

# Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

## **Appendix C-1: URAR with Report Field IDs**

Document Version 1.1

December 12, 2023

## Revision History

Date	Version	Report Section	Change #	Revision Description
12/12/2023	1.1	Footer	2023-061	Updated date in Footer (HF.004) to December 2023.
		Market	2023-001	Removed the "Under Review" watermark.
			2023-031	Deleted Subject Conforms to Surrounding Area (17.000), Reason (17.001), and Description (17.002). Changed Report Label to Market Area Boundary (17.003).
		Certifications and Scope of Work	2023-003	Updated predefined text for Appraiser Certifications 18 (29.038), 24 (29.045), and 25 (29.046), and all Supervisory Appraiser Certifications (29.056-060, 29.071-074). Clarified that Contact Name(s) (29.042) display for Appraiser Certification 21.
3/29/2023	1.0			Initial publication

## Introduction

The purpose of this document is to show all possible Report Labels that may display on the URAR, **regardless of conditionality**. This is not intended to represent a realistic report as an appraisal will never contain all of the available fields in one report. The red superimposed number is the Report Field ID.

Term	Definition
Report Label	The name of the field as shown on the URAR.
Report Field ID (FID)	A red number identifying the specific location of the field on the URAR. Report Field ID (FID) is also referenced in: <ul style="list-style-type: none"> <li>Appendix A-1: UAD URAR Delivery Specification</li> <li>Appendix B-1: URAR Implementation Guide</li> <li>Appendix F-1: URAR Reference Guide</li> </ul>

# Uniform Residential Appraisal Report

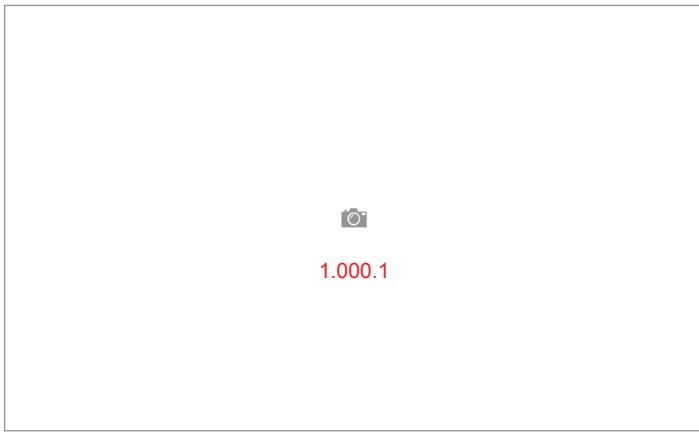
[ADDRESS] 1.000

## SUMMARY

Opinion of Market Value 1.001	1.085 (Cooperative Interest)	Market Value Condition 1.009
Final Value Condition Statement 1.002		
Effective Date of Appraisal 1.003		Property Valuation Method 1.010
Assignment Reason 1.004		Appraiser Name 1.011
Borrower Name 1.005		
Current Owner of Public Record 1.006		
Contract Price 1.007		
Listing Status 1.008		

## Property Description

Construction Method 1.012		Overall Quality 1.030
Attachment Type 1.013		Overall Condition 1.031
Structure Design 1.014		
	Yes No	
Planned Unit Development (PUD) 1.015	<input type="checkbox"/> <input type="checkbox"/>	
Condominium 1.016	<input type="checkbox"/> <input type="checkbox"/>	
Cooperative 1.017	<input type="checkbox"/> <input type="checkbox"/>	
Condop 1.018	<input type="checkbox"/> <input type="checkbox"/>	
Observed Project Deficiencies 1.019	<input type="checkbox"/> <input type="checkbox"/>	
Subject Site Owned in Common 1.020	<input type="checkbox"/> <input type="checkbox"/>	
Units Excluding ADUs 1.021		
Accessory Dwelling Units 1.022		
Property Rights Appraised 1.023		
	1.024 Yes No	
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	<input type="checkbox"/> <input type="checkbox"/>	
Property Restriction 1.025		
Encroachment 1.026		
Zoning Compliance 1.027		
HUD Data Plate Attached 1.028		
HUD Label Present for All Sections 1.029		



**Apparent Defects, Damages, Deficiencies Requiring Action**

The items listed below represent the As Is condition as of the effective date of this report 1.032

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
<b>Site</b>					
1.033	1.034	1.035	1.036	1.037	1.038
<b>Dwelling Exterior - [Structure Identifier] 1.039</b>					
1.040	1.041	1.042	1.043	1.044	1.045
<b>Unit Interior - [Structure Identifier] - [Unit Identifier] 1.046 - 1.047</b>					
1.048	1.049	1.050	1.051	1.052	1.053
<b>Outbuilding - [Outbuilding Type] 1.054</b>					
1.055	1.056	1.057	1.058	1.059	1.060
<b>Unit Interior - [Outbuilding Type] - [Unit Identifier] 1.061 - 1.062</b>					
1.063	1.064	1.065	1.066	1.067	1.068
<b>Vehicle Storage</b>					
1.069	1.070	1.071	1.072	1.073	1.074
<b>Subject Property Amenities</b>					
1.075	1.076	1.077	1.078	1.079	1.080
<b>Total Cost</b>					<b>1.081</b>

**As Is Overall Condition Rating 1.082**

Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections

There are no apparent defects, damages, or deficiencies requiring action. For details, reference the 'Reconciliation' section. 1.084

**Total Estimated Cost of Items**

**Recommended for Repair 1.083**

**Assignment Information**

<b>Assignment Reason</b>	2.000	<b>Property Valuation Method</b>	2.004	
<b>Borrower Name</b>	2.001	<b>Was a Property Data Report used in lieu of an Inspection?</b>	2.005	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Seller Name</b>	2.002	<b>Appraiser Fee</b>	2.006	
<b>Current Owner of Public Record</b>	2.003	<b>AMC Fee</b>	2.007	
		<b>Government Agency</b>	2.008	
		<b>Investor Requested Special Identification</b>	2.009	

**Contact Information**

<b>[Role]/[Role]</b>	2.010 /2.011	<b>Credentials</b>	
Company Name	2.012	ID	2.014
Company Address	2.013	State	2.015
		Expires	2.016

**Appraiser**

Name	2.017	<b>Credentials</b>	
Designation	2.018	Level	2.024
Company Name	2.019	ID	2.025
Company Address	2.020	State	2.026
		Expires	2.027
<b>Scope of Inspection by Appraiser</b>		<b>ASC Identifier</b>	2.028
Subject Property Inspection		<b>VA Appraiser ID</b>	2.029
Exterior	2.021	<b>FHA Appraiser ID</b>	2.030
Interior	2.022	<b>Employment Type</b>	2.031
Inspection Date	2.023		

**Supervisory Appraiser**

Name	2.032	<b>Credentials</b>	
Designation	2.033	Level	2.039
Company Name	2.034	ID	2.040
Company Address	2.035	State	2.041
		Expires	2.042
<b>Scope of Inspection by Supervisory Appraiser</b>		<b>ASC Identifier</b>	2.043
Subject Property Inspection		<b>VA Appraiser ID</b>	2.044
Exterior	2.036	<b>FHA Appraiser ID</b>	2.045
Interior	2.037	<b>Employment Type</b>	2.046
Inspection Date	2.038		

**Significant Real Property Appraisal Assistance**

Name	2.047	<b>Credentials</b>	
		Level	2.049
		ID	2.050
		State	2.051
		Expires	2.052

**Description** 2.048

**Property Data Report**

Name	2.053
Occupation	2.054
Company Name	2.055
Company Address	2.056
Reference ID	2.057
Subject Property Inspection	
Exterior	2.058
Interior	2.059
Inspection Date	2.060

**Assignment Information and Scope of Work Commentary**

2.061

**Assignment Information Exhibits**

2.062.1 | 2.062.2

**Subject Property**

Physical Address	3.000
Alternate Physical Address	3.001
County	3.002
Neighborhood Name	3.003

	Yes	No
Planned Unit Development (PUD)	3.010 <input type="checkbox"/>	<input type="checkbox"/>
Condominium	3.011 <input type="checkbox"/>	<input type="checkbox"/>
Cooperative	3.012 <input type="checkbox"/>	<input type="checkbox"/>
Condop	3.013 <input type="checkbox"/>	<input type="checkbox"/>
Property on Native American Lands	3.014 <input type="checkbox"/>	<input type="checkbox"/>
Subject Site Owned in Common	3.015 <input type="checkbox"/>	<input type="checkbox"/>
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	<input type="checkbox"/>	<input type="checkbox"/>
	3.016	
New Construction	3.017 <input type="checkbox"/>	<input type="checkbox"/>
Construction Stage	3.018	

Attachment Type	3.004
Units Excluding ADUs	3.005
Accessory Dwelling Units	3.006
Dwellings Containing Units	3.007
Special Tax Assessments	3.008

Description of Special Tax Assessments and Impact to Value/Marketability 3.009

**Ownership Rights**

Property Rights Appraised	3.019
Community Land Trust	3.020
Native American Lands	3.021
Ground Rent Annual Amount	3.022
Renewable	3.023
Term	3.024
Expires	3.025

All Rights Included in Appraisal	3.027
Rights Not Included	3.028
Mineral Rights Leased	3.029
Description of Rights Not Included	3.030

Description of Ground Rent and Impact to Value/Marketability 3.026

**Legal Description**

3.031 3.031.1 | 3.031.2

**Subject Property Commentary**

3.032

**Subject Property Exhibits**

3.033.1 | 3.033.2

Site	
<b>Total Site Size</b>	4.000
<b>Dimensions</b>	4.001
<b>Number of Parcels</b>	4.002
Contiguous	4.003
Elements Dividing Parcels	4.004
<b>Assessor Parcel Number (APN)</b>	<b>APN Description</b>
4.005	4.006
<b>Parcel Size</b>	4.007
<b>Zoning</b>	<b>Property Access</b>
Compliance 4.008	Primary Access 4.020
Classification Code 4.009	Street Type and Surface 4.021
Classification Code Description 4.010	Known Maintenance Agreement 4.022
Reasons Illegal 4.011	Typical for Market 4.023
Impact 4.012	<b>Description of Property Access</b> 4.024
Rebuildable to Current	
Density/Use 4.013	
<b>Description of Zoning Compliance</b> 4.014	
<b>Property Use</b>	
Primarily Residential 4.015	
Residential Use 4.016	
Non-Residential Use 4.017	
Non-Residential Modification 4.018	
<b>Description of Non-Residential Use/Modification</b> 4.019	

Site Influence				
Influence	Proximity	Detail	Impact	Comment
4.025	4.026	4.027	4.028	4.029
<b>Site Influence Commentary</b> 4.030				

Water Frontage with Private Access			
Total Linear Measurement	Name	Waterfront Access Rights	Access Depth
4.031	4.035	4.036	4.037
<b>Water Frontage Commentary</b> 4.038			
<b>Permanent Waterfront Feature</b> 4.032			
Right to Build 4.033			

View and Impact to Value/Marketability		
View	Range of View	Impact
4.039	4.040	4.041
<b>View Commentary</b> 4.042		

Site Features and Impact to Value/Marketability				
Feature	Detail	Impact	Comment	
Non-Residential Property Use 4.043	4.044	4.045	4.046	
Hazard Zone	4.047	4.048	4.049	
Property Restriction 4.050	4.051	4.052	4.053	
Easement 4.054	4.055	4.056	4.057	
Encroachment 4.058	4.059	4.060	4.061	
Site Characteristic 4.062	4.063	4.064	4.065	
<b>Site Features Commentary</b> 4.066				

Utilities and Impact to Value/Marketability						
Broadband Internet Available				Dwelling/Improvement within Utility Easement		
	Public	Private	Detail	Private Utility Impact	Comment	
Electricity 4.069	4.070	4.071	4.072	4.073	4.074	
Gas 4.075	4.076	4.077	4.078	4.079	4.080	
Sanitary Sewer 4.081	4.082	4.083	4.084	4.085	4.086	
Water 4.087	4.088	4.089	4.090	4.091	4.092	
4.093	4.094	4.095	4.096	4.097	4.098	

**Apparent Defects, Damages, Deficiencies (Site)**

The items listed below represent the As Is condition as of the effective date of this report 4.099

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
4.100	4.101	4.102	4.103	4.104

**Site Valuation Methodology**

Opinion of Site Value 4.105 Primary Site Valuation Method 4.106

#	Address	County	Data Source	Assessor Parcel Number (APN)	Site Size	Sale Date	Price
4.107	4.108	4.109	4.110	4.111	4.112	4.113	4.114

Reconciliation of Site Value 4.115

**Site Commentary**

4.116

**Site Exhibits**

4.117.1   4.117.2	4.118.1   4.118.2	4.119.1   4.119.2	4.117.1   4.117.2	4.120.1   4.120.2
4.125.1   4.125.2	4.132.1   4.132.2	4.134.1   4.134.2	4.139.1   4.139.2	4.159.1   4.159.2
4.163.1   4.163.2	4.100.1   4.100.2			

**Disaster Mitigation**

**Mitigation Feature** 5.000

**Disaster Mitigation Commentary**

5.001

**Disaster Mitigation Exhibits**

5.002.1 | 5.002.2

**Energy Efficient and Green Features**

**Known Renewable Energy Components 6.000**

Renewable Energy Component	Ownership	Financing Arrangement
6.001	6.002	6.003

**Known Building Certifications 6.004**

Building Certification Organization	Certification	Year	Version	Rating
6.005	6.006	6.007	6.008	6.009

**Known Efficiency Ratings 6.010**

Green/Energy Efficiency Rating Organization	Rating	Score
6.011	6.012	6.013

**Energy Efficient and Green Features Impact to Value/Marketability**

**Impact to Value/Marketability 6.014**

Description 6.015

**Energy Efficient and Green Features Commentary**

6.016

**Energy Efficient and Green Features Exhibits**

6.017.1 | 6.017.2

**Sketch**

Sketch or Floor Plan Not Available 7.000

Measurement Standard 7.001

7.002.1 | 7.002.2

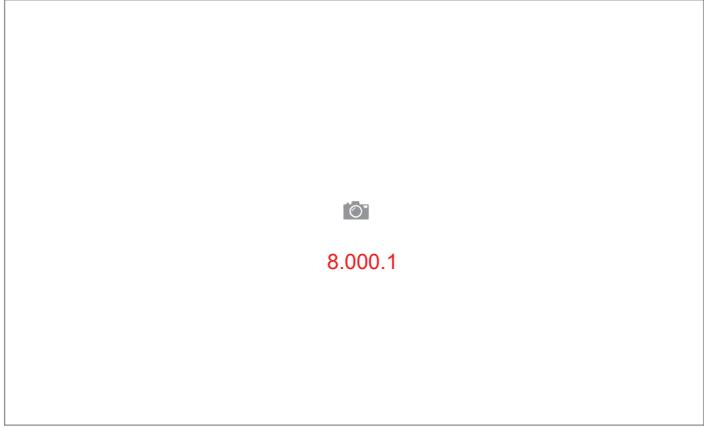
**Sketch Commentary**

7.003

**Dwelling Exterior - [Structure Identifier]** 8.000

**Subject Property Units in**

Structure	8.001
Structure Design	8.002
Floors in Building	8.003
Dwelling Style	8.004
Front Door Elevation	8.005
Townhouse End Unit	8.006
Townhouse Back to Back	8.007
Units Above or Below	8.008
Townhouse Location	8.009
Year Built	8.010
Construction Method	8.011
Converted Area	8.012
Converted Area and Similarity to Rest of Living Area	8.013
Factory Built Certification	8.014
Structure Volume	8.015
Window Surface Area	8.016
Attic	8.017
Remaining Economic Life	8.018
Effective Age	8.019



Commentary on Remaining Economic Life 8.020

Commentary on Effective Age 8.021

**Quality and Condition**

Exterior Quality Rating 8.022

Exterior Condition Rating 8.023

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report 8.024

**Exterior Features**

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	8.041 8.025	8.026	8.027	8.028
Foundation	8.041 8.029	8.030	8.031	8.032
Roof	8.041 8.033	8.034	8.035	8.036
Windows	8.041 8.037	8.038	8.039	8.040
	8.041 8.042	8.043	8.044	8.045

**Noncontinuous Finished Area**

The table below depicts any finished area that is attached to the dwelling but separate and not directly accessible from any unit 8.046

Finish	Total Area	Room Summary
Finished	8.047	8.048

**Mechanical System Details**

	System	Detail
Heating	8.049	8.051
Cooling	8.051	

Core Heating System Below Grade 8.052  Yes  No

Other Mechanical Systems 8.053

**Apparent Defects, Damages, Deficiencies (Dwelling Exterior - [Structure Identifier])** 8.054

The items listed below represent the As Is condition as of the effective date of this report 8.055

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
8.056	8.057	8.058	8.059	8.060

**Dwelling Exterior Commentary**

8.061

**Dwelling Exterior Exhibits**

- 8.062.1 | 8.062.2
- 8.000.1 | 8.000.2
- 8.047.1 | 8.047.2
- 8.056.1 | 8.056.2

**Manufactured Home**

Manufacturer Name	9.000	Attached to Permanent Foundation	9.003
Year Installed	9.001	Towing Hitch, Wheels, Axles Removed	9.004
Moved Since Original Installation	9.002	Manufactured Home Width	9.005
		Skirting	9.006

Have there been any modifications, attachments, or additions that rely on or have altered the original structure for support?  Yes  No  
 Modification, Attachment, or Addition 9.008 9.007  
 Description of Modification, Attachment, or Addition 9.009

<b>HUD Data Plate</b>			
HUD Data Plate Attached	9.010	HUD Wind Zone	9.013
Date of Manufacture	9.011	HUD Thermal Zone	9.014
Serial Number	9.012	HUD Roof Load Zone	9.015

<b>HUD Certification Label</b>			
Label Present for All Sections	9.016	HUD Certification Number	9.017

<b>Manufactured Home Certification Program</b>			
Certification	Identifier		
9.018	9.019		

<b>Invoice Information</b>			
Purchased from Retailer	9.020	Retailer's Invoice Reviewed	9.022
Retailer Name	9.021	Manufacturer's Invoice Reviewed	9.023
		Invoice(s) Appear Reasonable	9.024

Commentary on Why Invoice(s) Not Reasonable 9.025

**Manufactured Home Commentary**  
9.026

**Manufactured Home Exhibits**  
9.027.1 | 9.027.2    9.010.1 | 9.010.2    9.017.1 | 9.017.2    9.018.1 | 9.018.2

10.000 10.001 10.002

**Unit Interior - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier]**

**Area Breakdown**

Finished Above Grade	10.003
Finished Above Grade (Nonstandard)	10.004
Unfinished Above Grade	10.005
Finished Below Grade	10.006
Finished Below Grade (Nonstandard)	10.007
Unfinished Below Grade	10.008
<b>Area Data Source</b>	10.009
<b>Below Grade Finish Compared to Above</b>	10.010
<b>ADU</b>	10.011 <input type="checkbox"/> Yes <input type="checkbox"/> No
Legally Rentable	10.012
Data Source	10.013
Typical for Market	10.014
Ingress/Egress	10.015
Separate Postal Address	10.016

**Levels in Unit**

10.017	
<b>Floor Number</b>	10.018
<b>Corner Unit</b>	10.019
<b>Occupancy</b>	10.020
<b>Utilities Separately Metered</b>	10.021
<b>Utilities Operating</b>	10.022
<b>Total Bedrooms</b>	10.023
<b>Total Bathrooms - Full</b>	10.024
<b>Total Bathrooms - Half</b>	10.025
<b>Non-Residential Use in Unit</b>	10.026
<b>Live/Work Space</b>	10.027
Allowable Work Space	10.028

**Level and Room Detail**

Level in Unit	Grade Level Detail	Finish	Area	Room Summary
10.029	10.030	10.031	10.032	10.033

**Quality and Condition**

<b>Interior Quality Rating</b> 10.034	<b>Interior Condition Rating</b> 10.035
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The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report 10.036

**Kitchen and Bathroom Details**

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
10.037	10.038	10.039	10.040	10.041	10.042

**Overall Update Status for**

<b>Bathrooms</b>	10.043
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**Interior Features**

Feature	Detail	Quality Comment	Condition Status	Condition Comment
10.044	10.045	10.046	10.047	10.048

**Overall Update Status for**

<b>Flooring</b>	10.049
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**Accessibility Features for Individuals with Disabilities**

Feature	Comment
10.050	10.051
	10.052 10.053 10.054

**Apparent Defects, Damages, Deficiencies (Unit Interior - [Outbuilding Type] - [Structure Identifier] - [Unit Identifier])**

The items listed below represent the As Is condition as of the effective date of this report 10.055

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
10.056	10.057	10.058	10.059	10.060

**Unit Interior Commentary**

10.061

**Unit Interior Exhibits**

- 10.062.1 | 10.062.2
- 10.033.1 | 10.033.2
- 10.044.1 | 10.044.2
- 10.056.1 | 10.056.2

**Functional Obsolescence**

**Functional Issues** 11.000

**Functional Obsolescence Commentary**

11.001

**Functional Obsolescence Exhibits**

11.002.1 | 11.002.2

**Outbuilding - [Outbuilding Type]** 12.001

Considered Real Property	12.002
Units in Structure	12.003
Attached to Permanent Foundation	12.004
Structure Volume	12.005
Gross Building Area	12.006

Gross Building Area for the outbuilding includes area for vehicle storage, ADU(s), and any other uses



**Detail**

	Yes	No
Heating	12.008 <input type="checkbox"/>	<input type="checkbox"/>
Cooling	12.009 <input type="checkbox"/>	<input type="checkbox"/>
Utilities	12.010	

The table below depicts the area of the outbuilding, excluding vehicle storage and any ADU(s)

Finish	Total Area	Room Summary
Finished	12.011	12.012
Unfinished	12.013	

**Mechanical System Details**

	System	Detail
Heating	12.014	12.015
Cooling	12.016	

**Other Mechanical Systems** 12.017

**Apparent Defects, Damages, Deficiencies ([Outbuilding Type])** 12.018

The items listed below represent the As Is condition as of the effective date of this report 12.019

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
12.020	12.021	12.022	12.023	12.024

**Outbuilding Commentary**

12.025

**Outbuilding Exhibits**

12.026.1 | 12.026.2

**Vehicle Storage** 13.000

Storage	Number of Parking Spaces	Detail
13.001	13.002	13.003

**Apparent Defects, Damages, Deficiencies (Vehicle Storage)**

The items listed below represent the As Is condition as of the effective date of this report 13.004

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
13.005	13.006	13.007	13.008	13.009

**Vehicle Storage Commentary**

13.010

**Vehicle Storage Exhibits**

- 13.011.1 | 13.011.2
- 13.001.1 | 13.001.2
- 13.005.1 | 13.005.2

**Subject Property Amenities**

14.000

Amenity Category	Subject Property Amenity	Material	Detail
14.001	14.002	14.003	14.004

**Apparent Defects, Damages, Deficiencies (Subject Property Amenities)**

The items listed below represent the As Is condition as of the effective date of this report 14.005

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action
14.006	14.007	14.008	14.009	14.010

**Subject Property Amenities Commentary**

14.011

**Subject Property Amenities Exhibits**

- 14.012.1 | 14.012.2
- 14.002.1 | 14.002.2
- 14.006.1 | 14.006.2

**Overall Quality and Condition**

**Overall Quality 15.000**

Exterior Quality - [Structure Identifier]	15.001	15.002
Interior Quality - [Unit Identifier]	15.003	15.004

**Overall Condition 15.005**

Exterior Condition - [Structure Identifier]	15.006	15.007
Interior Condition - [Unit Identifier]	15.008	15.009

**Reconciliation of Overall Quality and Condition**

15.010

**Highest and Best Use**

*Is the present use of the subject property ...*

**Legally Permissible** 16.000

**Financially Feasible** 16.002

**Physically Possible** 16.001

**Maximally Productive** 16.003

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?  **Yes**  **No**  
16.004

**Highest and Best Use Commentary**

16.005

**Highest and Best Use Exhibits**

16.006.1 | 16.006.2

Market

Market Area Boundary 17.003

Search Criteria Description 17.004

Search Result Metrics

<b>Active Listings</b>	17.005	<b>Sales in Past <sup>17.011</sup> ___ Months</b>	17.012
Median Days on Market	17.006	Lowest Sale Price	17.013
Lowest List Price	17.007	Median Sale Price	17.014
Median List Price	17.008	Highest Sale Price	17.015
Highest List Price	17.009	<b>Distressed Market Competition</b>	17.016
<b>Pending Sales</b>	17.010	<b>Graph</b>	17.017
		<b>Price Trend Source</b>	17.018

Price Trend Analysis Commentary 17.019

Housing Trends

<b>Property Value Trend</b>	17.020	<b>Marketing Time</b>	17.022
<b>Demand/Supply</b>	17.021		

Market Commentary

17.023

Market Exhibits

17.024.1 | 17.024.2

17.017.1 | 17.017.2

18.000                      18.001                      18.002                      18.003

**Project Information**      **Planned Unit Development (PUD)**       **Condominium**       **Cooperative**       **Condop**

<b>Project Name</b>	18.004
<b>Project Information Data Source</b>	18.005
<b>Total Units</b>	18.006
Units Sold	18.007
Units for Sale	18.008
Units Rented	18.009
<b>Reason Units Rented is Estimated</b>	18.010
<b>Mandatory Fees (HOA, PUD, or Co-op)</b>	
Monthly Amount	18.011
Common Amenities/ Services Included	18.012
Utilities Included	18.013

<b>Project Completeness</b>		<b>Yes</b>	<b>No</b>
Are units, common areas, and amenities in project complete?	18.016	<input type="checkbox"/>	<input type="checkbox"/>
Subject Property Building Complete	18.017	<input type="checkbox"/>	<input type="checkbox"/>
Converted in Past 3 Years	18.018	<input type="checkbox"/>	<input type="checkbox"/>
<b>Ground Rent</b>			
Annual Amount	18.020		
Expires	18.021		
<b>Description of Ground Rent</b>	18.022		

<b>Observed Deficiencies</b>	18.014	<b>Yes</b>	<b>No</b>
		<input type="checkbox"/>	<input type="checkbox"/>
<b>Description of Deficiencies</b>	18.015		

**Cooperative Information**

<b>Shares Issued and Outstanding</b>	18.023	<b>Proprietary Lease Expires</b>	18.025
<b>Shares Attributable to Subject Property</b>	18.024		
<b>Project Blanket Financing</b>	18.026	<b>Yes</b>	<b>No</b>
		<input type="checkbox"/>	<input type="checkbox"/>
<b>Pro Rata Share</b>	18.027		

<b>Lien Detail</b>	<b>First Lien</b>	<b>Second Lien</b>	<b>Third Lien</b>	<b>Fourth Lien</b>
Unpaid Principal Balance	18.029	18.038	18.047	18.056
Line of Credit	18.030	18.039	18.048	18.057
Balloon Mortgage	18.031	18.040	18.049	18.058
Remaining Term	18.032	18.041	18.050	18.059
Monthly Payment	18.033	18.042	18.051	18.060
Interest Rate	18.034	18.043	18.052	18.061
Amortization Type	18.035	18.044	18.053	18.062
Pro Rata Share of Balance Attributable to Unit	18.036	18.045	18.054	18.063

**Project Factors and Impact to Value/Marketability**

<b>Project Factor</b>	<b>Detail</b>	<b>Impact</b>	<b>Comment</b>
Developer/Sponsor in Control	18.064	18.074	18.084
Incomplete Project	18.065	18.075	18.085
Converted in Past 3 Years	18.066	18.076	18.086
Single Entity Ownership of Multiple Units	18.067	18.077	18.087
Single Entity Ownership of Multiple Shares	18.068	18.078	18.088
Commercial Space	18.069	18.079	18.089
Known Legal Actions	18.070	18.080	18.090
Unit Transfer Fees	18.071	18.081	18.091
Unit Special Assessments	18.072	18.082	18.092
Unit Tax Abatements or Exemptions	18.073	18.083	18.093

**Project Factors Commentary**  
18.094

**Project Information Commentary**  
18.095

**Project Information Exhibits**  
18.096.1 | 18.096.2  
18.012.1 | 18.012.2  
18.014.1 | 18.014.2

**Subject Listing Information**

Current and/or relevant listings of the subject property (minimum 1 year look back)

**Current or Relevant Listings** 19.000

Data Source 19.001

Listing Status	Listing Type	Listing ID	Start Date	End Date	DOM	Starting List Price	Current or Final List Price
19.002	19.003	19.004	19.005	19.006	19.007	19.008	19.009
					Total DOM	19.010	

**Analysis of Subject Property Listing History**

19.011

**Subject Listing Information Exhibits**

19.012.1 | 19.012.2

Sales Contract

		Yes	No
Is there a sales contract?	20.000	<input type="checkbox"/>	<input type="checkbox"/>
Was sales contract information analyzed?	20.001	<input type="checkbox"/>	<input type="checkbox"/>
Does this appear to be an arm's length transaction?		<input type="checkbox"/>	<input type="checkbox"/>
Non-Arm's Length Commentary	20.003	20.002	

Contract Price	20.004
Contract Date	20.005
Transfer Terms	20.006
Personal Property Conveyed	20.007

Personal property is not included in the appraiser's final opinion of value

Financial Sales Concessions *Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property*

Known Sales Concessions	20.008
Total Sales Concessions	20.009
Typical for Market	20.010

Sales Contract Analysis

20.011

Sales Contract Exhibits

20.012.1 | 20.012.2

**Prior Sale and Transfer History**

**Subject Transfer History**

Prior sales and/or transfers of the subject property (minimum 3 year look back)

**Prior Sales or Transfers** 21.000

Data Source 21.001

Transfer Terms	Date	Amount	Data Source
21.002	21.003	21.004	21.005

**Analysis of Prior Sale and Transfer History of Subject Property** 21.006

**Comparable Transfer History**

Prior sales and/or transfers of the comparable properties from the 'Sales Comparison Approach' section (minimum 1 year look back)

#	Transfer Terms	Date	Amount	Data Source
21.007	21.008	21.009	21.010	21.011

**Analysis of Prior Sale and Transfer History of Comparable Sales** 21.012

**Prior Sale and Transfer History Exhibits**

21.013.1 | 21.013.2

**Sales Comparison Approach**

	Subject Property	Comparable # 22.01.16	Comparable #	Comparable #
<b>General Information</b>				
Property Address	22.01.01 22.01.01.1 	22.01.17 22.01.17.1 		
Data Source		22.01.18		
Proximity to Subject		22.01.19		
List Price	22.01.02	22.01.20		
Listing Status	22.01.03	22.01.21		
Contract Price	22.01.04	22.01.22		
Sale Price		22.01.23		
Transfer Terms		22.01.24	22.01.25 \$	\$
Financing Type		22.01.26	22.01.27 \$	\$
Sales Concessions	22.01.05	22.01.28	22.01.29 \$	\$
Contract Date	22.01.06	22.01.30	22.01.31 \$	\$
Sale Date		22.01.32	22.01.33 \$	\$
Days on Market	22.01.07	22.01.34		
Sale to List Price Ratio		22.01.35	22.01.36 \$	\$
Attached/Detached	22.01.08	22.01.37	22.01.38 \$	\$
Property Rights Appraised	22.01.09	22.01.39	22.01.40 \$	\$
Annual Ground Rent	22.01.10	22.01.41		
Native American Lands	22.01.11	22.01.42	22.01.43 \$	\$
All Rights Included	22.01.12	22.01.44	22.01.45 \$	\$
Rights Not Included	22.01.13	22.01.46		
Same Builder as Subject		22.01.47		
22.01.14	22.01.15	22.01.48	22.01.49 \$	\$
<b>Project Information</b>				
Project Name   Same Project as Subject	22.02.01	22.02.06	22.02.05 \$	\$
Monthly Fee	22.02.02	22.02.07		
Common Amenities/Services	22.02.03	22.02.08		
Special Assessments	22.02.04	22.02.09		
<b>Site</b>				
Site Owned in Common	22.03.01	22.03.18	22.03.19 \$	\$
Site Size	22.03.02	22.03.20	22.03.21 \$	\$
Neighborhood Name	22.03.03	22.03.22	22.03.23 \$	\$
Zoning Compliance	22.03.04	22.03.24	22.03.25 \$	\$
Hazard Zone	22.03.05	22.03.26	22.03.27 \$	\$
Primary Access	22.03.06	22.03.28	22.03.29 \$	\$
Street Type   Surface	22.03.07	22.03.30	22.03.31 \$	\$
Property Restriction	22.03.08	22.03.32	22.03.33 \$	\$
Easement	22.03.09	22.03.34	22.03.35 \$	\$
Topography	22.03.10	22.03.36	22.03.37 \$	\$
Drainage	22.03.11	22.03.38	22.03.39 \$	\$
Site Characteristics	22.03.12	22.03.40	22.03.41 \$	\$
Site Influence (Location)	22.03.13	22.03.42	22.03.43 \$	\$
Apparent Environmental Conditions	22.03.14	22.03.44	22.03.45 \$	\$
View   Range	22.03.15	22.03.46	22.03.47 \$	\$
22.03.16	22.03.17	22.03.48	22.03.49 \$	\$
<b>Water Frontage with Private Access</b>				
Water Frontage	22.04.01	22.04.06		
Permanent Waterfront Feature	22.04.02	22.04.07		
Right to Build	22.04.03	22.04.08		
Total Linear Measurement	22.04.04	22.04.09		

	Subject Property	Comparable #	Comparable #	Comparable #
Property Address				
<b>Dwelling(s)</b>				
Year Built	22.05.02	22.05.21	22.05.22	\$
Structure Design	22.05.03	22.05.23	22.05.24	\$
Gross Building Finished Area	22.05.04	22.05.25	22.05.26	\$
Noncontinuous Finished Area	22.05.05	22.05.27	22.05.28	\$
Townhouse End Unit	22.05.06	22.05.29	22.05.30	\$
Townhouse Back to Back	22.05.07	22.05.31	22.05.32	\$
Townhouse Location	22.05.08	22.05.33	22.05.34	\$
Construction Method	22.05.09	22.05.35	22.05.36	\$
Manufactured Home Width	22.05.10	22.05.37	22.05.38	\$
Dwelling Style	22.05.11	22.05.39	22.05.40	\$
Total Dwelling Volume	22.05.12	22.05.41	22.05.42	\$
Window Surface Area	22.05.13	22.05.43	22.05.44	\$
Functional Issues	22.05.14	22.05.45	22.05.46	\$
Disaster Mitigation	22.05.15	22.05.47	22.05.48	\$
Heating	22.05.16	22.05.49	22.05.50	\$
Cooling	22.05.17	22.05.51	22.05.52	\$
22.05.18	22.05.19	22.05.53	22.05.54	\$

Energy Efficient and Green Features		22.06.04	\$	\$
Renewable Energy Component	22.06.01	22.06.05		
Building Certification	22.06.02	22.06.06		
Efficiency Rating	22.06.03	22.06.07		

Unit(s)				
<b>Structure ID   Unit ID</b>	22.07.01	22.07.17		
<b>Location of ADU</b>	22.07.02	22.07.18	22.07.19	\$
Floor Number	22.07.03	22.07.20	22.07.21	\$
Corner Unit	22.07.04	22.07.22	22.07.23	\$
Levels in Unit	22.07.05	22.07.24	22.07.25	\$
Bedrooms	22.07.06	22.07.26	22.07.27	\$
Baths - Full   Half	22.07.07	22.07.28	22.07.29	\$
Finished Area Above Grade	22.07.08	22.07.30	22.07.31	\$
Finished Area Above Grade (Nonstandard)	22.07.09	22.07.32	22.07.33	\$
Unfinished Area Above Grade	22.07.10	22.07.34	22.07.35	\$
Finished Area Below Grade	22.07.11	22.07.36	22.07.37	\$
Finished Area Below Grade (Nonstandard)	22.07.12	22.07.38	22.07.39	
Unfinished Area Below Grade	22.07.13	22.07.40	22.07.41	\$
Features for Individuals w/Disabilities	22.07.14	22.07.42	22.07.43	\$
22.07.15	22.07.16	22.07.44	22.07.45	\$

Quality and Condition (Ratings: 1-6, 1 is highest)				
Exterior Quality and Condition				
<b>Structure ID</b>	22.08.01	22.08.16		
<b>Quality</b>	22.08.02	22.08.17		
Exterior Walls and Trim	22.08.03	22.08.18		
Foundation	22.08.04	22.08.19		
Roof	22.08.05	22.08.20		
Windows	22.08.06	22.08.21		
22.08.07	22.08.08	22.08.22		
<b>Condition</b>	22.08.09	22.08.23		
Exterior Walls and Trim	22.08.10	22.08.24		
Foundation	22.08.11	22.08.25		
Roof	22.08.12	22.08.26		
Windows	22.08.13	22.08.27		
22.08.14	22.08.15	22.08.28		

	Subject Property	Comparable #	Comparable #	Comparable #
Property Address				
<b>Interior Quality and Condition</b>				
<b>Structure ID   Unit ID</b>	22.09.02	22.09.18		
<b>Quality</b>	22.09.03	22.09.19		
Kitchen	22.09.04	22.09.20		
Overall Bathrooms	22.09.05	22.09.21		
Overall Flooring	22.09.06	22.09.22		
Walls and Ceiling	22.09.07	22.09.23		
22.09.08	22.09.09	22.09.24		
<b>Condition</b>	22.09.10	22.09.25		
Kitchen	22.09.11	22.09.26		
Overall Bathrooms	22.09.12	22.09.27		
Overall Flooring	22.09.13	22.09.28		
Walls and Ceiling	22.09.14	22.09.29		
22.09.15	22.09.16	22.09.30		
<b>ADU Interior Quality and Condition</b>				
<b>Location of ADU</b>	22.10.01	22.10.16		
<b>Quality</b>	22.10.02	22.10.17		
Kitchen	22.10.03	22.10.18		
Overall Bathrooms	22.10.04	22.10.19		
Overall Flooring	22.10.05	22.10.20		
Walls and Ceiling	22.10.06	22.10.21		
22.10.07	22.10.08	22.10.22		
<b>Condition</b>	22.10.09	22.10.23		
Kitchen	22.10.10	22.10.24		
Overall Bathrooms	22.10.11	22.10.25		
Overall Flooring	22.10.12	22.10.26		
Walls and Ceiling	22.10.13	22.10.27		
22.10.14	22.10.15	22.10.28		

<b>Overall Quality and Condition (Ratings: 1-6, 1 is highest)</b>						
<b>Quality</b>	22.11.01	22.11.03	22.11.04 \$		\$	\$
<b>Condition</b>	22.11.02	22.11.05	22.11.06 \$		\$	\$

<b>Property Amenities</b>						
Outdoor Accessories	22.12.01	22.12.06	22.12.07 \$		\$	\$
Outdoor Living	22.12.02	22.12.08	22.12.09 \$		\$	\$
Water Features	22.12.03	22.12.10	22.12.11 \$		\$	\$
Whole Home	22.12.04	22.12.12	22.12.13 \$		\$	\$
Miscellaneous	22.12.05	22.12.14	22.12.15 \$		\$	\$

<b>Vehicle Storage</b>						
Type   Spaces   Detail	22.13.01	22.13.05	22.13.04 \$		\$	\$
22.13.02	22.13.03	22.13.06				

<b>Outbuilding (ADU and vehicle storage are not included in Finished Area, Unfinished Area, or room counts)</b>						
<b>Outbuilding Type</b>	22.14.01	22.14.14	22.14.15 \$		\$	\$
Gross Building Area	22.14.02	22.14.16				
Finished Area	22.14.03	22.14.17				
Unfinished Area	22.14.04	22.14.18				
Structure Volume	22.14.05	22.14.19				
Baths - Full	22.14.06	22.14.20				
Baths - Half	22.14.07	22.14.21				
Kitchens	22.14.08	22.14.22				
Heating	22.14.09	22.14.23				
Cooling	22.14.10	22.14.24				
Utilities	22.14.11	22.14.25				
22.14.12	22.14.13	22.14.26				

Property Address	Subject Property	Comparable #	Comparable #	Comparable #
<b>Summary</b>				
List Price	22.15.02	\$ 22.15.05	\$	\$
Contract Price	22.15.03	\$ 22.15.06	\$	\$
Sale Price		22.15.07	\$	\$
Net Adjustment Total		22.15.08	\$	\$
Adjusted Price Per Unit		22.15.09	\$	\$
Adjusted Price Per Bedroom		22.15.10	\$	\$
Price Per Gross Building Finished Area		22.15.11	\$	\$
Price Per Finished Area Above Grade		22.15.12	\$	\$
Adjusted Price		22.15.13	\$	\$
Comparable Weight		22.15.14		
<b>Indicated Value by Sales Comparison Approach</b>				
Indicated Value	22.15.15	\$		

**Reconciliation of Sales Comparison Approach**  
22.16.01

**Additional Properties Analyzed Not Used**

#	Property Address	Sale Date	Status	Reason Not Used	Comment
22.17.01	22.17.02	22.17.03	22.17.04	22.17.05	22.17.06

Sales Comparison Map

22.18.01.1

Sales Comparison Approach Exhibits

<p>Comparable # 22.01.16</p> <p>22.01.16.1   22.01.16.2</p> 	<p>Comparable #</p> 
<p>Comparable #</p> 	

**Rental Information**

**Rent Schedule**

**Subject Property Rental Information**

	Currently Rented	Occupancy	Monthly Rent	Month-to-Month	Lease Start	Rent Control	Rent Concessions	Utilities/ Services Included	Furnished	
[Unit Identifier]	23.01.01	23.01.02	23.01.03	23.01.04	23.01.05	23.01.06	23.01.07	23.01.08	23.01.09	23.01.10

**Description of Rent Control and Impact to Value/Marketability 23.01.11**

**Actual Income (Monthly)**

Rent	
[Unit Identifier]	23.01.12
	23.01.13
<b>Subtotal</b>	23.01.14

Other Real Property Rental Income	
	23.01.15
	23.01.16
<b>Subtotal</b>	23.01.17
<b>Total</b>	23.01.18

**Opinion of Market Income (Monthly)**

Rent	
[Unit Identifier]	23.01.19
	23.01.20
<b>Subtotal</b>	23.01.21

Other Real Property Rental Income	
	23.01.22
	23.01.23
<b>Subtotal</b>	23.01.24
<b>Total</b>	23.01.25

**Comparable Rental Properties**

 23.02.01.1	 23.02.03.1				
<b>Subject Property</b> 23.02.01	<b>Comparable #</b> 23.02.02 23.02.03 <b>Data Source:</b> 23.02.04 <b>Lease Start Date:</b> 23.02.05 <b>Actual Rent:</b> 23.02.06	<b>Comparable #</b> <b>Data Source:</b> <b>Lease Start Date:</b> <b>Actual Rent:</b>			

**Comparable Rental Analysis**

	Subject	Comparables			Subject	Comparables			
	23.03.01[Unit Identifier]	#	23.03.24	#	#	Subject [Unit Identifier]	#	#	#
Proximity to Subject		23.03.25							
Neighborhood Name	23.03.02	23.03.26							
Project Name	23.03.03	23.03.27							
Project Common Amenities/Services	23.03.04	23.03.28							
Site Influence	23.03.05	23.03.29							
View from Unit	23.03.06	23.03.30							
Floor Number	23.03.07	23.03.31							
Site Size	23.03.08	23.03.32							
Grade Level	23.03.09	23.03.33							
Interior Condition	23.03.10	23.03.34							
Bedrooms	23.03.11	23.03.35							
Baths - Full   Half	23.03.12	23.03.36							
Finished Area	23.03.13	23.03.37							
Furnished	23.03.14	23.03.38							
Utilities/Services Included	23.03.15	23.03.39							
Rent Control	23.03.16	23.03.40							
Rent Concessions	23.03.17	23.03.41							
Vehicle Storage   Spaces	23.03.18	23.03.42							
	23.03.19	23.03.43							
<b>Summary</b>									
<b>Rent Per Finished Area</b>	23.03.21	23.03.44							
<b>Actual Rent</b>	23.03.22	23.03.45							
<b>Overall Comparison to Subject</b>		23.03.46							
<b>Adjusted Rent</b>		23.03.47							
<b>Opinion of Market Rent</b>	23.03.23								
<b>Comparable Weight</b>		23.03.48							

	Subject	Comparables			Subject	Comparables		
	[Unit Identifier]	#	#	#	[Unit Identifier]	#	#	#
Proximity to Subject								
Neighborhood Name								
Project Name								
Project Common Amenities/Services								
Site Influence								
View from Unit								
Floor Number								
Site Size								
Grade Level								
Interior Condition								
Bedrooms								
Baths - Full   Half								
Finished Area								
Furnished								
Utilities/Services Included								
Rent Control								
Rent Concessions								
Vehicle Storage   Spaces								
<b>Summary</b>								
<b>Rent Per Finished Area</b>								
<b>Actual Rent</b>								
<b>Overall Comparison to Subject</b>								
<b>Adjusted Rent</b>								
<b>Opinion of Market Rent</b>								
<b>Comparable Weight</b>								

Rental Analysis Commentary

23.04.01

Rental Information Exhibits

<p><b>Comparable #</b> 23.05.03</p> <p>23.02.03.1   23.02.03.2</p> 	<p><b>Comparable #</b></p> 
<p><b>Comparable #</b></p> 	<p><b>Comparable #</b></p> 
<p><b>Comparable #</b></p> 	<p>23.05.01.1   23.05.01.2 23.05.02.1   23.05.02.2</p>

**Income Approach**

**Gross Rent Multiplier Comparables**

	Subject Property	Comparable # 24.008	Comparable #	Comparable #
Property Address	24.000  24.000.1	24.009  24.009.1		
Data Source		24.010		
Proximity to Subject		24.011		
Units Excluding ADUs	24.001	24.012		
Accessory Dwelling Units	24.002	24.013		
Gross Building Finished Area	24.003	24.014		
Rent Control	24.004	24.015		
24.005	24.006	24.016		
Sale Price		24.017		
Sale Date		24.018		
Gross Monthly Rent	24.007	24.019		
Gross Rent Multiplier		24.020		
Comparable Weight		24.021		

**Indicated Value by Income Approach**

<b>Total Monthly Market Rent</b>	×	<b>Gross Rent Multiplier</b>	=	<b>Indicated Value by Income Approach</b>
24.022		24.023		24.024

**Income Approach Commentary**

24.025

**Income Approach Exhibits**

<p>Comparable # 24.008</p> <p>24.009.1</p> 	<p>Comparable #</p> 
<p>Comparable #</p> 	<p>24.026.1   24.026.2</p> <p>24.027.1   24.027.2</p>

**Cost Approach**

**Indicated Value by Cost Approach** 25.000

<b>Depreciated Cost of Dwellings</b>	25.001
<b>Depreciated Cost of Outbuildings</b>	25.002
<b>As Is Value of Site Improvements</b>	25.003
<b>Opinion of Site Value</b>	25.004

**Depreciated Cost - Dwelling - [Structure Identifier]** 25.005

25.006	25.007 @ 25.008	25.009
Physical Depreciation	25.010	25.011
Functional Depreciation	25.012	25.013
External Depreciation	25.014	25.015
Total Depreciation		25.016
Manufactured Home Delivery, Installation, and Set Up		25.017
<b>Total</b>		<b>25.018</b>

<b>Remaining Economic Life</b>	25.019
<b>Effective Age</b>	25.020
<b>Commentary on Remaining Economic Life</b>	25.021
<b>Commentary on Effective Age</b>	25.022

**Depreciated Cost - Outbuilding - [Outbuilding Type]** 25.023

25.024	25.025 @ 25.026	25.027
Physical Depreciation	25.028	25.029
Functional Depreciation	25.030	25.031
External Depreciation	25.032	25.033
Total Depreciation		25.034
Manufactured Home Delivery, Installation, and Set Up		25.035
<b>Total</b>		<b>25.036</b>

**As Is Value of Site Improvements**

Description	Amount	
25.037	25.038	
<b>Total</b>		<b>25.039</b>

**Site Value**

<b>Primary Site Valuation Method</b>	25.040	<b>Opinion of Site Value</b>	25.041
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**Land Comparables**

#	Address	County	Data Source	Assessor Parcel Number (APN)	Site Size	Sale Date	Price
25.042	25.043	25.044	25.045	25.046	25.047	25.048	25.049

**Reconciliation of Site Value** 25.050

**General Description**

<b>Cost Type</b>	25.051	<b>Cost Method</b>	25.055
<b>Cost Data Source</b>	25.052	<b>Depreciation Method</b>	25.056
Quality Rating	25.053		
Effective Date	25.054		

**Cost Approach Commentary**

25.057

**Cost Approach Exhibits**

25.058.1 | 25.058.2  
25.059.1

**Reconciliation**

**Approaches to Value**

	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	26.000	26.002	26.004
Reason for Exclusion	26.001	26.003	26.005

**Appraisal Summary**

<b>Contract Price</b> 26.006	<b>Reasonable Exposure Time</b> 26.010
<b>Opinion of Market Value</b> 26.007 26.074 (Cooperative Interest)	<b>Effective Date of Appraisal</b> 26.011
Pro Rata Share Calculation Method 26.008	<b>FHA REO Insurability Level</b> 26.012
<b>Market Value Condition</b> 26.009	
<b>Final Value Condition Statement</b> 26.013	

The market value represents the cooperative interest. The cooperative interest is the equity portion that is over and above the pro rata share of the blanket mortgage(s). 26.075

**Client Requested Conditions**

Value Condition	Marketing or Exposure Time	Duration	Alternate Opinion of Value
26.014	26.015	26.016	26.017
<b>Requested Condition Commentary</b> 26.018			

**Reconciliation of Market Value**

26.019

**Apparent Defects, Damages, Deficiencies**

The items listed below represent the As Is condition as of the effective date of this report 26.020

Feature	Location	Description	Affects Soundness or Structural Integrity	Recommended Action	Estimated Cost to Repair
<b>Site</b>					
26.021	26.022	26.023	26.024	26.025	26.026
<b>Dwelling Exterior - [Structure Identifier]</b> 26.027					
26.028	26.029	26.030	26.031	26.032	26.033
<b>Unit Interior - [Structure Identifier] - [Unit Identifier]</b> 26.034 - 26.035					
26.036	26.037	26.038	26.039	26.040	26.041
<b>Outbuilding - [Outbuilding Type]</b> 26.042					
26.044	26.045	26.046	26.047	26.048	26.049
<b>Unit Interior - [Outbuilding Type] - [Unit Identifier]</b> 26.050 - 26.051					
26.052	26.053	26.054	26.055	26.056	26.057
<b>Vehicle Storage</b>					
26.058	26.059	26.060	26.061	26.062	26.063
<b>Subject Property Amenities</b>					
26.064	26.065	26.066	26.067	26.068	26.069
<b>Total Cost</b>					26.070

<b>As Is Overall Condition Rating</b> 26.071	<b>Total Estimated Cost of Items Recommended for Repair</b> 26.072
Existing condition of the property as of the effective date of this appraisal, excluding all required repairs, alterations, or inspections	

**Reconciliation Exhibits**

26.073.1 | 26.073.2

**Revision History**

Revision Date	URAR Section	Description
27.000	27.001	27.002

Supplemental Information

Supplemental Information Exhibits

28.000.1 | 28.000.2

29.000 This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the definition of market value or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to Intended Use, Intended User, and the certifications are also not permitted. However, additional Intended Use, Intended User, and certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

### Scope of Work

29.001 The scope of work for this assignment is based on the applicable assignment elements, including: the client and any other intended users, the intended use, the definition of market value that follows, the effective date, the subject property and its relevant characteristics, and the applicable assignment conditions. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property; (2) research, verify, and analyze adequate and reliable data for the subject market area including data for each comparable property reported; and (3) report his or her analyses, opinions, and conclusions in this appraisal report.

### 29.002 Additional Scope of Work

*Additional Scope of Work cannot be contrary to the original Scope of Work.*

29.003

### Intended Use

29.004 The intended use of the opinions and conclusions contained in this appraisal report is for the intended user to evaluate the property that is the subject of this appraisal for a mortgage finance transaction or related activities.

29.005 The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b)).

### 29.006 Additional Intended Use

*Additional Intended Use cannot be contrary to the original Intended Use.*

29.007

### Intended User

29.008 The intended user of this report is the lender/client.

29.009 FHA and the Mortgagee are the intended users of this report.

The USDA and any other identified lender/client are intended users of this report.

The VA is also an intended user of this report.

### 29.010 Additional Intended Users

*Additional Intended Users cannot be contrary to the original Intended User.*

29.011

### Definition of Market Value

29.012 The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale with the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

29.013 \*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for costs that are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable because the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third-party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar-for-dollar cost of the financing or concession, but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

### Statement of Assumptions and Limiting Conditions

29.014 The appraiser assumes that the title is good and marketable unless he or she becomes aware of information to the contrary.

29.015 If the appraiser has included a sketch or floor plan in this appraisal report, it shows the approximate dimensions and is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

- 29.016 The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, floor plans, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions in the data relied upon and makes no guarantees, express or implied, regarding their accuracy. If the source date is prior to the effective date of the appraisal, the appraiser assumes the property characteristics and supporting information have not changed in the interim.
- 29.017 The appraiser will not be required to give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 29.018 The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that the appraiser became aware of during the development of this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and assumes that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 29.019 The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.

## Certifications

### Appraiser Certifications

- 29.020 The Appraiser certifies and agrees that:
- 29.021 **1.** I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.
- 29.022 **2.** I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.
- 29.023 **3.** I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.
- 29.024 **4.** I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.
- 29.025 **5.** I stated in this appraisal report my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 29.026 **6.** I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 29.027 **7.** I meet the credential requirements for this assignment as of the date of this appraisal report and have knowledge and experience in appraising this type of property in this market area.
- 29.028 **8.** I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records, and other such data sources for the area in which the property is located.
- 29.029 **9.** I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 29.030 **10.** I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.
- 10.** I personally performed an inspection of the exterior areas of the subject property from at least the street. I reported the readily observable condition of the improvements in factual, specific terms. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.
- 10.** I did not personally perform an onsite inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information data sources I considered reliable. I reported any known physical deficiencies that could affect the soundness or structural integrity of the property.
- 29.031 **11.** I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was transmitted.
- 29.032 **12.** Using information available in the normal course of business, I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal.

- 29.033 **13.** Using information available in the normal course of business, I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale.
- 29.034 **14.** I based my valuation on the available properties that are most similar to the subject property.
- 29.035 **15.** I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 29.036 **16.** I have identified the differences between the subject and comparable properties, analyzed the market reaction to those differences, and reflected those differences in the analysis.
- 29.037 **17.** To the extent possible, I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 29.038 **18.** I have taken into consideration the factors that have an impact on value with respect to the subject property, and its location, including its proximity to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that I became aware of during the development of this appraisal. I have considered these adverse conditions in my analysis of the property value and have reported on the effect of the conditions on the value and marketability of the subject property.
- 29.039 **19.** I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 29.040 **20.** My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analyses supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 29.041 **21.** I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.
- 29.042
- 21.** I personally prepared conclusions and opinions about the real estate that were set forth in this appraisal report. **[Contact Name(s)]** provided significant real property appraisal assistance in the development of this report. I certify that any individual so named is qualified to perform the assistance.
- 29.043 **22.** I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 29.044 **23.** I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 29.045 **24.** I am aware that any disclosure or distribution of this appraisal report or any of its contents by me or by the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 29.046 **25.** The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions. Any of the foregoing persons or entities who receive this appraisal report may choose to store, copy, reproduce, analyze, use and distribute the data in the appraisal report for internal or external purposes without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media). A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.
- 29.047 **26.** The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may choose to rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties. A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.
- 29.048 **27.** If this report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.
- 29.049 **28.** Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.
- 29.050 **29.** I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

29. I have performed services regarding the subject property within the three years preceding the agreement to perform this assignment.

29.051 **Description of Prior Services:**

29.052 **Additional Appraiser Certifications**

*Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.*

1. 29.053

29.054 **Supervisory Appraiser Certifications**

29.055 The Supervisory Appraiser certifies and agrees that:

29.056 **1.** I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.

29.057 **2.** I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.

29.058 **3.** I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.

29.059 **4.** I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser’s analyses, opinions, statements, conclusions, and the appraiser’s certification.

29.060 **5.** The assignment information regarding the scope of inspection by the Supervisory Appraiser is correct.

29.071 **6.** I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser’s analyses, opinions, statements, conclusions, and the appraiser’s certification.

29.072 **7.** The appraiser identified in this appraisal report is either a subcontractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable law.

29.073 **8.** This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was transmitted.

29.074 **9.** If this report was transmitted as an “electronic record” containing my “electronic signature,” as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.

29.061 **Additional Supervisory Appraiser Certifications**

*Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.*

1. 29.062

**Signature**

[Role] 29.063

29.064

[Contact Name] 29.065

29.066

Date of Signature and Report

Level 29.067

ID 29.068

State 29.069

Expires 29.070