	FNM0417	The appraiser has reported a materially different location in one or more appraisal reports.	Appraiser to provide an explanation for the differences in location within their own reports. Review Google maps to determine if rating is accurate.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.
CU Data Discrepancy	FNM0418	The location rating is materially different than what has been reported by other appraisers.	Appraiser to validate the location by confirming his resource method as it has been reported differently by other appraisers. Review Google maps to determine if rating is accurate. Obtain data from CU Early Review Team if unable to verify.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.
CU Data Discrepancy	FNM0419	The appraiser has reported materially different view(s) in one or more appraisal reports.	Appraiser to provide an explanation for the differences in view within their own reports. Review Google maps to determine if rating is accurate.	Ask our appraiser to review previous reports in which they assigned a different view rating.
CU Data Discrepancy	FNM0420	The view rating is materially different than what has been reported by other appraisers.	Appraiser to validate the view by confirming his resource method as it has been reported differently by other appraisers. Review Google maps to determine if rating is accurate. Obtain data from CU Early Review Team.	Review the ratings by other reports and comment, <i>if both neutral and beneficial are made rating are used by at least one other appraiser, accept the appraiser view point on this matter and make notes of your review . If all "other" appraisers use something opposite of our appraisal, then make sure comments are present explaining our appraiser viewpoint.</i>
CU Data Discrepancy	FNM0421	The appraiser has reported a materially different quality in one or more appraisal reports.	Appraiser to provide an explanation for the differences in quality ratings within their previous appraisal reports. Refer to definitions of quality ratings and determine if property can fall into multiple categories. Obtain data from CU Early Review Team if needed	Review the definition and comment, i.e. <i>All comps and subject appear to fall within Q4 definition, no adjustments were made.</i> Or if not defined within that category ask the appraiser for additional commentary.
CU Data Discrepancy	FNM0422	The quality rating is materially different than what has been reported by other appraisers.	Appraiser to validate the quality rating by confirming his resource method as it has been reported differently by other appraisers. Refer to definitions of quality ratings and determine if property can fall into multiple categories. Obtain data from CU Early Review Team if needed	Review the definition and comment, i.e. All comps and subject appear to fall within Q4 definition, no adjustments were made. Or if not defined within the appraisal ask for additional commentary.
CU Data Discrepancy	FNM0423	The appraiser has reported a materially different condition in one or more appraisal reports.	Appraiser to provide an explanation for the differences in condition ratings within their previous appraisal reports. Refer to definitions of condition ratings and determine if property can fall into multiple categories. Obtain data from CU Early Review Team if needed	Review rating for other appraisers in CU - review definition. Ask the appraiser for commentary if necessary.
CU Data Discrepancy	FNM0424	The condition rating is materially different than what has been reported by other appraisers.	Appraiser to validate the condition rating by confirming his resource method as it has been reported differently by other appraisers. Refer to definitions of condition ratings and determine if property can fall into multiple categories. Obtain data from CU Early Review Team if needed	Review rating for other appraisers in CU - review definition. Ask the appraiser for commentary if necessary.
CU Data Discrepancy	FNM0428	The reported finished basement area is materially different than what has been reported by other appraisers, but the total living area is consistent.	Check public records for confirmation; ask the appraiser to validate finished basement area by confirming their resource as it has been reported differently by other appraisers.	Verify with public records and CU information from other appraisers and address with commentary or ask appraiser to clarify.
CU Data Discrepancy	FNM0429	The appraiser has reported a materially different finished basement area in one or more appraisal reports, but the total living area is consistent.	Check public records for confirmation; ask the appraiser to validate finished basement area by confirming their resource as it has been reported differently in some of their previous appraisal reports.	Verify with public records and CU information from other appraisers and address with commentary or ask appraiser to clarify.
CU Data Discrepancy	FNM0430	The sale price is significantly different than what has been reported by any other appraiser.	Check public records for confirmation; Appraiser to validate sales price by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team	Verify with public records and CU information from other appraisers and address with commentary or ask appraiser to clarify.
CU Data Discrepancy	FNM0431	The GLA is significantly different than what has been reported by any other appraiser.	Check public records for confirmation; Appraiser to validate GLA by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	Verify with public records and CU information from other appraisers and address with commentary or ask appraiser to clarify.
CU Data Discrepancy	FNM0432	The lot size is significantly different than what has been reported by any other appraiser.	Check public records for confirmation; Appraiser to validate lot size by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.
CU Data Discrepancy	FNM0433	The condition rating is significantly different than what has been reported by any other appraiser.	Appraiser to validate condition rating by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.
CU Data Discrepancy	FNM0434	The quality rating is significantly different than what has been reported by any other appraiser.	Appraiser to validate quality rating by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.
CU Data Discrepancy	FNM0435	The location rating is significantly different than what has been reported by any other appraiser.	Appraiser to validate location rating by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.

CU Data Discrepancy	FNM0436	The view rating is significantly different than what has been reported by any other appraiser.	Appraiser to validate view rating by confirming his resource method as it has been reported differently by other appraisers. Obtain data from CU Early Review Team.	Review what other appraisers have reported and verify if it is a reporting discrepancy or ask for clarification from appraiser if necessary.
CU Data Discrepancy	FNM0437	The reported total living area for the subject is materially different than what has been reported in another appraisal of the same subject.	Review public records. Appraiser to confirm the GLA as it has been reported differently in another appraisal of the same subject.	Review public records. Ask the appraiser to confirm and adjust appraisal if necessary.
CU Data Discrepancy	FNM0440	The reported lot size for the subject is materially different than what has been reported in another appraisal of the same subject.	Review public records. Appraiser to confirm the lot size as it has been reported differently in another appraisal of the same subject.	See if it materially effects the appraised value of subject, ask appraiser to confirm.
CU Data Discrepancy	FNM0441	The reported year built for the subject is materially different than what has been reported in another appraisal of the same subject.	Review public records. Appraiser to validate year built by confirming his resource method as it has been reported differently in another appraisal of the same subject.	See if it materially effects the appraised value of subject, ask appraiser to confirm.
CU Data Discrepancy	FNM0442	The location rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Appraiser to validate location rating by confirming his resource method as it has been reported differently in another appraisal of the same subject. Verify with Google maps if this is an accurate rating.	See if it materially effects the appraised value of subject, ask appraiser to confirm.
CU Data Discrepancy	FNM0443	The view rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Appraiser to validate view rating by confirming his resource method as it has been reported differently in another appraisal of the same subject. Verify with Google maps if this is an accurate rating.	See if it materially effects the appraised value of subject, ask appraiser to confirm.
CU Data Discrepancy	FNM0444	The quality rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Appraiser to validate quality rating by confirming his resource method as it has been reported differently in another appraisal of the same subject.	See if it materially effects the appraised value of subject, ask appraiser to confirm.
CU Data Discrepancy	FNM0445	The condition rating for the subject is materially different than what has been reported in another appraisal of the same subject.	Appraiser to validate condition rating by confirming his resource method as it has been reported differently in another appraisal of the same subject.	See if it materially effects the appraised value of subject, ask appraiser to confirm.
CU Data Discrepancy	FNM0446	The subject was excluded from data discrepancy computations due to a missing unit number.	Appraiser to please input missing unit number in the correct UAD format.	Ask appraiser to confirm address. Rerun and review new UC DP
CU Data Discrepancy	FNM0450	The appraiser has reported a materially different attachment type in one or more appraisal reports	Verify through photos if subject or comps are attached or detached. Ask appraiser to make corrections if they do not match.	Verify through photos if subject or comps are attached or detached. Ask appraiser to make corrections if they do not match.
CU Data Discrepancy	FNM0451	The attachment type reported is materially different than what has been reported by other appraisers.	Verify through photos if subject or comps are attached or detached. Ask appraiser to make corrections if they do not match.	Review CU list of attachment type, then verify through photos if subject or comps are attached or detached. Ask appraiser to make corrections if they do not match.
CU Data Discrepancy	FNM0452	The attachment type is materially different than what has been reported in another appraisal of the same subject.	Verify through photos if subject or comps are attached or detached. Ask appraiser to make corrections if they do not match.	Verify through photos if subject or comps are attached or detached. Ask appraiser to make corrections if they do not match.
CU Data Discrepancy	FNM0453	The subject attachment type materially conflicts with the reported number of stories	Verify through photos if subject is attached or detached. Ask appraiser to make corrections if they do not match.	Verify through photos if subject is attached or detached. Ask appraiser to make corrections if they do not match.
CU Data Discrepancy	FNM0460	The appraiser has reported a materially different waterfront location factor in one or more appraisal reports	Review location map, then Google maps to verify if what is being reported matches the maps. Ask appraiser to make corrections if they do not match.	Review location map, then Google maps to verify if what is being reported matches the maps. Ask appraiser to make corrections if they do not match.
CU Data Discrepancy	FNM0461	The waterfront location factor is materially different than what has been reported by other appraisers.	Review location map, then Google maps to verify if what is being reported matches the maps. Ask appraiser to make corrections if they do not match.	Review CU list of locations being reported by other appraisers, review CU map. Ask appraiser to make corrections if they do not match. If they match provide commentary.
CU Data Discrepancy	FNM0462	The waterfront location factor is materially different than what has been reported in another appraisal of the same subject.	Review location map, then Google maps to verify if what is being reported matches the maps. Ask appraiser to make corrections if they do not match.	Review CU list of locations being reported by other appraisers, review CU map. Ask appraiser to make corrections if they do not match. If they match provide commentary.
CU Data Discrepancy	FNM0463	The appraiser has reported a materially different water view factor in one or more appraisal reports.	Review location map, then Google maps to verify if what is being reported matches the maps. Ask appraiser to make corrections to view if they do not match.	Review CU list of views being reported by other appraisers, review CU map. Ask appraiser to make corrections if they do not match. If they match provide commentary.
CU Data Discrepancy	FNM0464	The water view factor is materially different than what has been reported by other appraisers.	Review location map, then Google maps to verify if what is being reported matches the maps. Ask appraiser to make corrections to view if they do not match.	Review CU list of views being reported by other appraisers, review CU map. Ask appraiser to make corrections if they do not match. If they match provide commentary.
CU Data Discrepancy	FNM0465	The water view factor is materially different than what has been reported in another appraisal of the same subject.	Review location map, then Google maps to verify if what is being reported matches the maps. Ask appraiser to make corrections to view if they do not match.	Review CU list of views being reported by other appraisers, review CU map. Ask appraiser to make corrections if they do not match. If they match provide commentary.
CU Data Discrepancy	FNM0483	The condition rating of "C1" conflicts with the reported age .	Appraiser to validate the C1 rating as it conflicts with the reported age of the property.	Review the definition, see if the property fits into it and comment, i.e. All comps and subject appear to fall within C1 definition, no adjustments were made. Or if not defined within the appraisal ask for additional commentary.
CU Data Discrepancy	FNM0484	The condition rating of "C1" conflicts with the reported age .	Appraiser to validate the C1 rating as it conflicts with the reported age of the property.	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.

CU Data Discrepancy	FNM0485	The condition rating of "C2" conflicts with the reported age .	Appraiser to validate the C2 rating as it conflicts with the reported age of the property.	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.
CU Data Discrepancy	FNM0486	The condition rating of "C2" conflicts with the reported age .	Appraiser to validate the C2 rating as it conflicts with the reported age of the property.	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.
CU Data Discrepancy	FNM0487	The condition rating of "C3" conflicts with the reported age .	Appraiser to validate the C3 rating as it conflicts with the reported age of the property.	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.
CU Data Discrepancy	FNM0488	The condition rating conflicts with the reported age (condition rating is likely "C1").	Appraiser to provide additional commentary regarding reported condition rating that conflicts with the reported age, (condition rating is likely "C1")	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.
CU Data Discrepancy	FNM0489	The condition rating conflicts with the reported age (condition rating is likely either "C1" or "C2").	Appraiser to provide additional commentary regarding reported condition rating that conflicts with the reported age, (condition rating is likely "C1" or "C2")	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.
CU Data Discrepancy	FNM0490	The condition rating conflicts with the reported age (condition rating is likely "C1").	Appraiser to provide additional commentary regarding reported condition rating that conflicts with the reported age, (condition rating is likely "C1")	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.
CU Data Discrepancy	FNM0491	The condition rating conflicts with the reported age (condition rating is likely either "C1" or "C2").	Appraiser to provide additional commentary regarding reported condition rating that conflicts with the reported age, (condition rating is likely "C1" or "C2")	Review the definition and comment, i.e. All comps and/or subject appear to fall within category definition, no adjustments to be made; if not defined within the category ask appraiser for additional commentary.
CU Reconciliation	FNM0501	The appraised value is above the range of adjusted comparable sale prices provided by the appraiser.	True or false? Is the value above the adjusted grid value? Review commentary. Is Value still justified?	True or false is the value above the adjusted grid value? Review commentary. Is Value still justified? Review the mkt trend report. Review the CU comps as well.
CU Reconciliation	FNM0502	The appraised value is below the range of adjusted comparable sale prices provided by the appraiser.	True or false? Is the value below the adjusted grid value? Review commentary. Is Value still justified?	True or false is the value below the adjusted grid value? Review commentary. Is Value still justified? Review the mkt trend report. Review the CU comps as well.
CU Reconciliation	FNM0503	The appraised value is above the range of unadjusted comparable sale prices provided by the appraiser.	True or false? Is the value above the adjusted grid value? Review commentary. Is Value still justified?	True or false is the value above the adjusted grid value? Review commentary. Is Value still justified? Review the mkt trend report. Review the CU comps as well.
CU Reconciliation	FNM0504	The appraised value is below the range of unadjusted comparable sale prices provided by the appraiser.	True or false? Is the value below the adjusted grid value? Review commentary. Is Value still justified?	True or false is the value below the adjusted grid value? Review commentary. Is Value still justified? Review the mkt trend report. Review the CU comps as well.
CU Reconciliation	FNM0505	The appraised value is near the maximum adjusted comparable sale value with support from only that comparable sale.	True or false and why? Review commentary. Compare the subject with the comp in question.	True or false is the value above the adjusted grid value? Review commentary. Is Value still justified? Review the mkt trend report and CU comps.
CU Reconciliation	FNM0506	The appraised value is near the minimum adjusted comparable sale value with support from only that comparable sale.	True or false and why? Review commentary. Compare the subject with the comp in question.	True or false and why? Sometimes it is only one or two not majority. Review additional comps in data appraisal section based on sale date, GLA above/below, style via SkyView pics.
CU Adjustment	FNM0603	<Feature(s)> adjustment(s) is (are) in the wrong direction.	Appraiser to review the < > adjustment(s) as it appears it is (are) in the wrong direction.	Review the appraiser commentary and the descriptive codes in appraisal, sometimes CU does not pick up all of the codes that the appraiser inputs. Ask for clarification if needed.
CU Adjustment	FNM0606	The GLA adjustment is larger than peer and model adjustments.	Obtain data from CU Early Review Team. Appraiser may be within range of what other appraisers are reporting.	Check public records for confirmation; if results are different request review and correction; if no discrepancy, note results of your review and no further action necessary. (We cannot see actual adjustments from other appraisers, just the range)

CU Adjustment	FNM0607	The GLA adjustment is smaller than peer and model adjustments.	Obtain data from CU Early Review Team. Appraiser may be within range of what other appraisers are reporting.	Check public records for confirmation; if results are different request review and correction; if no discrepancy, note results of your review and no further action necessary. (We cannot see actual adjustments from other appraisers, just the range)
CU Adjustment	FNM0610	The appraiser's wide range of adjusted values indicates potentially inadequate adjustment.	Review appraisers adjustments and see if they are supported with commentary within the appraisal. If not ask appraiser to address the reason for wide range of adjusted values.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0611	The lot size adjustment is materially different from peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate lot size adjustment by confirming his method of calculation for the adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0612	The lot size adjustment is materially different from peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate lot size adjustment by confirming his method of calculation for the adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0613	The condition adjustment is larger than peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate condition adjustment by confirming his method of calculation for the adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0614	The condition adjustment is smaller than peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate condition adjustment by confirming his method of calculation for the adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0615	The quality adjustment is larger than peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate by confirming his method of calculation for the quality adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0616	The quality adjustment is smaller than peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate by confirming his method of calculation for the quality adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0617	The view adjustment is materially different from peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate by confirming his method of calculation for the view adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0618	The view adjustment is materially different from peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate by confirming his method of calculation for the view adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0619	The location adjustment is materially different from peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate by confirming his method of calculation for the location adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0620	The location adjustment is materially different from peer and model adjustments.	Verify if appraiser provided commentary within appraisal, if not obtain data from CU Early Review Team. Appraiser to validate by confirming his method of calculation for the location adjustment.	Review appraiser commentary and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0621	GLA adjustment is in the wrong direction.	Ask the appraiser to review the GLA adjustment as it appears it is in the wrong direction.	Review for accuracy and ask appraiser to adjust.
CU Adjustment	FNM0623	Condition adjustment is in the wrong direction.	Ask the appraiser to review the condition adjustment as it appears it is in the wrong direction.	Review for accuracy and ask appraiser to adjust.
CU Adjustment	FNM0624	Quality adjustment is in the wrong direction.	Ask the appraiser to review the quality adjustment as it appears it is in the wrong direction.	Review for accuracy and ask appraiser to adjust.
CU Adjustment	FNM0625	View adjustment is in the wrong direction.	Ask the appraiser to review the view adjustment as it appears it is in the wrong direction.	Review for accuracy and ask appraiser to adjust.
CU Adjustment	FNM0626	Location adjustment is in the wrong direction.	Ask the appraiser to review the location adjustment as it appears it is in the wrong direction.	Review for accuracy and ask appraiser to adjust.

CU Adjustment	FNM0630	The appraiser's negative net adjustment indicates the comparable is materially superior to the subject, but the appraised value of the subject is materially higher.	Review appraiser commentary and see if appraiser explained how he calculated adjustments.	Review appraiser commentary and additional comparables and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0631	The appraiser's positive net adjustment indicates the comparable is materially inferior to the subject, but the appraised value is materially lower.	Review appraiser commentary and see if appraiser explained how he calculated adjustments.	Review appraiser commentary and additional comparables and see if appraiser explained how he calculated adjustments. Cut and paste the explanation into the condition in UCDP report. If appraiser has not explained then ask for an explanation via email and/phone call.
CU Adjustment	FNM0632	Market data indicates that a positive time adjustment may be warranted, but no adjustment has been made by appraiser.	Review appraiser commentary. Appraiser to validate why a positive time adjustment has not been made by the appraiser. (Many times the appraiser will include this in another adjustment)	Review appraiser commentary and see if appraiser provided written explanation as to why this was not done.
CU Adjustment	FNM0633	Market data indicates that a negative time adjustment may be warranted, but no adjustment has been made by appraiser.	Review appraiser commentary. Appraiser to validate why a negative time adjustment has not been made by the appraiser. (Many times the appraiser will include this in another adjustment)	Review appraiser commentary and see if appraiser provided written explanation as to why this was not done.
CU Adjustment	FNM0640	The appraiser's net adjustments for the comparable sales are materially different from the model net adjustments.	Determine if adjustments are acceptable for your area. If unable, then obtain data from CU Early Review Team. Then ask appraiser to review adjustments if deemed applicable.	Review commentary with appraisal and see if appraiser explains adjustments. Cut and paste explanation, or reference the page in appraisal, into the UCDP condition.
CU Adjustment	FNM0634	Prior appraisal records indicate that the comparable has an accessory unit. Ensure the appraiser has appropriately accounted for this amenity	Review appraisal grid and verify that appraiser has confirmed an ADU and made appropriate adjustments.	Review appraisal grid and verify that appraiser has confirmed an ADU and made appropriate adjustments.
CU Comp	FNM0797	The appraiser-provided comparables are materially different than the model-selected comparables.	Determine when comparables are acceptable. If not, then obtain comparable data from CU Early Review Team. Then ask appraiser, via email to review the comps and provide additional commentary as to why they were not considered in the appraisal report, OR add to the grid as additional comps.	1. Open data appraisal tab, review the most recent and similar comps that are not the appraisers comps. 2. Review market trend for direction of market and where the subject lies within that market. 3. Review metrics for location of appraiser chosen comps for the median price range in last 6 months. 4. Re-run dataappraise based on better parameters closer to the subject. 5. Determine if there were better comps available and email the appraiser with a list of at least the top three, more if available, and ask for further clarification regarding why these comps were not used within the report. (use any tools within CU necessary if there is an overvaluation message)
CU Bad Data	FNM0801	The address is the same as the subject or one of the other comparables.	Review appraisal and see if this is accurate, sometimes it is a UCDP geocoding error message. Appraiser to please confirm address of <subject> or <comparable> within the appraisal report.	Review appraisal and see if this is accurate, sometimes it is a UCDP geocoding error message. Ask for an additional comp.
CU Bad Data	FNM0802	The raw USPS ZIP code data is invalid.	Appraiser to please confirm the zip code data of the <subject> or <comparable> is accurate.	
CU Bad Data	FNM0803	The property address can not be geocoded.	This usually occurs in new construction or a discrepancy in a condo unit # within the address. Full review as normal.	Comment that full CU review cannot be completed and address any messages that do appear. If this fires as a 999 rating, move on.
CU Bad Data	FNM0804	The reported property value is outside the typical range (\$10,000 - \$10,000,000) and may be erroneous.	Review for typos on bottom of page 2 of appraisal report where final value is stated. Sometime the three values do not match. Appraiser to confirm the final value of the subject property.	Review for typos and ask for correction or explanation.
CU Bad Data	FNM0805	The reported sale date is invalid.	Appraiser to provide verification of actual sale date of < >.	Review for typos and ask for correction or explanation.
CU Bad Data	FNM0806	The reported property age may be erroneous.	Appraiser to provide verification of actual age of property located at < >.	Review for typos and ask for correction or explanation.
CU Bad Data	FNM0807	The reported GLA may be erroneous.	Determine if the property is a condo, appraisers will put zero or a consistent figure across the board, if not a condo very public records. Appraiser to validate the GLA for < > as the reported GLA may be erroneous.	Determine if the property is a condo, appraisers will put zero or a consistent figure across the board, if not a condo very public records and ask for an explanation if necessary.
CU Bad Data	FNM0808	The reported above-grade full bathroom count may be erroneous.	Appraiser to validate the above grade full bathroom count for < > as the reported bathroom count may be erroneous.	Review public records. If no discrepancy, note results of your review and no further action necessary. If there is a discrepancy, verify if will effect the value of the subject or adjusted comparable sale price. Ask the appraiser to confirm and adjust appraisal if necessary
CU Bad Data	FNM0809	The reported above-grade half bathroom count may be erroneous.	Appraiser to validate the above grade half bathroom count for < > as the reported above grade half bathroom count may be erroneous.	Review public records. If no discrepancy, note results of your review and no further action necessary. If there is a discrepancy, verify if will effect the value of the subject or adjusted comparable sale price. Ask the appraiser to confirm and adjust appraisal if necessary

CU Bad Data	FNM0810	The reported above-grade bedroom count may be erroneous.	Appraiser to validate the above grade bathroom count for < > as the reported above grade bathroom count may be erroneous.	Review public records. If no discrepancy, note results of your review and no further action necessary. If there is a discrepancy, verify if will effect the value of the subject or adjusted comparable sale price. Ask the appraiser to confirm and adjust appraisal if necessary
CU Bad Data	FNM0811	The reported lot size may be erroneous.	Appraiser to validate the lot size for < > as the reported lot size may be erroneous.	Review public records. If no discrepancy, note results of your review and no further action necessary. If there is a discrepancy, verify if will effect the value of the subject or adjusted comparable sale price. Ask the appraiser to confirm and adjust appraisal if necessary
CU Bad Data	FNM0812	The reported total below-grade area may be erroneous.	Appraiser to validate the below grade area for < > as the reported below grade area may be erroneous.	Review public records. If no discrepancy, note results of your review and no further action necessary. If there is a discrepancy, verify if will effect the value of the subject or adjusted comparable sale price. Ask the appraiser to confirm and adjust appraisal if necessary
CU Bad Data	FNM0813	The reported finished basement area exceeds the reported total below-grade area.	Appraiser to please confirm the reported finished basement area as it exceeds the reported total below grade area.	Review public records. If no discrepancy, note results of your review and no further action necessary. If there is a discrepancy, verify if will effect the value of the subject or adjusted comparable sale price. Ask the appraiser to confirm and adjust appraisal if necessary
CU Bad Data	FNM0814	The appraisal has fewer than 3 closed sale comps.	Contact CU Early review team to determine if any other comparables exist. Appraiser to please provide an additional comparable and add to the existing appraisal grid, make any value adjustments as needed.	Pull CU data and determine if any other comparables exist, email appraiser and ask them to address possible additional comparables.
CU Bad Data	FNM0815	The appraisal's effective date is invalid.	Review signature page or final value page for possible typo. Appraiser to please correct the effective date of the appraisal.	Review signature page or final value page for possible typo. Ask appraiser to correct.
CU Bad Data	FNM0816	The reported condition rating is outside of the model range (1-5).	Appraiser to please correct the condition rating of < > as the reported rating is outside of the model range of (1-5).	Review appraisal for possible typo and ask appraiser to provide clarification.
CU Bad Data	FNM0817	The reported quality rating is outside of the model range (1-5).	Appraiser to please correct the quality rating of < > as the reported rating is outside of the model range (1-5).	Review appraisal for possible typo and ask appraiser to provide clarification.
CU Bad Data	FNM0818	The reported location rating is invalid.	Appraiser to confirm the location rating of < > as the reported location rating is invalid.	Review definition of possible rating typos that do not conform to Data Standardization Text, ask appraiser to correct.
CU Bad Data	FNM0819	The reported view rating is invalid.	Appraiser to confirm the view rating of < > as the reported location rating is invalid.	Review definition of possible rating typos that do not conform to Data Standardization Text, ask appraiser to correct.
CU Bad Data	FNM0820	The appraised value is suspected to have a data entry error.	Appraiser to please correct the appraised value of the subject property as it appears there is a data entry error.	Review both values based on sales comparison approach and cost approach to confirm any discrepancies. Ask appraiser to correct or clarify.
CU Bad Data	FNM0821	The unadjusted sale price is significantly different than the appraised value.	Appraiser to please verify the unadjusted sales price as it compares to the appraised value and make corrections as needed.	Review appraisal for large adjustments and verify if they are supported within the appraisal with further explanation from appraiser. If not, ask for further clarification.
CU Bad Data	FNM0822	The net adjustment is erroneous.	Appraiser to please correct the net adjustment fo < > as it appears to be erroneous.	Review adjustment and ask appraiser to clarify.
CU Bad Comp Data	FNM0901	The appraisal report contains multiple data errors. No CU Risk Score available.	Standard full appraisal review as normal.	Address any other messages if not a 999 risk score. If 999 risk score, remove file from queue.
CU Bad Comp Data	FNM0902	A subject attribute is not covered by the model. No CU Risk Score available.	CU does not have data to support properties with ADU, outbuildings and sometimes pools, regular credit underwriting review as normal.	CU does not have data to support properties with ADU, outbuildings and sometimes pools. Address any other messages if not a 999 risk score.
CU Bad Comp Data	FNM0903	The subject address cannot be geocoded. No CU Risk Score available.	Standard full appraisal review as normal.	Address any other messages if not a 999 risk score. If 999 risk score, remove file from queue.
CU Bad Comp Data	FNM0904	The subject's location is not covered by the model. No CU Risk Score available.	Standard full appraisal review as normal.	Address any other messages if not a 999 risk score. If 999 risk score, remove file from queue.
CU Bad Comp Data	FNM0906	Fewer than 3 appraiser-provided comparables can be geocoded. No CU Risk Score available.	Standard full appraisal review as normal.	Address any other messages if not a 999 risk score. If 999 risk score, remove file from queue.
CU Bad Comp Data	FNM0908	Due to multiple data problems, an insufficient number of appraisal comparable sales exists for risk assessment. No Collateral Underwriter Risk Score available.	Standard full appraisal review as normal.	Address any other messages if not a 999 risk score. If 999 risk score, remove file from queue.

CU Bad Comp Data	FNM0999	An unknown error has occurred. No Collateral Underwriter Risk Score available.	Standard full appraisal review as normal.	Address any other messages if not a 999 risk score. If 999 risk score, remove file from queue.
CU Overall	FNM1000	The Collateral Underwriter Risk Score is <#> on a scale of 1 to 5 where 5 indicates highest potential collateral risk. A score of 999 indicates no Collateral Underwriter Risk Score available.	If loan is rated 1-3 standard appraisal review as normal. If rated 4-5 please put in CU Early Review Team queue if not in there already.	Complete full CU review if rated a 4 or 5.
CU Overall	FNM1002	There is a heightened risk of appraisal quality issues.	Review data and determine if appraiser can provide clarification regarding any red flags or issues as determined by the credit underwriter.	Complete full CU review. Review CU messages and review adjustments, appraiser commentary, and add commentary to CU review grid. Email and/or call appraiser to get clarification.
CU Overall	FNM1004	There is a heightened risk of overvaluation.	Review comps, and adjustments and appraiser commentary to determine if there could be issues with value. If unable to determine, obtain data from CU Early review team. CU team will review additional comparables to determine if the appraised value should be questioned.	Complete full CU review. Review CU messages and review adjustments, appraiser commentary, and add commentary to CU review grid. Review the market trend report to determine if home is selling within the range of current market price. Review the trend of the report and see if this matches the appraisers market conditions addendum information and boxes checked. Pull new data appraise report based on closer parameters to the subject, compare other available comparables the appraiser could have used that may or may/not have been used. Email and/or call appraiser to get clarification. Complete the CU review grid as needed.
CU Overall	FNM1006	There is a heightened risk of Property Eligibility and/or Policy Compliance violations on this appraisal.	review appraisal with standard review, verify any issues or concerns for property type. Make sure all appropriate boxes are checked. Make sure the value on sales comparison approach and final value match. Ask appraiser for clarification if needed.	Review appraisal with standard review, verify any issues or concerns for property type. Ask appraiser for clarification if needed.
CU Overall	FNM1092	The CU Analysis could not be performed.	Standard full appraisal review as normal.	CU review will not be performed.
CU Overall	FNM1094	The CU Analysis could not be performed on properties in US Territories.	Standard full appraisal review as normal.	CU review will not be performed.
CU Overall	FNM1095	The CU analysis could not be performed. Only appraisals submitted on form 1004 or 1073 in UAD format are analyzed by CU.	Standard full appraisal review as normal.	CU review will not be performed.
CU Overall	FNM1096	The CU Analysis could not be performed.	Standard full appraisal review as normal.	CU review will not be performed.