

Form Page 1

- **Address, St, ZIP:**
USPS Standards, Pub. 28
ZIP 5 digit or ZIP+4
- **Assessor's Parcel #:**
If no P#, use **None**
Sep. multiple P# w/ semicolon ;
- **Tax Year; RE Taxes:**
4 digit year; 1st year if multiple
Tax amnt whole \$, rounded
- **Neighborhood / Project Name:**
Actual or 'common' name
Condo: actual legal name
- **Occupant check box:**
Main dwelling only if has ADU
- **Special Assessments:**
Annual amount(s) totaled
Whole \$, rounded
If **none**, enter nmbr zero (0)
- **PUD, HOA \$:**
If none, leave box unchecked
If has, check box + info pg 3
Total all fees, check Yr or Mo
If **no** fees, enter nmbr zero (0)
- **Assignment Type:**
Check 1 box only
If 'Other' - describe
- **Lender/Client:**
Name of **Lender** only
AMC name on sig page 'Name'
- **Current sale offering or sale in prior 12 months (Incl. FSBO):**
If **No**, report data source(s)
If **Yes**, report DOM #, Offering price(s) whole \$, dates as mm/dd/yyyy, data source(s). If MLS is used, report MLS abbr. + # (symbol) & number. If **not** listed or adv., enter zero (0). If **DOM unknown**, use **Unk**
DOM letters are auto inserted
- **Contract Section**
Leave all blank if **not** a Sale.
If Sale, select 'Sale Type' (Pg 4) then describe contract analysis, enter sale price (whole \$), cont. date. Fin. Assistance: Whole \$; Describe. Leave **blank** if **none**
- **Neighborhood Section**
Incl. N, S, E, W. Describe w/ street names or natural boundary
- **Site Section**
If site <.99 acre, must use **s/f**
If 1.0+ acre, must use **ac**
For **View**, from drop-downs select Rating, then use one or two View Factors; if you use 'Other' (abbr. not on list), describe if it *materially affects value*. Must fit space here & in Grid. See Exhibit 3 in App'd D for allowable abbreviations.
If **NO** Street, report **None**
If **NO** Alley, report **None**
Describe surface & alley loc'n
- **Improvements Section**
Stories: Numeric, 2 dec. places
Condo: Levels, whole # only
Design (Style): architectural description; don't show **stories**
Year Built: 4 digits yyyy
If YB **estimated**, use ~yyyy
Basements: Area-up to 5 #'s;
Finish %-up to 3 #'s
If **No** Bsmt, Zero (0) both lines
Heating/Cooling: if **No** for either, check Other & use **None**
Amenities: if Fireplace/Woodstove is **No**, use **0**; for **other items** if **No**, use **None**; if **Yes**, check box & describe
- **Car Storage (Covered):** if **None**, check box - then put **0** on each line below
- **Baths:** Full Baths are shown with whole # to **left** of period; 1/2 baths are shown with whole # to **right** of period; 3/4 baths reported as **FULL** bath
2.0 = 2 FB, no HB
2.2=2 FB, 2 HB; 1.1=1 FB, 1 HB
- **Condition of Prop:** use drop-down for C1-C6 Condition, Kit/Bath updating in past 15 yrs (Y/N), Level of Work completed & Time-frames. If **NO**, use '**No updates in prior 15 years**'; if **YES** select appropriate time frame. Kit & Bath can have separate time frames. Then describe other Condition items on comment lines
- **Kitchen/Bath** questions via drop-down (*new to form*). Not used on Exterior-only form
- **Exhibits 1, 2 & 3** in the Appendix D have Ratings and Definitions. And see **Pages 3 & 4** in this Quick Reference Guide

Form Page 2

- **Proximity to Subject**
In straight line, in miles to 2 decimal places, with direction indicator (N, S, E, W, etc.)
- **Sale Prices**
Whole \$, rounded. For Listing or Pending, use **offer** or **contract** price as applicable
- **Data Source(s) line**
MLS name abbreviation, then #, then DOM # up to 4 digits (Letters 'DOM' auto generated) Applies to FSBO sales if known If not listed or advertised, use **0** If DOM unknown, use **Unk**
If other Data Sources won't fit on line, put in comment section below or in Addendum
- **Sale/Financing Concession line**
Line 1 - Sale Type from abbr. list
Only use 1 sale type (See Pg 4) (*May not be on a drop-down*)
Line 2 - Financing type from abbr. list. 1 type only. If type not on list, describe. Then enter \$ of concession. If no concession, use **0**
- **Date of Sale/Time line**
Determine Status Type. If Active, use 'Active.' If comp is expired or withdrawn, use 'e' or 'w', then indicate date (mm/yy).

For closed sales:
Abbr. : **s**=settlement date
c=contract date

If contract date **known**, enter **s(mm/yy)c(mm/yy)**
If contract date **unknown**, enter **s(mm/yy) Unk**
- **Location line**
From drop-down, select Location Rating code, then select one or two Factors. Use 'Other' if no abbr. on list & describe
- **Site (Size) line**
Same reporting method as Pg 1
- **View line**
Same reporting method as shown on Pg 1, **Site Section, View**
- **Quality of Construction line**
From drop-down, select ONE rating that best describes overall Quality (*see Descriptions, Pg 3*)
- **Actual Age line**
Report 3 digit number for age; this is **NOT** the **Year Built**.
If actual age not known, use ~ before number. NOTE: if you want to use **Eff Age**, use a blank line below **Porch/Patio/Deck**
- **Condition line**
From drop-down, select ONE rating that best describes the Condition (*see Pg 3*)
- **Above Grade Rm Count line**
See Pg 1, *Baths* for bath count
- **Basement & Fin. Rms BG lines**
Line 1 - Total s/f BG/Fin s/f BG + access type (wo, wu, in). If **NO** bsmt, use zero (0) on line 1 only
Line 2 - Report # and Type of Fin. rms in bsmt; **0** if none. Room Types: **rr** = rec rm, **br** = berroom, **Ba** = bath, **o** = other. NOTE: for baths, use #.# as shown on Pg 1
- **Basement Access Types:**
wo = daylight bsmt w/ door out to ground level + interior access
wu = exterior door to stair to ground level + interior access
in = bsmt w/ no exterior door + interior access
- **Energy Efficient Line**
Describe items (abbr. OK)
If **None**, use '**None**'
"Standard", "Typical" not good; "As shown on Pg 1" may work (in Improvements, Additional Features)
- **Garage/Carport line**
Report # of each type. If **no** covered parking, use '**None**'
- **Adjustments**
If comp same as subj, blank
If comp different from subj, but **no** adjustment is given, use **0**
If adjustment given, +/- whole \$
- **Date of Prior Sale/Transfer line**
If multiple xfer in time periods, report in comment lines below. Date as mm/dd/yyyy
- **Data Sources & Date lines**
ID sources- abbr. OK (*Don't use MLS if used above-info repeats!*)
For sources Eff Date, use actual date (mm/dd/yyyy)
- **Appr. Signature **Lender/Client**
If AMC is **your** client, put AMC name on 'Name' line; if **no** AMC use **No AMC** on Name line

Condition Descriptions
(From Exhibit 1 in UAD Apdx. D)

- C1 -**
Recently const., not prev. occupied. Structure & components new. No physical depreciation. Includes recycled materials in like-new condition on new foundation. Not for 'new' dwellings left unoccupied for extended period w/ no upkeep or maintenance.
- C2 -**
No deferred maint., little or no physical depr., and requiring no repairs. Most components new or recently upgraded. Outdated components/finishes updated or replaced. Dwelling 'almost new' or recently renovated. Similar in condition to new construction.
- C3 -**
Well maintained, limited physical depr., normal wear & tear. Some components upgraded.

- C4 -**
Some minor deferred maint. & physical deterioration from normal wear & tear. Adequate overall maint., requiring minimal repairs to components; needs some cosmetic repairs. Components functionally adequate.
- C5 -**
Obvious deferred maint.; in need of significant repairs, rehab or updating. Functional utility & livability diminished but dwelling remains useable & functional.
- C6 -**
Substantial damage or deferred maint. with deficiencies & defects severe. Safety, soundness & integrity of improvements are affected. Needing substantial repairs or rehab, including components.

Quality Descriptions
From Exhibit 1 in UAD Apdx. D)

- Q1 -**
Architect designed unique structures. Exceptionally high workmanship, quality & high grade materials, components, refinements & ornamentation.
- Q2 -**
Custom designed for owner site or in high quality development. Design, workmanship, materials, components, ornamentation are all high or very high quality.
- Q3 -**
Higher quality in above-standard development or on owner site. Significant ext. ornamentation; interiors well finished. Workmanship exceeds acceptable standards. Materials & components upgraded from 'stock' standards.

- Q4 -**
Standard or modified building plans. Adequate ornamentation with interior refinements. Materials, workmanship, components are mostly stock/builder grade with a few upgrades. Meet or exceed applicable building code.
- Q5 -**
Economy of construction with basic functionality. Plain design with minimal ornamentation and limited interior detailing. Mostly stock materials. Upgrades are limited, and stock quality. Meet minimum building code.
- Q6 -**
Basic quality; lowest cost of construction & materials. Possibly built by unskilled people. Utility items may be minimal or non-existent. May have non-conforming add'n. May not be suitable for year-round occupancy

Exhibit 2: Requirements - Definitions: Not Updated, Updated, and Remodeled

Not Updated:

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated:

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

These 3 definitions are from the UAD, Exhibit 2

Remodeled:

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (*cabinet(s), bathtub, or bathroom tile*), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Above are used in Form Pg. 1, Improvements, Kitchen/Baths Level of Work completed

Other Info

- **Property Sale Types**
 ArmLth = Arms length Sale
 CrtOrd = Court Ordered Sale
 Estate = Estate Sale
 NonArm = Non-arms length Sale
 Relo = Relocation Sale
 REO = REO Sale
 Short = Short Sale
- **Work Completed Timeframe**
 <1 yr.; 1-5 yrs.; 6-10 yrs.;
 11-15 yrs.; Unknown
(For work shown to the left on this page)
- **Applicable Forms:**
FannieMae FreddieMac

SFR 1004	70
SFR 2055	2055 (Exterior)
Condo 1073	465
Condo 1075	466 (Exterior)

 (GSE's may add add'l forms at a later date. Notice will be given via the FannieMae *Selling Guide* and the FreddieMac *Seller/Service Guide*)
- **Effective Date for UAD use:**
Sept. 01, 2011

- Location Ratings & Factors
From the drop-down, use One Rating, and 1 or 2 Factors from the list below:

Ratings

- N = Neutral
- B = Beneficial
- A = Adverse

Location Factors

- AdjPrk = Adjacent to Park
- AdjPwr = Adjacent to Power Lns
- BsyRd = Busy Road
- Comm = Commercial
- GlfCse = Golf Course
- Ind = Industrial
- Lndfl = Landfill
- PubTrn = Public Transportation
- Res = Residential
- WtrFr = Water Front
- Other = Appraiser's description

If **Other** used, must materially affect the value of the property

- View Ratings & Factors
From the drop-down, use One Rating, and 1 or 2 Factors from the list below:

Ratings

- N = Neutral
- B = Beneficial
- A = Adverse

View Factors

- CitySky = City skyline
- CtyStr = City street
- Glfvw = Golf course
- Ind = Industrial
- LtdSght = Limited sight
- Mtn = Mountain
- Prk = Park
- Pstrl = Pastoral
- PwrLn = Power line
- Res = Residential
- Woods = Woods (Forest)
- Wtr = Water
- Other = Appraiser's description

If **Other** used, must materially affect the value of the property

The Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the GSEs) have developed the Uniform Mortgage Data Program (UMDP) to enhance the accuracy and quality of loan data delivered to each GSE. The **Uniform Appraisal Dataset (UAD)** is a key component of the UMDP which defines all fields required for an appraisal submission for specific appraisal forms and standardizes definitions and responses for a key subset of fields.

Effective **9/01/2011**, appraisals must be completed using the field-specific standardization requirements. Appraisal software forms providers will incorporate the **UAD** field-specific standardization requirements into their appraisal report form software. The appraisal data must conform to **UAD** and be delivered through the Uniform Collateral Data Portal (UCDP), the joint portal through which **lenders** will submit electronic appraisal reports for delivery to Fannie Mae or Freddie Mac.

Each form field is labeled as either a **requirement** or an **instruction** to define how it will be validated in UCDP.

For form fields labeled as a *requirement*, UCDP will validate the data and will return an error message if the data does not conform to the defined reporting format (as shown in the **UAD** Appendix D, and in this Quick Reference Guide).

In the initial implementation of UCDP, error messages will appear as warnings; in the future they will transition to fatal errors.

For form fields labeled as an *instruction*, UCDP will not validate the reporting format but the data must be transmitted if populated in the form by the appraiser. Regardless of the label, these fields are equally important for compliance with the **UAD** standardization.

ACRE	Sq Ft	ACRE	Sq Ft	ACRE	Sq Ft	ACRE	Sq Ft	ACRE	Sq Ft
0.01	436	0.11	4792	0.21	9148	0.31	13504	0.41	17860
0.02	871	0.12	5227	0.22	9583	0.32	13939	0.42	18295
0.03	1307	0.13	5663	0.23	10019	0.33	14375	0.43	18731
0.04	1742	0.14	6098	0.24	10454	0.34	14810	0.44	19166
0.05	2178	0.15	6534	0.25	10890	0.35	15246	0.45	19602
0.06	2614	0.16	6970	0.26	11326	0.36	15682	0.46	20038
0.07	3049	0.17	7405	0.27	11761	0.37	16117	0.47	20473
0.08	3485	0.18	7841	0.28	12197	0.38	16553	0.48	20909
0.09	3920	0.19	8276	0.29	12632	0.39	16988	0.49	21344
0.10	4356	0.20	8712	0.30	13068	0.40	17424	0.50	21780

Conversion Tables - Portion of Acre (digital) to Square Feet - with the UAD Quick Reference Guide

ACRE	Sq Ft	ACRE	Sq Ft	ACRE	Sq Ft	ACRE	Sq Ft	ACRE	Sq Ft
0.51	22216	0.61	26572	0.71	30928	0.81	35284	0.91	39640
0.52	22651	0.62	27007	0.72	31363	0.82	35719	0.92	40075
0.53	23087	0.63	27443	0.73	31799	0.83	36155	0.93	40511
0.54	23522	0.64	27878	0.74	32234	0.84	36590	0.94	40946
0.55	23958	0.65	28314	0.75	32670	0.85	37026	0.95	41382
0.56	24394	0.66	28750	0.76	33106	0.86	37462	0.96	41818
0.57	24829	0.67	29185	0.77	33541	0.87	37897	0.97	42253
0.58	25265	0.68	29621	0.78	33977	0.88	38333	0.98	42689
0.59	25700	0.69	30056	0.79	34412	0.89	38768	0.99	43124
0.60	26136	0.70	30492	0.80	34848	0.90	39204	1.00	43560