

Uniform Appraisal Dataset (UAD) Specification
Issued by Fannie Mae and Freddie Mac
Appendix F-2: Restricted Appraisal Update Report Reference Guide
Document Version 1.4
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Revision History

Date	Version	Reference Guide Chapter	Change #	Revision Description
3/10/2026	1.4	Overview	2026-017	Updated the 'Is there an Additional Caption' column for <i>Appraisal Update Exhibits</i> in Identifying and Describing Photos and Images .
		03 Appraisal Update	2026-017	Updated the image caption requirement in the 'Definition / Additional Guidance' column for Appraisal Update Exhibits .
6/10/2025	1.3	05 Certifications and Scope of Work	2025-036	See Appendix C-2 for all possible Certifications and Scope of Work text that may display.
9/17/2024	1.2	Header and Footer	2024-028	Updated date in footer to September 2024.
		04 Assignment Information	2024-002	Corrected typo in Lender, Client, and AMC : The client is the party who engages an appraiser.
12/12/2023	1.1	Header and Footer	2023-061	Updated date in footer to December 2023.
		Overview	2023-037	Best Practices: Corrected section name for Certifications and Scope of Work .
		04 Assignment Information	2023-003	Updated Report Label for Supervisory Appraiser Certifications .
			2023-037	Clarified the 'Definition / Additional Guidance' column for <i>ID</i> (04.019, 04.034, 04.043), and corrected references to ASC and the ASC National Registry.
			2023-068	Clarified that only one contact can be the Client (04.048).
		05 Certifications and Scope of Work	2023-003	Appraiser Cert 13: Clarified 05.024 and 05.025 to be Contact Name(s). Use Additional Supervisory Appraiser Certifications (05.037) to report prior services.
2023-037	Corrected references to ASC and the ASC National Registry.			
06/27/2023	1.0			Initial publication

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Introduction

The Uniform Appraisal Dataset (UAD) is a standardized industry dataset for appraisal information that is transmitted electronically through the Uniform Collateral Data Portal® (UCDP®). At the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the government-sponsored enterprises or GSEs) jointly developed the first UAD in 2010 using the Mortgage Industry Standards Maintenance Organization (MISMO®) Reference Model 2.6, providing consistent data standards for the loans the GSEs purchase.

The dataset is being updated to reflect changes to the appraisal industry, address future appraisal needs, and facilitate ongoing digitization in the appraisal process and the mortgage industry.

In the legacy UAD, standardized data was the key to evaluating risk at a macro level. The new dataset will take this advancement even further by:

- Creating consistent enumerated fields.
- Keeping the related data together in each section for an easy-to-read report.
- Reducing subjectivity to enhance impartiality through discrete data versus free-form text.
- Eliminating the confusion of having two scopes of work (update and completion) on the same form.

In addition, appraisal data is currently submitted to the GSEs using the MISMO Reference Model 2.6, which is outdated and no longer supported by MISMO. As part of this update, the UAD will conform to the latest MISMO Reference Model (3.6).

The primary purpose of Appendix F-2: Restricted Appraisal Update Report Reference Guide is to provide guidance on how to enter information and how the data will be displayed on the report.

Overview

The legacy form 1004D/442 was used for Appraisal Update and/or Completion. In the UAD redesign, the Completion Report and Restricted Appraisal Update Report are separate reports. This Reference Guide only addresses the appraisal update.

Legacy Form Name	Fannie Mae Form	Freddie Mac Form
Appraisal Update and/or Completion Report	1004D	442

Restricted Appraisal Update Report Section Organization

This table shows the sections of the Restricted Appraisal Update Report and when they display. For more information about a section, reference the appropriate chapter in this document.

Section #	Section Name (Black Tab)	Always Displays	When Section Displays
01	Subject Property	√	
02	Original Appraisal	√	
03	Appraisal Update	√	
04	Assignment Information	√	
05	Certifications and Intended Use / User	√	

Table Column Headings

In this document, tables are used to define the fields in the Restricted Appraisal Update Report. Column headings are as follows:

- **Report Field ID:** A red number identifying the specific location of the field on the report.
- **Report Label:** The name of the field as shown on the report.
- **When to Include:** The conditionality for when the information is required, expressed in business terms.
 - Examples: Always required, Required for FHA, If applicable
 - Note: When information is required is not always the same as when it displays.
- **Allowable Answers / Format**
 - Examples: Yes | No, Free-form, Number, Choose allowable answer(s) from a list or table
- **Definition / Additional Guidance:** The definition in business terms, including notes and examples, a list of allowable answers, and additional guidance.
 - Note: Allowable answers with complex definitions are in a separate table.

Document Conventions

The following fonts and colors are used in this document:

- Section names (black tabs) and subsections (gray bars, tables, or groupings of related information) are **bold**.
- **Report Field ID:** A red number identifies the specific location of the field on the Restricted Appraisal Update Report.
 - The number starts with the section number, as shown in [Restricted Appraisal Update Report Section Organization](#). For example, fields displaying in the **Original Appraisal** section start with **02**.
 - **Not on Report** indicates that the information is included in the data but does not display.
 - Specific **Report Field IDs** for photos and images are not indicated in the Reference Guide. Refer to the iGuide or UAD Spec for more information.

- Green rows in tables in the Reference Guide represent information that is applicable only to FHA, VA, or USDA appraisals.
- *Field Names* in the Reference Guide use business terminology and are in italics.
 - *Field Names* provide additional clarity to the Report Label, and express conditionality (“When to include”) in business terms.
 - *Field Names* in the Reference Guide are similar to, but not the same as, the MISMO Data Point Name in the iGuide and UAD Spec.

Key Concepts

Restricted Appraisal Update Report

An appraisal update is a new assignment that requires the appraiser to review the market conditions and certify that values have not decreased since the effective date of the original appraisal, which is incorporated by reference.

Commentary and Free-form Comments

Section commentary must be entered in the applicable section:

- *Appraisal Update Commentary* (03.003)
- *Assignment Information and Scope of Work Commentary* (04.047)

In addition, there are tables that include space for comments or descriptions. Concise comments should be entered in the applicable section as opposed to typing in “see below.”

Photos and Images

With the exception of the following, all photos and images display in **Appraisal Update Exhibits**.

- A photo displays at the top of the **Subject Property** section.
- Legal Description image, if applicable, displays in the **Legal Description** subsection of the **Subject Property** section (01.004).

Identifying and Describing Photos and Images

The appraiser must identify each photo or image from the list in the table below.

- For most photos or images, there is a predefined caption or gray bar that automatically displays.
- Depending on the photo or image,
 - An additional caption may be provided to further identify the photo or image, *or*
 - There is no additional caption.
- The table below indicates when photos are required per the Reference Guide.
 - Example: A photo (“Property Photo”) must be displayed at the top of the **Subject Property** section.
 - Reference published guidelines by the GSEs, government agencies, or other identified secondary market participants for specific guidance as to when a photo or image is required.

Notes:

- The same photo can be identified and displayed in more than one section.
- Reference the iGuide and UAD Spec for details about how photos are handled in the UAD dataset.
 - Specific **Report Field IDs** for photos and images are not indicated in the Reference Guide. Refer to the iGuide or UAD Spec for more information.

Section #	Section Name (Black Tab)	Photo or Image (Predefined Caption or Gray Bar)	Is there an Additional Caption (Free-form Text)?	Is the Photo or Image Required?	Additional Guidance
01	Subject Property			Yes	Photo at the top of the section (identified as Property Photo)
		Legal Description	May be provided to further identify the image	If <i>Legal Description</i> 01.004 is not provided	See 01.004
03	Appraisal Update	Dwelling Front	May be provided to further identify the photo or image	If required by client or scope of work	
		Dwelling Rear	May be provided to further identify the photo or image	If required by client or scope of work	
		Appraisal Update Exhibits	May be provided to further identify the photo or image	If required by client or scope of work	Photos or images related to the Restricted Appraisal Update Report that are not specified above.

Best Practices

When there are multiple allowable answers, select the answer that is most applicable. Don't select Other (Describe) and type in abbreviations or words with similar meaning to the allowable answer.

The **Certifications and Scope of Work** section provides space for additional appraiser or supervisory appraiser certifications. The appraiser must not enter language that is contrary to the predefined certifications (05.030 and 05.037).

Header and Footer

The header and footer display on each page. They provide navigation and reference notations including report title, page numbers, and, if applicable, Reference IDs used by various parties to the Appraisal Update. The footer contains information that is input by the appraiser; those fields are addressed in this chapter.

Footer

Update Version # HF.002

Fannie Mae | Freddie Mac HF.003
September 2024 HF.004

Appraiser Reference ID HF.005

Agency Case File ID HF.006

Client Reference ID HF.007

AMC Reference ID HF.008

Footer				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
HF.002	Update Version #	Always required	Number	The version number is updated each time the Restricted Appraisal Update Report is transmitted to the client. A sequential number should be provided for each version transmitted to the client. Example: If changes are made after the initial submission of the update report, the next version would be identified as Update Version #2.
HF.005	Appraiser Reference ID	Always required	Free-form	An identifier or number created by the appraiser to identify their report, generally referred to as the appraiser’s file number.
HF.006	Agency Case File ID	Required for FHA and VA	Free-form	A unique number assigned to the loan by the government agency. Reference the appropriate government agency appraisal guidelines for more information. Note: If not applicable, <i>Agency Case File ID</i> does not display.
HF.007	Client Reference ID	If applicable	Free-form	A unique number or identifier assigned by the client. Note: If not applicable, <i>Client Reference ID</i> does not display.
HF.008	AMC Reference ID	If applicable when there is an AMC	Free-form	A unique number or identifier assigned by the AMC. Note: If not applicable, <i>AMC Reference ID</i> does not display.

01 Subject Property

The **Subject Property** section always displays, and provides overall information including the address, legal description, and ownership rights.

Subject Property

Physical Address	01.001
County	01.002
Property Rights Appraised	01.003

Subject Property				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
01.001	Physical Address	Always required	Free-form, in format that conforms to address standards in USPS Publication 28, Postal Addressing Standards	<p><i>Property Address:</i> Physical address of the property. The following address elements must be included:</p> <ul style="list-style-type: none"> Street number and name (including pre-directional indicator, suffix, post-directional indicator) Unit number, if applicable: <ul style="list-style-type: none"> For condos, co-ops, and condops, only use the unit number if it is in the USPS address. Do not use unit number for 2- to 4-unit properties. If the unit number is not applicable, leave it blank. City, state, and ZIP code <p>Examples:</p> <ul style="list-style-type: none"> For a single-family attached or detached property: <ul style="list-style-type: none"> 123 Oak St, Anytown NY 11111 For a high-rise condo, co-op, or condop: <ul style="list-style-type: none"> 123 Oak St, Unit 101, Anytown NY 11111 <p>The purpose of the address is to identify the location of the subject property. If the subject property address has not been assigned through USPS, another descriptive method for the address line (e.g., Lot and Block) must be provided to indicate the location.</p> <p>2- to 4-Unit Properties: <i>Physical Address</i> represents the address for the entire property.</p> <ul style="list-style-type: none"> Do not populate unit number in <i>Physical Address</i>. Do not use <i>Alternate Physical Address</i> for one of the units. <p>Examples:</p> <ul style="list-style-type: none"> For a property with one dwelling (100 Main St), where each unit (Units 1-4) has a separate address, enter 100 Main St for <i>Physical Address</i>. For a property with two dwellings, each with a separate address (100 Main St and 102 Main St), enter 100-102 Main St for <i>Physical Address</i>.
01.002	County	Always required	Free-form	<p>Name of county or parish as defined by the state.</p> <p>Notes:</p> <ul style="list-style-type: none"> If the subject property is not located in any county (located in an independent city), enter the name of the local municipality or district in which the property is located. Examples: Baltimore City, Fairfax City. If the property is located in more than one county, provide the county that corresponds to the <i>Physical Address</i>, and provide further details in Appraisal Update Commentary (03.003).
Not on Report	This is an appraiser input that does not display	Always required	Yes No	<p><i>Property in a Project</i></p> <ul style="list-style-type: none"> Yes (the property is in a condominium, cooperative, or condop) No (the property is not in a condominium, cooperative, or condop)

Subject Property				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
Not on Report	This is an appraiser input that does not display	Required if <i>Property in a Project</i> is Yes	Choose an allowable answer from table (Project Legal Structure)	<i>Project Legal Structure</i>
01.003	Property Rights Appraised	Required if the property is not in a cooperative	Choose an allowable answer from the Definition / Additional Guidance column	Ownership interest in the property. <ul style="list-style-type: none"> • Fee Simple • Leasehold • Other (Describe)
See iGuide	N/A	Always required	Photo	<i>Property Photo</i> : Photo of the property, typically the front.

Project Legal Structure (Choose one)	
Allowable Answer	Definition / Additional Guidance
Condominium	A project that has condominium ownership rights.
Cooperative	A project that has cooperative ownership rights.
Condom	A project that contains units with both cooperative and condominium ownership rights. Example: A mixed-use condo building with commercial spaces that are individual condo units, and a residential portion that is a cooperative consisting of individual residential co-op units (all of the residential co-op units together make up one condominium unit).

Legal Description

Legal Description

01.004

Subject Property: Legal Description				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
01.004	Legal Description	Always required	Free-form or image	Description of all parcels referenced in the original appraisal.
See iGuide				Provide one Legal Description for the entire property, including all parcels. It may be provided as text (01.004) or as an image, such as in cases where the Legal Description is lengthy. A caption may be provided to further identify the image.

02 Original Appraisal

The **Original Appraisal** section, containing information from the original appraisal, always displays.

Original Appraisal

Effective Date of Appraisal 02.001

Opinion of Market Value 02.002

Reasonable Exposure Time 02.003

Appraiser 02.004

Reference ID 02.005

Original Lender 02.006

Original Appraisal				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
02.001	Effective Date of Appraisal	Always required	mm/dd/yyyy	In the original appraisal, the date to which the appraiser's analyses, opinions, and conclusions applied; also referred to as date of value.
02.002	Opinion of Market Value	Always required	Dollar amount	In the original appraisal, market value as defined in the report.
02.003	Reasonable Exposure Time	Always required	Number of days or range of days	The total number of days the property would have been offered on the market prior to a hypothetical sale at market value as of the original appraisal report effective date.
02.004	Appraiser	Always required	Free-form	The name of the primary signatory from the original appraisal report. Note: Additional signatories must be identified in Appraisal Update Commentary (03.003).
02.005	Reference ID	Always required	Free-form	<i>Original Appraiser Reference ID:</i> In the original appraisal report, an identifier or number created by the appraiser to identify their report, generally referred to as the appraiser's file number.
02.006	Original Lender	Always required	Free-form	The lender identified in the original appraisal report.

03 Appraisal Update

The **Appraisal Update** section always displays.

Appraisal Update

Effective Date 03.001

Has the market value of the subject property declined since the effective date of the original appraisal? Yes No 03.002

Appraisal Update				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
03.001	Effective Date	Always required	mm/dd/yyyy	For the appraisal update, the date to which the appraiser’s analyses, opinions, and conclusions applied.
03.002	Has the market value of the subject property decreased since the effective date of the original appraisal?	Always required	Yes No	Reference published guidelines by the GSEs, government agencies, or other identified secondary market participants for specific guidance.

Appraisal Update Commentary

The **Appraisal Update Commentary** section displays when comments are provided.

Appraisal Update Commentary

03.003

Appraisal Update Commentary				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
03.003	Appraisal Update Commentary	If applicable	Free-form	Additional commentary specific to the Restricted Appraisal Update Report. Commentary may include: <ul style="list-style-type: none"> • Details captured above that require additional support. • Information pertinent to the appraisal update that is not captured in the details above.

Appraisal Update Exhibits

With the exception of the following, all photos and images display in **Appraisal Update Exhibits**.

- A photo displays at the top of the **Subject Property** section.
- Legal Description image, if applicable, displays in the **Legal Description** subsection of the **Subject Property** section (01.004).

If there are no additional photos or images, this section does not display. Reference published guidelines by the GSEs, government agencies, or other identified secondary market participants for specific guidance.

Appraisal Update Exhibits				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
See iGuide	Appraisal Update Exhibits	If required by client or scope of work	Photo(s)	<i>Dwelling Front Photo</i> Photo(s) of the front of the dwelling may be provided, which display in Appraisal Update Exhibits with the caption "Dwelling Front." A caption may be provided to further identify each photo.
See iGuide	Appraisal Update Exhibits	If required by client or scope of work	Photo(s)	<i>Dwelling Rear Photo</i> Photo(s) of the rear of the dwelling may be provided, which display in Appraisal Update Exhibits with the caption "Dwelling Rear." A caption may be provided to further identify each photo.
See iGuide	Appraisal Update Exhibits	If required by client or scope of work	Photos or images	Other photos or images relevant to the Appraisal Update may be provided, which display in Appraisal Update Exhibits . A caption may be provided to further describe each photo or image.

04 Assignment Information

The **Assignment Information** section always displays and provides information about the entities involved in the appraisal update, and work completed by the appraiser and other parties.

General Information

Assignment Information

Borrower Name 04.001	Appraiser Fee 04.002
	AMC Fee 04.003
	Government Agency 04.004
	Investor Requested Special Identification 04.005

Appraisal Update - Assignment Information: General Information				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.001	Borrower Name	If applicable	Free-form Repeatable	Notes: <ul style="list-style-type: none"> The borrower can be a person or a legal entity. For VA, reference VA appraisal guidelines.
04.002	Appraiser Fee	If required by state or client	Dollar amount	The fee charged by the appraiser. Note: If not populated, <i>Appraiser Fee</i> does not display.
04.003	AMC Fee	If required by state or client	Dollar amount	The fee charged by the AMC. Note: If not populated, <i>AMC Fee</i> does not display.
Not on Report	This is an appraiser input that does not display	Always required	Yes No	<i>Government Agency</i> : Indicates whether the assignment has been prepared according to government agency requirements.
04.004	Government Agency	Required if <i>Government Agency</i> is Yes	FHA, USDA, or VA	<i>Government Agency Type</i> : The agency that insures or guarantees the loan associated with the assignment. Note: Valid values trigger display of FHA, VA, and / or USDA information throughout the Appraisal Update.
04.005	Investor Requested Special Identification	If applicable	Free-form	When requested by the investor, special identification provided with the Restricted Appraisal Update Report (e.g., special pilot program, disaster, pandemic). Note: If not provided, <i>Investor Requested Special Identification</i> does not display.

Contact Information

This subsection includes information about the people and / or companies (“contacts”) that are pertinent to the appraisal update, including:

- Clients, including lenders, AMCs, and other parties as identified by the appraiser
- Appraiser and Supervisory Appraiser

Select *Role(s)* for all the contacts that are identified in the **Assignment Information** section. When selecting *Role(s)* to associate with a contact, select the ones that most closely identify the role(s) the contact performed as part of the assignment.

- Select as many *Roles* as are applicable but at least one for each identified contact.

Assignment: Contact Information - Role				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.048	N/A	Always required for each contact (person)	Choose allowable answers from tables (Lender, Client, and AMC ; Appraiser and Supervisor ; and Significant Real Property Appraisal Assistance)	<p><i>Role</i>: The role that the person or company performed in the assignment.</p> <ul style="list-style-type: none"> • Appraisal Management Company • Appraiser • Attorney • Client • Investor • Lender • Significant Real Property Appraisal Assistance • Supervisory Appraiser • Other (Describe) <p>Select all applicable roles but at least one <i>Role</i> for each contact that is in the Restricted Appraisal Update Report.</p>

Lender, Client, and AMC

This portion of the **Contact Information** subsection shows details about the lender, client, and / or AMC. Contacts display here when *Role* is Lender, Client, or AMC.

Choose one contact as the Client in addition to any other role with which the client has been associated. Note that Client, Lender, and AMC are all identified as *Roles* in this section.

Example: In the most common scenario in which the lender is the client, select both of those *Roles* when inputting the lender contact information to provide context that the lender is also the client.

[Role]/[Role] 04.048		Credentials	
Company Name	04.006	ID	04.008
Company Address	04.007	State	04.009
		Expires	04.010

Assignment Information: Role - Lender, Client, and AMC (Choose one or more for each Contact)	
Allowable Answer	Definition / Additional Guidance
Appraisal Management Company (AMC)	Notes: <ul style="list-style-type: none"> • If there is an AMC for the assignment, it must be identified in addition to the lender. • Do not select this answer if there is no AMC for the assignment, i.e., do not populate with “No AMC.” • In some jurisdictions, the appraiser is required to identify the AMC as the client. In those cases, choose both AMC and Client as the <i>Role</i> for the AMC.
Attorney	A person admitted to practice law in at least one jurisdiction and authorized to perform criminal and civil legal functions on behalf of clients. Note: Select this answer when an attorney has ordered the Appraisal Update (is the client).
Client	The party who engages an appraiser by employment or contract in a specific assignment whether directly or through an agent. Notes: <ul style="list-style-type: none"> • Select one contact to be the client. • For FHA, VA, and USDA, reference the appropriate government agency appraisal guidelines. Examples: <ul style="list-style-type: none"> • The lender is the client. • The AMC is the client for jurisdictions in which the AMC is required to be noted as the client in the report. • Another entity, such as Attorney or Investor, is the client.
Investor	The entity that purchases or holds the loan on the property. Note: Select this answer when the investor has ordered the Appraisal Update (is the client), such as for REO.
Lender	The entity that funds the mortgage loan for the property. Notes: <ul style="list-style-type: none"> • Always select this answer when there is a lender on the transaction. • For FHA, USDA, and VA, reference the appropriate government agency appraisal guidelines.
Other	Select Other to enter an answer that is not in the above list. Note: Only select this answer when the client does not match any of the available selections. The Client <i>Role</i> can be associated to a selection of Other.

Company Name and Address

Assignment Information: Contact Information - Lender, Client, and AMC – Company Name and Address				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.006	Company Name	Always required for the Lender, Client, or AMC	Free-form	For FHA, USDA, and VA, refer to the appropriate government agency appraisal guidelines.
04.007	Company Address	Always required for the Lender, Client, or AMC	Free-form	For FHA, USDA, and VA, refer to the appropriate government agency appraisal guidelines.

AMC Credentials

AMC licensing information must be provided when required by the jurisdiction in which the subject property is located. If the client is not an AMC, or if not provided, this information does not display in this subsection.

Assignment Information: Contact Information – AMC Credentials				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.008	ID	If applicable	Free-form	Credential number issued by the state, referred to by the Appraisal Subcommittee (ASC) as “state registration tracking number.”
04.009	State	If applicable	2-letter USPS state code	State for the AMC credential that applies to the assignment.
04.010	Expires	If applicable	mm/dd/yyyy	Expiration date for the AMC credential.

Appraiser and Supervisory Appraiser

This portion of the **Contact Information** subsection shows details about the Appraiser and Supervisory Appraiser, if applicable. Contacts display in this subsection when *Role* is Appraiser or Supervisory Appraiser.

Assignment Information: Role - Appraiser and Supervisory Appraiser	
Allowable Answer	Definition / Additional Guidance
Appraiser	<p>The person who developed the opinion of value and signed the report.</p> <p>Notes:</p> <ul style="list-style-type: none"> All who sign the certification are acting in the capacity of an appraiser, regardless of their level (i.e., Appraiser Trainee, Appraiser). Only select this answer when the person is performing the valuation service and signing the report. Reference the Appraiser Certifications (05.011-05.029).
Supervisory Appraiser	<p>The person who performed supervision of the appraisal process and signed the report.</p> <p>Notes:</p> <ul style="list-style-type: none"> An appraiser that signs the certification as a Supervisory Appraiser accepts full responsibility for all elements of the certification, for the assignment results, and for the contents of the appraisal report. Reference the Supervisory Appraiser Certifications (05.031-05.037, 05.048-05.051).

Appraiser

Name	04.011	Credentials	
Designation	04.012	Level	04.018
Company Name	04.013	ID	04.019
Company Address	04.014	State	04.020
Scope of Inspection by Appraiser		Expires	04.021
Subject Property Inspection		ASC Identifier	04.022
Exterior	04.015	VA Appraiser ID	04.023
Interior	04.016	FHA Appraiser ID	04.024
Inspection Date	04.017	Employment Type	04.025

Supervisory Appraiser

Name	04.026	Credentials	
Designation	04.027	Level	04.033
Company Name	04.028	ID	04.034
Company Address	04.029	State	04.035
Scope of Inspection by Supervisory Appraiser		Expires	04.036
Subject Property Inspection		ASC Identifier	04.037
Exterior	04.030	VA Appraiser ID	04.038
Interior	04.031	FHA Appraiser ID	04.039
Inspection Date	04.032	Employment Type	04.040

Assignment Information: Contact Information – Appraiser and Supervisory Appraiser				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.011 04.026	Name	Always required for the appraiser and supervisory appraiser	Free-form	The full name of the appraiser or supervisory appraiser, as it appears on the Appraisal Subcommittee website. Note: At a minimum, first and last name must be provided.

Assignment Information: Contact Information – Appraiser and Supervisory Appraiser				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.012 04.027	Designation	If applicable for the appraiser and supervisory appraiser	Choose one or more allowable values from the Definition / Additional Guidance column	<p>The designation awarded by a recognized appraisal trade organization.</p> <ul style="list-style-type: none"> • IFA • MAI • SRA • AAC • AFM • AM • ARA • ASA • ARICS • IFAA • IFAC • IFAS • FRICS • GAA • MRICS • RPRA • RAA • SRPA • Other (Describe) <p>Note: Do not enter appraiser license information in <i>Designation</i>. License information is reported in Credentials (04.018-04.021 or 04.033-04.036).</p>
04.013 04.028	Company Name	Always required for the appraiser and supervisory appraiser	Free-form	The name of the company for which the appraiser or supervisory appraiser works.
04.014 04.029	Company Address	Always required for the appraiser and supervisory appraiser	Free-form	The address of the company for which the appraiser or supervisory appraiser works.

Scope of Inspection by Appraiser and Supervisory Appraiser

Reference published guidelines by the GSEs, government agencies, or other identified secondary market participants for requirements regarding the level of inspection.

Assignment Information: Contact Information – Scope of Inspection for Subject Property				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.015 04.030	Exterior	Always required for the appraiser and supervisory appraiser	Choose an allowable answer from the Definition / Additional Guidance column	<p><i>Exterior Inspection Method:</i> The method by which the exterior inspection was conducted by the appraiser or supervisory appraiser.</p> <ul style="list-style-type: none"> • Physical • Virtual • No Inspection
04.016 04.031	Interior	Always required for the appraiser and supervisory appraiser	Choose an allowable answer from the Definition / Additional Guidance column	<p><i>Interior Inspection Method:</i> The method by which the interior inspection was conducted by the appraiser or supervisory appraiser.</p> <ul style="list-style-type: none"> • Physical • Virtual • No Inspection

Assignment Information: Contact Information – Scope of Inspection for Subject Property				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.017 04.032	Inspection Date	Always required for the appraiser and supervisory appraiser for any physical or virtual inspection that was performed.	mm/dd/yyyy	Date that the subject property inspection was completed. Note: If both <i>Exterior Inspection Method</i> and <i>Interior Inspection Method</i> are No Inspection, Inspection Date is not applicable and does not display.

Appraiser and Supervisory Appraiser Credentials

Credential information from the state in which the property is located must be provided for the appraiser and supervisory appraiser.

Assignment Information: Contact Information - Appraiser and / or Supervisory Appraiser Credentials				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.018 04.033	Level	Required for the appraiser and supervisory appraiser	Choose an allowable answer from the Definition / Additional Guidance column	<i>Credential Type</i> <ul style="list-style-type: none"> None (includes noncredentialed appraiser trainees or jurisdictions that don't provide credentials to appraiser trainees) Certified General Certified Residential Licensed Residential Trainee Appraiser (appraiser trainees with an issued credential, also referred to as Registered Trainee) Other (Describe)
04.019 04.034	ID	Required if <i>Credential Type</i> is not None	Free-form	The credential as reported by the ASC. Commonly referred to as "credential number," "license number," or "certification number." Note: Do not include state in the <i>ID</i> field unless it is part of the credential number as reported on the ASC National Registry.
04.020 04.035	State	Required if <i>Credential Type</i> is not None	2-letter USPS state code	State credential that applies to the assignment, commonly referred to as the "credentialing state."
04.021 04.036	Expires	Required if <i>Credential Type</i> is not None	mm/dd/yyyy	Expiration date of the credential.

Other Information About Appraiser and Supervisory Appraiser

Assignment Information: Contact Information – Other Information about Appraiser and Supervisory Appraiser				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.022 04.037	ASC Identifier	If applicable	Free-form	A unique identifier for the individual appraiser or supervisory appraiser as assigned by the Appraisal Subcommittee. Note: If <i>ASC Identifier</i> is not populated for a contact, it does not display.
04.023 04.038	VA Appraiser ID	If applicable	Free-form	A unique identifier for the individual appraiser as assigned by the U.S. Department of Veterans Affairs. Only one identifier per individual. Reference VA appraisal guidelines for more information.
04.024 04.039	FHA Appraiser ID	If applicable	Free-form	A unique identifier for the individual appraiser as assigned by the U.S. Federal Housing Administration. Reference FHA appraisal guidelines for more information.

Assignment Information: Contact Information – Other Information about Appraiser and Supervisory Appraiser				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.025 04.040	Employment Type	Required on VA assignments	Choose an allowable answer from table (Employment Type)	The employment category for the appraiser. <ul style="list-style-type: none"> Independent Fee Appraiser Staff Appraiser Reference VA appraisal guidelines for more information.

Assignment Information: Employment Type	
Allowable Answer	Definition / Additional Guidance
Independent Fee Appraiser	An independent contractor treated for purposes of federal income taxation as an independent contractor by both the lender/client and the appraisal management company ordering the appraisal. The appraiser is issued a Form 1099 and is responsible under IRS rules accordingly.
Staff Appraiser	An employee for purposes of federal income taxation by either the lender/client or the appraisal management company ordering the appraisal. The appraiser is expected to be issued a Form W-2.

Significant Real Property Appraisal Assistance

This subsection of **Assignment Information** provides details about people who provided significant real property appraisal assistance to the appraiser. A contact (person) displays in this subsection when the Significant Real Property Appraisal Assistance *Role* is chosen for the contact. If no one provided professional assistance, do not choose a *Role* of Significant Real Property Appraisal Assistance, and this subsection does not display.

Assignment Information: Role - Significant Real Property Appraisal Assistance (Choose if applicable for the Contact)	
Allowable Answer	Definition / Additional Guidance
Significant Real Property Appraisal Assistance	A person who does not meet all scope of work and certification requirements that provided significant assistance with the development of the Restricted Appraisal Update Report, as prescribed by Uniform Standards of Professional Appraisal Practice and Advisory Opinion. Selecting this answer does not allow this contact (person) to sign the report.

Significant Real Property Appraisal Assistance

Name **04.041**

Credentials

Level **04.042**

ID **04.043**

State **04.044**

Expires **04.045**

Description **04.046**

Contact Information: Significant Real Property Appraisal Assistance				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.041	Name	Required for each person providing significant real property appraisal assistance	Free-form	The full name of the person providing significant real property appraisal assistance. Note: At a minimum, first and last name must be provided.

Contact Information: Significant Real Property Appraisal Assistance				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.042	Level	Required for each person providing significant real property appraisal assistance	Choose an allowable answer from the Definition / Additional Guidance column	<i>Credential Type</i> <ul style="list-style-type: none"> None (includes noncredentialed appraiser trainees or jurisdictions that don't provide credentials to appraiser trainees) Certified General Certified Residential Licensed Residential Trainee Appraiser (appraiser trainees with an issued credential, also referred to as Registered Trainee) Other (Describe)
04.043	ID	Required if <i>Credential Type</i> is not None	Free-form	The credential as reported by the state or ASC, if applicable. Note: Do not include state in the <i>ID</i> field unless it is part of the credential number as reported on the ASC National Registry.
04.044	State	Required if <i>Credential Type</i> is not None	2-letter USPS state code	State credential that applies to the assignment, commonly referred to as the "credentialing state."
04.045	Expires	Required if <i>Credential Type</i> is not None	mm/dd/yyyy	Expiration date of the credential.
04.046	Description	Required for each person providing significant real property appraisal assistance	Free-form	Explains the details and extent of the assistance provided.

Assignment Information and Scope of Work Commentary

Assignment Information and Scope of Work Commentary

04.047

Assignment Information and Scope of Work Commentary				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
04.047	Assignment Information and Scope of Work Commentary	If applicable	Free-form	Commentary could include information pertinent to Assignment information and Scope of Work that is not captured in the discrete data, or additional details to support the discrete data.

05 Certifications and Scope of Work

The **Certifications and Scope of Work** section always displays. It contains a combination of:

- Predefined text that always displays (not addressed in this document)
- Dynamic predefined text (e.g., text for government agency appraisal updates, Appraiser Cert 10)
- Free-form text (e.g., additional scope of work or appraiser certifications)

For all possible **Certifications and Scope of Work** text that may display on the Restricted Appraisal Update Report, see Appendix C-2: Restricted Appraisal Update Report with Report Field IDs (05.001-05.051).

Scope of Work

The **Scope of Work** subsection always displays.

05.002 Additional Scope of Work

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

05.003

Scope of Work				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
Not on Report	This is an appraiser input that does not display	Always required	Yes No	<i>Additional Scope of Work</i> Indicates whether there is additional scope of work.
05.002 05.003	N/A	When <i>Additional Scope of Work</i> is Yes	Free-form	<i>Additional Scope of Work Text</i> Note: Additional Scope of Work cannot be contrary to, and should not repeat, the predefined scope of work text.

Intended Use

The **Intended Use** subsection always displays.

05.005 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)).

05.006 Additional Intended Use

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

05.007

Intended Use				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
05.005	The intended use of the appraisal is solely to assist FHA ...	Predefined text that displays when <i>Government Agency Type</i> 04.004 is FHA		
05.006 05.007	N/A	When applicable for FHA, VA, or USDA appraisals	Free-form	<i>Additional Intended Use Text</i> Note: Additional Intended Use cannot be contrary to, and should not repeat, any of the predefined text.

Intended User

The **Intended User** subsection always displays and must match what was in the original appraisal.

05.009 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.

05.046 Additional Intended Users

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

05.010

Intended Users				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
05.009	FHA and the Mortgagee ...	Predefined text that displays when <i>Government Agency Type 04.004</i> is FHA		
05.009	The USDA and ...	Predefined text that displays when <i>Government Agency Type 04.004</i> is USDA		
05.009	The VA ...	Predefined text that displays when <i>Government Agency Type 04.004</i> is VA		
Not on Report	This is an appraiser input that does not display	Always required	Yes No	<i>Additional Intended Users</i> Indicates whether there are additional intended users beyond the predefined text.
05.046 05.010	N/A	Displays when <i>Additional Intended Users</i> is Yes	Free-form	<i>Additional Intended Users Text</i> Note: Additional Intended User(s) cannot be contrary to, and should not repeat, the predefined intended user text.

Appraiser Certifications

The **Appraiser Certifications** subsection always displays.

Cert 10 (Subject Property Inspection by Appraiser)

The appraiser must identify the extent of their inspection scope of work, which determines which of three predefined versions of Cert 10 displays.

05.021 Interior and Exterior	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.
Exterior	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.
No Inspection	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.

Appraiser Certifications: Cert 10 (Subject Property Inspection by Appraiser)				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
05.021	This is an appraiser input that does not display	Always required	Choose an allowable answer from the Definition / Additional Guidance column	<i>Appraiser Subject Property Inspection</i> The inspection attestation included by the appraiser in the valuation certifications for the assignment. Determines which predefined version of Cert 10 displays. <ul style="list-style-type: none"> Interior and Exterior Exterior No Inspection
05.021	I personally performed an onsite ...	Predefined text that displays when <i>Appraiser Subject Property Inspection</i> is Interior and Exterior		
05.021	I personally performed an inspection of the exterior areas ...	Predefined text that displays when <i>Appraiser Subject Property Inspection</i> is Exterior		
05.021	I did not personally perform an onsite ...	Predefined text that displays when <i>Appraiser Subject Property Inspection</i> is No Inspection		

Cert 13 (Significant Real Property Appraisal Assistance)

The predefined text for Cert 13 varies depending on whether there is significant real property appraisal assistance, as displayed in the **Significant Real Property Appraisal Assistance** subsection of **Assignment Information (04.041-04.046)**.

05.024 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. ^{05.025} **[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.

Appraiser Certifications: Cert 13 (Significant Real Property Appraisal Assistance)				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
05.024	... No one provided significant real property ...	Predefined text that displays when there is no significant real property appraisal assistance		
05.024	... [Contact Name(s)] provided significant real property ...	Predefined text that displays when there is significant real property appraisal assistance		
05.025	... [Contact Name(s)] provided significant real property ...	Predefined text that displays when there is no significant real property appraisal assistance	Free-form	<i>Contact Name(s)</i> The name(s) of the person(s) who provided significant real property appraisal assistance. Redisplays from 04.041.

Cert 15 (Prior Services)

The predefined text for Cert 15 varies depending on whether the appraiser has performed prior services for the subject property in the past three years. If Yes, the appraiser must provide a description. Example:

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

Description of Prior Services: I performed property data collection on 01/20/2022.

05.027 15. I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

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

Description of Prior Services: 05.028

Appraiser Certifications: Cert 15 (Prior Services)				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
05.027	This is an appraiser input that does not display	Always required	Yes No	<i>Appraiser Prior Services Performed</i> Indicates whether the appraiser has performed prior services for the subject property in the past three years.
05.027	I have not performed ...	Predefined text that displays when <i>Appraiser Prior Services Performed</i> is No		
05.027	I have performed ...	Predefined text that displays when <i>Appraiser Prior Services Performed</i> is Yes		
05.028	Description of Prior Services:	Required when <i>Appraiser Prior Services Performed</i> is Yes	Free-form	<i>Description of Prior Services</i>

Additional Appraiser Certifications

Additional appraiser certifications may be added when relevant.

05.029 Additional Appraiser Certifications

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

1. 05.030

Additional Appraiser Certifications				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
Not on Report	This is an appraiser input that does not display	Always required	Yes No	<i>Additional Appraiser Certifications</i> Indicates whether there are additional appraiser certifications.
05.029 05.030	N/A	Displays when <i>Additional Appraiser Certifications</i> is Yes	Free-form	<i>Additional Appraiser Certification Text</i> Additional certifications that are required, such as designations. Note: Additional appraiser certifications cannot be contrary to, and should not repeat, the predefined appraiser certification text.

Supervisory Appraiser Certifications

The **Supervisory Appraiser Certifications** subsection displays when there is a Supervisory Appraiser, as displayed in the **Assignment Information** section (04.026-04.040). The predefined supervisory appraiser certifications always display, and additional supervisory appraiser certifications may be added when relevant.

05.047 Additional Supervisory Appraiser Certifications

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

1. 05.037

Additional Supervisory Appraiser Certifications				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
Not on Report	This is an appraiser input that does not display	Required when there is a Supervisory Appraiser	Yes No	<i>Additional Supervisory Appraiser Certifications</i> Indicates whether there are additional appraiser certifications.
05.047 05.037	N/A	Displays when <i>Additional Supervisory Appraiser Certifications</i> is Yes	Free-form	<i>Additional Supervisory Appraiser Certification Text</i> Additional certifications that are required, such as designations. Notes: <ul style="list-style-type: none"> Additional supervisory appraiser certifications cannot be contrary to, and should not repeat, the predefined supervisory appraiser certification text. Any prior services by the Supervisory Appraiser are reported here.

Signature

The **Signature** subsection always displays and repeats for each person (Appraiser and / or Supervisory Appraiser) who is signing the report. Only Appraisers and Supervisory Appraisers can sign the report.

Most of the information in this subsection redisplay from **Assignment Information**.

Signature

[Role] 05.038

Level 05.042

05.039

05.040

ID 05.043

[Contact Name] 05.041

Date of Signature and Report

State 05.044

Expires 05.045

Signature				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
05.038	Appraiser or Supervisory Appraiser	Always displays for each person signing the report	Appraiser or Supervisory Appraiser	
05.041	N/A	Always displays for each person signing the report	Free-form	<p><i>Contact Name</i> The full name of the appraiser or supervisory appraiser, as it appears on the Appraisal Subcommittee website.</p> <p>Note: Redisplays from 04.011 (Appraiser) or 04.026 (Supervisory Appraiser).</p>
05.040	Date of Signature and Report	Always displays for each person signing the report	mm/dd/yyyy	<p>The date the Restricted Appraisal Update report was signed.</p> <p>Note: If revisions are performed, the report must reflect the new date.</p>
05.042	Level	Always displays for each person signing the report	Choose an allowable answer from the Definition / Additional Guidance column	<p><i>Credential Type</i></p> <ul style="list-style-type: none"> None (includes noncredentialed appraiser trainees or jurisdictions that don't provide credentials to appraiser trainees) Certified General Certified Residential Licensed Residential Trainee Appraiser (appraiser trainees with an issued credential, also referred to as Registered Trainee) Other (Describe) <p>Note: Redisplays from 04.018 (Appraiser) or 04.033 (Supervisory Appraiser).</p>
05.043	ID	Displays if <i>Credential Type</i> is not None	Free-form	<p>The credential as reported by the ASC. Commonly referred to as "credential number," "license number," or "certification number."</p> <p>Note: Redisplays from 04.019 (Appraiser) or 04.034 (Supervisory Appraiser).</p>
05.044	State	Displays if <i>Credential Type</i> is not None	2-letter USPS state code	<p>State credential that applies to the assignment, commonly referred to as the "credentialing state."</p> <p>Note: Redisplays from 04.020 (Appraiser) or 04.035 (Supervisory Appraiser).</p>
05.045	Expires	Displays if <i>Credential Type</i> is not None	mm/dd/yyyy	<p>Expiration date of the credential.</p> <p>Note: Redisplays from 04.021 (Appraiser) or 04.036 (Supervisory Appraiser).</p>