

Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix E-2:

Report Style Guide Supplement – Restricted Appraisal Update Report with Codes

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 to December 2023
		Certifications and Scope of Work	2023-003	Updated predefined text for Scope of Work, Appraiser Certifications 18, 24, and 25, and all Supervisory Appraiser Certifications Clarified that Contact Name(s) displays for Appraiser Certification 21
3/29/2023	1.0			Initial Publication

Introduction

The Report Style Guide Supplement is a visual guide to the Report Style Guide.

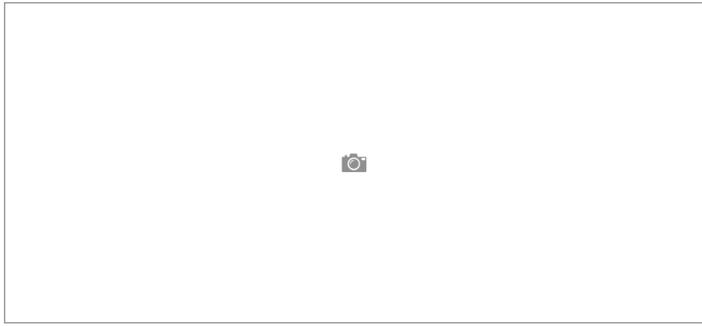
Each section of the Uniform Residential Appraisal Report (URAR), Restricted Appraisal Update Report, and Completion Report is provided with codes in the Report Style Guide. Codes are the specific type face, placement, and visual treatment that must be applied for each component within the sections.

Appendix E Supplements are as follows:

- Report Style Guide Supplement – URAR with Codes
- Report Style Guide Supplement – Restricted Appraisal Update Report with Codes
- Report Style Guide Supplement – Completion Report with Codes

TAB Subject Property

TXR-B Physical Address
County
TXR-B Property Rights Appraised



H1 Legal Description
TXC

TAB Original Appraisal

TXR-B Effective Date of Appraisal
Opinion of Market Value
Reasonable Exposure Time
TXR-B Appraiser
TXR-I Reference ID
TXR-B Original Lender

TAB Appraisal Update

TXR-B Effective Date
CK Has the market value of the subject property decreased since the effective date of the original appraisal? Y/N Yes No

H1 Appraisal Update Commentary
TXC
H1 Appraisal Update Exhibits

TAB Assignment Information

TXR-B Borrower Name
TXR-B Appraiser Fee
AMC Fee
Government Agency
TXR-B Investor Requested Special Identification

H1 Contact Information

H2 [Role]/[Role]
TXR-I Company Name
TXR-I Company Address
TX-B Credentials
TXR-I ID
State
TXR-I Expires

H2 Appraiser
TXR-I Name
Designation
Company Name
TXR-I Company Address
TX-B Scope of Inspection by Appraiser
TXR-I Subject Property Inspection
TXR-II Exterior
TXR-II Interior
TXR-II Inspection Date
TX-B Credentials
TXR-I Level
ID
State
TXR-I Expires
TXR-B SC Identifier
VA Appraiser ID
FHA Appraiser ID
TXR-B Employment Type

H2 Supervisory Appraiser

TXR-I	Name	TX-B	Credentials
	Designation	TXR-I	Level
	Company Name		ID
TXR-I	Company Address		State
TX-B	Scope of Inspection by Supervisory Appraiser		
TXR-I	Subject Property Inspection	TXR-I	Expires
TXR-II	Exterior	TXR-B	ASC Identifier
TXR-II	Interior		VA Appraiser ID
TXR-II	Inspection Date		FHA Appraiser ID
		TXR-B	Employment Type

H2 Significant Real Property Appraisal Assistance

TXR-I	Name	TX-B	Credentials
		TXR-I	Level
			ID
			State
		TXR-I	Expires

TXC-B Description

H1 Assignment Information and Scope of Work Commentary

TXC

H1 Scope of Work

TXC 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 as defined in the Uniform Residential Appraisal Report, 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.

H2 Additional Scope of Work

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

TXC

H1 Intended Use

TXC 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.



TXC 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)).

H2 Additional Intended Use

TXC-I *Additional Intended Use cannot be contrary to the original Intended Use.*

TXC

H1 Intended User

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



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.

TXC The VA is also an intended user of this report.

H2 Additional Intended Users

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

TXC

TAB Certifications**H1 Appraiser Certifications**

TXC The Appraiser certifies and agrees that:

TXC-NP 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.

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.

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.

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.

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.

6. I have, at a minimum, developed and reported this appraisal update in accordance with the scope of work requirements stated in this appraisal update report and concur with the analysis and conclusions in the original appraisal.

7. I performed this appraisal update 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 update was prepared.

8. I have updated the appraisal by incorporating the original appraisal report by reference.

9. I have summarized my analysis and conclusions in this appraisal update and retained all supporting data in my work file.

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

TXC-NP soundness or structural integrity of the property.

- TXC-NP** 0. 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.
- 11.** 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.
- 12.** 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).
- 13.** 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.
- 13.** 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.
- 14.** 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.
- 15.** I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

TXC-NP 5. I have performed services regarding the subject property within the three years preceding the agreement to perform this assignment.

TXC-NPI-B Description of Prior Services:

H2 Additional Appraiser Certifications

TXC-I Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.

TXC-NP.

H1 Supervisory Appraiser Certifications

TXC The Supervisory Appraiser certifies and agrees that:

- TXC-NP** 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.
- 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.
- 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.
- 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.
- 5.** The assignment information regarding the scope of inspection by the Supervisory Appraiser is correct.
- 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.
- 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.
- 8.** 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.

H2 Additional Supervisory Appraiser Certifications

TXC-I Additional Supervisory Appraiser Certifications cannot be contrary to the original Supervisory Appraiser Certifications.

TXC-NP.

H1 Signature

TX-B [Role]

SIG
SIG-B [Contact Name]

TXR Date of Signature and Report

TXR-B Level
ID
State
TXR-B Expires